

9

Financial Abuse Trauma Recovery Clinical Practice Workbook

A clinically branded, function-preserving edition retaining the original exercises, psychoeducation, checklists, logs, planning tools, and response space.

DSM-5-TR · ICD-11 CLINICAL ALIGNMENT

1 · Identifying Financial Abuse

2 · Reflecting on Financial Boundaries Violations

3 · Understanding Your Money Story

4 · Challenging Negative Financial Beliefs

5 · Rebuilding Financial Confidence

6 · Healing Through Forgiving Yourself

7 · Mindfulness Practices for Financial Anxiety

8 · Creating an Emergency Fund Plan

9 · Planning for Long-Term Financial Security

How to use this workbook

- Use this workbook selectively and collaboratively; it is educational and does not replace individualized assessment, diagnosis, treatment, medical care, or crisis services.
- Skip, pause, or modify any activity that increases distress, danger, shame, or loss of functioning. Adapt language for culture, disability, neurodivergence, health, resources, and lived context.
- Ratings in this workbook are reflection tools unless a named, validated measure and interpretation are explicitly provided.
- Assess current safety, suicidal and homicidal thoughts, self-harm, intoxication or withdrawal, violence, exploitation, psychosis, mania, medical instability, and ability to meet basic needs when relevant. Use local emergency or crisis procedures for imminent risk.
- Activities involving exposure, trauma detail, urges, means, disclosure, or relationship repair require appropriate competence, informed consent, pacing, and safety planning; a worksheet is not a substitute for these safeguards.

Contents

Identifying Financial Abuse	4
Reflecting on Financial Boundaries Violations.....	6
Understanding Your Money Story	9
Challenging Negative Financial Beliefs	12
Rebuilding Financial Confidence	14
Healing Through Forgiving Yourself	17
Mindfulness Practices for Financial Anxiety	19
Creating an Emergency Fund Plan	21
Planning for Long-Term Financial Security	22

Identifying Financial Abuse

Financial abuse occurs when one person controls or manipulates another person's finances. It can happen in any relationship and often goes unnoticed until the victim feels trapped or powerless.

1. Read through the statements below. Mark all that apply to your current situation or past experiences:

- ☐ **Withholding Money** - Denying access to money for basic needs, such as food, clothing, or transportation.
- ☐ **Limiting Access to Bank Accounts** - Preventing access to joint or personal accounts, requiring permission to access funds.
- ☐ **Making Financial Decisions Without Consent** - Making all financial decisions without consulting or considering the other person's needs.
- ☐ **Coercion to Take on Debt** - Pressuring or forcing someone to take on debt, such as co-signing loans or using credit cards irresponsibly.
- ☐ **Taking Control of Personal Property** - Seizing control over assets, like a car, home, or other property, without permission.
- ☐ **Misusing Joint Accounts** - One partner spends money from a joint account for personal wants without regard for mutual agreement.
- ☐ **Threatening Financial Punishment** - Using money to threaten or punish, such as withholding money for basic needs when the other person does not comply with demands.
- ☐ **Falsifying Financial Documents** - Altering, forging, or mishandling financial documents such as bills, contracts, or tax returns.
- ☐ **Isolation from Financial Independence** - Cutting off all avenues for financial independence, such as not allowing a person to open their own bank account or manage their own finances.

- ☐ **Lying About Financial Situations** - Deceiving someone about the actual financial situation (debts, assets, income), creating confusion and manipulation.
- ☐ **Stealing Financial Resources** - Taking money, credit cards, or other financial resources without consent.
- ☐ **Refusing to Contribute to Shared Finances** - One person refuses to contribute to household expenses or responsibilities, forcing the other to bear the financial burden.

- ☐ _____
- ☐ _____
- ☐ _____

2. What emotions arise when you think about your financial situation?
(e.g., fear, frustration, shame, helplessness, anger)

3. How has your experience with financial abuse affected your daily life?
(e.g., avoiding financial decisions, difficulty trusting others, financial anxiety)

4. What fears or worries do you have about your financial future?
(e.g., debt, lack of savings, rebuilding trust in financial matters)

Reflecting on Financial Boundaries Violations

1. What financial boundaries have you established in the past or wanted to establish? (e.g., limiting joint accounts, agreeing on equal contributions, setting spending limits on shared resources)

2. How were these boundaries respected or violated? (e.g., unauthorized access to accounts, overspending, withholding financial information)

3. How did you respond to these violations at the time? (e.g., confronting the person, staying silent out of fear)

4. What consequences did these boundary violations have on your financial situation? (e.g., debt, poor credit score, lack of savings, financial stress)

