

September 10, 2025



The Price of Love: Keeping Relationships Safe & Financially Healthy

Presenters:

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SAFE

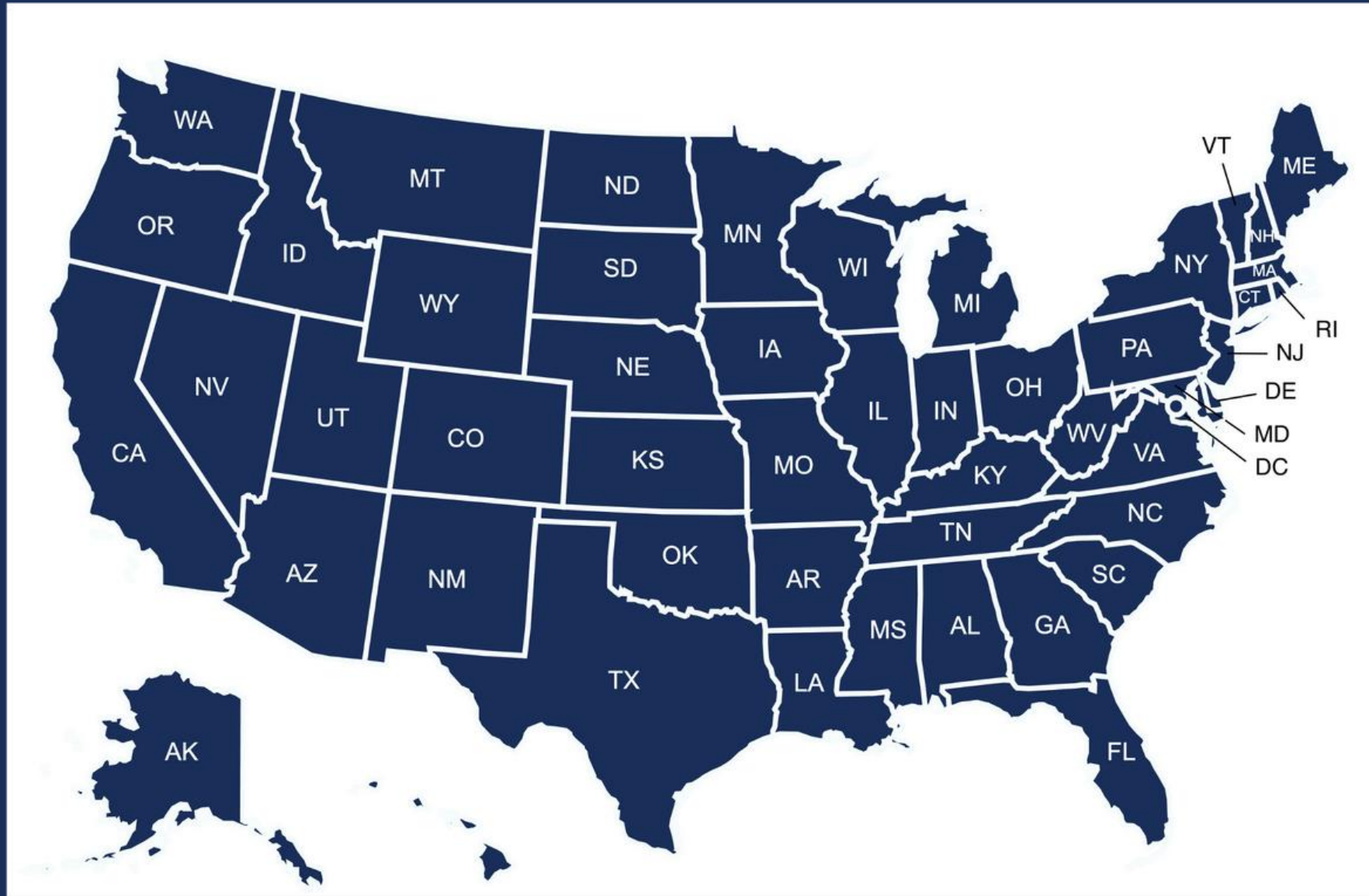
Webinar Resources

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2. Please **tell us who you are and where you are from** in the chat.
3. We will be putting “**handouts**” in the chat located in the control panel.
4. Questions? The **Q&A box** is located in your control panel.
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Charlie and Helen Dibble



2023-2024 Clients
served approximately 114,890 youth



The Dibble Institute is
a national,
independent,
non-profit
organization.

Our Mission

Empowering youth and young adults with skills to build and sustain healthy interpersonal and romantic relationships.



We believe in **research**.