5. What triggers lead you to compromise your financial boundaries? (e.g., fear of conflict, emotional manipulation, a desire to please others)

6. What financial boundaries do you want to establish moving forward? The following are some suggestions. Check off the ones that may be helpful or add more to the list:

- ☐ Keep your financial accounts private and secure; avoid sharing passwords or PINs.
- ☐ Open and maintain a bank account solely in your name.
- ☐ Use two-factor authentication for online banking and financial apps.
- ☐ Set up alerts for large transactions or account changes.
- ☐ Keep physical financial documents (e.g., bank statements, checks) in a secure location.
- ☐ Avoid joint accounts unless you fully trust the other person and there's a mutual agreement on usage.
- ☐ Keep a clear record of all your financial agreements and debts.
- ☐ Build and maintain an emergency fund for unexpected needs or emergencies.
- ☐ Discuss financial goals, expectations, and boundaries early in a relationship.
- ☐ Set clear limits on shared financial responsibilities (e.g., splitting bills, vacations).
- ☐ Avoid letting a partner pressure you into financial decisions you're uncomfortable with.
- ☐ Set limits on how much financial help you're willing to provide to friends or family members.
- ☐ Avoid lending money to people who have a history of not repaying.
- ☐ Avoid sharing sensitive financial information (e.g., salary, savings) unnecessarily.
- ☐ Refuse to share sensitive information, like credit reports or bank statements, unless required by a legitimate authority.
- ☐ _____

7. What steps can you take to protect your financial boundaries?
(e.g., securing accounts, creating a personal budget, seeking legal or professional advice)

8. What challenges might you face in enforcing these boundaries, and how can you prepare for them? (e.g., resistance from others, guilt, fear of losing relationships)

Understanding Your Money Story

Your "money story" is your personal history with money, how you think about and handle finances, your emotional connection to financial experiences.

1. When you think about money, what emotions come up?
(e.g., fear, security, shame, pride, stress)

2. How would you describe your current relationship with money?
(e.g., healthy, strained, avoidant, controlled, empowering)

3. What words or phrases come to mind when you think about money?
(e.g., "freedom," "stress," "power," "control," "never enough")

4. What were your earliest memories of money growing up?
(e.g., getting an allowance, watching your parents manage finances, being told "we can't afford that")

5. How did your family talk about or handle money when you were a child? (e.g., openly discussing budgets, keeping financial struggles private, arguing about money)

6. What financial lessons, positive or negative, did you learn from your family? (e.g., “Save everything you can,” “Money is the root of all problems,” “You have to work hard for money”)

7. Were there any specific financial events in your childhood that shaped your beliefs about money? (e.g., experiencing poverty, witnessing financial success, seeing a family member lose a job)

8. What financial patterns do you notice in your life? (e.g., avoiding bills, overspending, hesitating to make investments, relying on others for financial decisions)

9. What emotions arise when you review your finances or think about your financial future? (e.g., hope, dread, confidence, worry)

10. How does financial stress affect other areas of your life? (e.g., relationships, mental health, physical health, work performance)

11. How can you practice self-compassion when reflecting on past financial mistakes or challenges? (e.g., reminding yourself that everyone makes mistakes, focusing on growth, avoiding self-criticism)

Challenging Negative Financial Beliefs

1. What negative beliefs do you currently hold about money or your ability to manage finances? (e.g., “I’m bad with money,” “I’ll never have enough,” “I can’t recover from financial mistakes”)

2. Where do you think these beliefs come from? (e.g., past financial abuse, childhood experiences, societal messages, personal failures)

3. How have these beliefs affected your financial decisions or behaviors? (e.g., avoiding financial responsibilities, overspending, hesitating to take financial risks)

4. What emotions arise when you think about these beliefs? (e.g., fear, shame, guilt, hopelessness)

5. What evidence supports these negative financial beliefs (e.g., past mistakes, failed financial plans, criticism from others)? What evidence contradicts these beliefs (e.g., times you successfully managed money, positive financial decisions you've made)?

Evidence for	Evidence against

6. If a friend shared this belief about themselves, how would you respond to them?

Rebuilding Financial Confidence

1. What financial challenges have you faced due to financial abuse? (e.g., debt, lack of savings, inability to make independent financial decisions)

2. How did these experiences affect your confidence in managing money? (e.g., fear of making mistakes, hesitation to take financial risks, reliance on others for guidance)

3. What financial skills or knowledge do you already possess? (e.g., budgeting, tracking expenses, setting savings goals)

4. What financial successes, no matter how small, have you achieved in the past? (e.g., paying off a bill, creating a budget, saving for a specific goal)

5. What areas of personal finance do you want to learn more about? (e.g., budgeting, debt repayment strategies, investing, saving for retirement)

6. What resources can you use to educate yourself about financial management? (e.g., books, online courses, financial counseling, community workshops)

7. How can you create a plan to build your financial knowledge step by step?

(e.g., dedicating an hour a week to financial education, setting specific learning goals, starting with one topic at a time)

8. Who can you turn to for support or advice in understanding financial concepts? (e.g., a financial advisor, a trusted friend)

9. What small steps can you take today to regain control over your finances? (e.g., tracking today's expenses, creating a simple budget, opening a personal bank account)

10. What financial decisions can you begin to make independently?
(e.g., planning weekly grocery spending, deciding on savings goals,
choosing a bank for a new account)

11. What short-term financial goals would help you feel more confident?
(e.g., paying off a small debt, saving for an emergency fund, creating a
monthly budget)

12. What long-term financial goals do you want to work toward?
(e.g., buying a home, building retirement savings, becoming debt-free)

13. What past mistakes have you learned from, and how can you apply
those lessons? (e.g., identifying spending habits, recognizing the
importance of saving, prioritizing needs over wants)

Healing Through Forgiving Yourself

1. What does forgiving yourself mean to you? (e.g., letting go of self-blame, accepting your past choices, embracing your capacity for growth and change)

2. What areas of your financial journey do you struggle to forgive yourself for? (e.g., trusting someone who manipulated you, making financial mistakes, not recognizing red flags sooner)

4. What financial decisions or situations do you regret the most? (e.g., relying on someone financially, not standing up for your needs)

5. What circumstances or pressures influenced those choices? (e.g., manipulation, lack of financial knowledge, fear of conflict)

6. Looking back, what were your intentions behind those decisions? (e.g., trying to keep peace, seeking security, not having better options)

7. How can you view these choices through a lens of compassion rather than criticism? (e.g., recognizing that you did the best you could with the knowledge and resources you had)

8. How would you support a friend who was blaming themselves for a similar situation? (e.g., offering encouragement, reminding them of their worth, pointing out their resilience)

9. What compassionate statements can you say to yourself when feelings of guilt or shame arise? (e.g., “I am more than my mistakes,” “I am worthy of forgiveness and healing,” “I am doing my best to move forward”)

10. What self-care practices can help you nurture yourself as you work on forgiving yourself? (e.g., journaling, engaging in activities that bring joy)

Mindfulness Practices for Financial Anxiety

1. What does financial anxiety feel like to you? (e.g., racing thoughts, trouble sleeping, constant worry, feelings of dread about checking accounts)

2. What triggers your financial anxiety? (e.g., opening bills, discussing finances, unexpected expenses, reviewing past financial mistakes)

3. How does financial anxiety affect your daily life? (e.g., avoiding financial tasks, feeling paralyzed about decisions, increased irritability or stress)

4. How do you typically respond when you feel anxious about finances? (e.g., avoiding the issue, overanalyzing, seeking reassurance)

5. What negative thoughts arise when you think about money? (e.g., “I’ll never get ahead,” “I’m bad with money,” “This is hopeless”)

6. How can you identify when financial anxiety is starting to take hold?
(e.g., noticing physical signs like tension, feeling overwhelmed, difficulty concentrating)

7. What can you do to pause and observe these thoughts without judgment?
(e.g., taking deep breaths, reminding yourself “This is just a thought,” journaling your feelings)

8. What grounding techniques have helped you manage stress in the past?
(e.g., focusing on your breath, naming five things you can see, listening to calming music)

9. What physical activities help you feel more grounded?
(e.g., stretching, going for a walk)

10. How can you create a calming routine before addressing financial tasks?
(e.g., setting up a comfortable space, making tea, listening to calming music)

Creating an Emergency Fund Plan

1. What types of emergencies do you think an emergency fund should cover?
(e.g., medical bills, car repairs, unexpected job loss, urgent home repairs)

2. What challenges have prevented you from creating an emergency fund in the past? (e.g., lack of income, living paycheck to paycheck, unexpected expenses, prioritizing other goals)

3. How much money would you feel comfortable having in an emergency fund? (e.g., \$500 for small emergencies, three to six months' worth of expenses)

4. What portion of your monthly income can you realistically save toward your emergency fund? (e.g., \$50, \$100, 5-10% of your income)

5. What expenses could you reduce or eliminate to free up money for saving? (e.g., canceling unused subscriptions, dining out less, shopping sales for groceries)

Planning for Long-Term Financial Security

1. What does financial security mean to you? (e.g., being debt-free, having sufficient savings, achieving financial independence, living without financial stress)

2. What financial lessons have you learned from your past experiences? (e.g., the importance of budgeting, recognizing red flags in financial relationships, learning to save consistently)

3. What are your top three long-term financial goals? (e.g., buying a home, building retirement savings, achieving financial independence, starting a business)

4. What is the estimated cost or savings needed for each goal? (e.g., \$20,000 for a down payment, \$1 million for retirement, \$10,000 for a business start-up)

5. How long do you want to give yourself to achieve these goals?

(e.g., five years, 10 years, by retirement age)

6. What debts, if any, do you need to address as part of your financial plan?

(e.g., credit card debt, student loans, car loans, personal loans)

7. What motivates you to work toward long-term financial security?

(e.g., providing for family, achieving independence, ensuring a comfortable retirement)

2026 Clinical Alignment

DSM-5-TR (including Sept. 2025 update) · ICD-11 CDDR / 2026 MMS

Classification status

- DSM-5-TR: ·Financial Abuse Trauma Recovery· is not a standalone DSM-5-TR diagnosis · non-diagnostic or contextual/quasi-diagnostic construct
- ICD-11 CDDR: No dedicated ICD-11 CDDR mental-disorder code under this title · non-diagnostic or contextual construct
- This workbook is non-diagnostic. A title, checklist, or completed activity never establishes a diagnosis.

Pages requiring the updated interpretation

- The audit identified source pages 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23. The statements below supersede incompatible diagnostic, scoring, safety, or resource wording on those pages.

Diagnostic and differential limits

- A symptom checklist or self-rating cannot establish diagnosis. Any diagnostic discussion must address clinically significant distress/impairment, required course or duration where applicable, developmental and cultural context, substance/medication and medical causes, comorbidity, exclusions, and reasonable differentials without reproducing copyrighted criteria.

Document-specific corrections

- Describe Financial Abuse Trauma Recovery as a contextual, functional, occupational, umbrella, or proposed construct-not a confirmed diagnosis-unless a separately recognized disorder is assessed.
- Where Financial Abuse Trauma Recovery discusses symptoms, add the missing diagnostic frame: clinically meaningful distress/impairment, relevant course or duration, exclusions, developmental and cultural context, substance/medication or medical causes, and plausible differentials.
- Supersede diagnostic-sounding scoring on pages [2, 6]: disclose whether each tool is validated or author-created, remove unsupported thresholds, and separate symptom monitoring from diagnosis.
- Revise exposure content on pages [2] to require consent, an objectively safe graded hierarchy, condition-specific response guidance, progress review, and stop/reassessment criteria; never equate flooding with effective exposure.
- Clinically review medical or treatment statements on pages [2]; remove prescriptive medication advice, clarify coordination with licensed medical care, and update contraindications or urgent warning signs for the specific topic.
- Replace crisis wording on pages [1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23] with the current U.S. 988 call/text/chat pathway, 911 or nearest emergency department for immediate danger/medical emergency, and a direction to use verified local services outside the United States.

Measures, scoring, and permissions

- Pages [2, 6] contain named, implied, or author-created screening/rating content . These scores are not diagnostic unless the exact instrument, version, validation population, administration, and interpretation are established. Identify provenance for every item set and scoring rule. Obtain publisher permission/license when required; otherwise remove cutoffs and label it as a nonvalidated reflection checklist, or replace it with a properly licensed measure without altering its wording/scoring.

Intervention scope and contraindications

- For Financial Abuse Trauma Recovery, exposure must be voluntary, graded, condition-specific, and conducted only in objectively safe and lawful situations. Do not prescribe flooding; screen medical limitations, trauma cues, dissociation, intoxication, and whether avoidance reflects real danger rather than phobic fear.
- Trauma processing, exposure, and EMDR require appropriate competence, informed consent, stabilization/readiness assessment, dissociation screening, pacing, and a plan for worsening symptoms.
- Screen privately for coercive control, stalking, retaliation, sexual coercion, financial abuse, and violence. Conjoint disclosure or repair work may be contraindicated when safety or free participation is compromised.

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Crisis and current resources

- For Financial Abuse Trauma Recovery, use: ·If there is immediate danger or a medical emergency, call 911 or go to the nearest emergency department. In the U.S., call or text 988 or use 988lifeline.org for 24/7 crisis support. Outside the U.S., use verified local emergency and crisis services. · Verify all topic-specific agencies and links at publication.

Authoritative references

- <https://www.psychiatry.org/psychiatrists/practice/dsm/updates-to-dsm/updates-to-dsm-5-tr-criteria-text>
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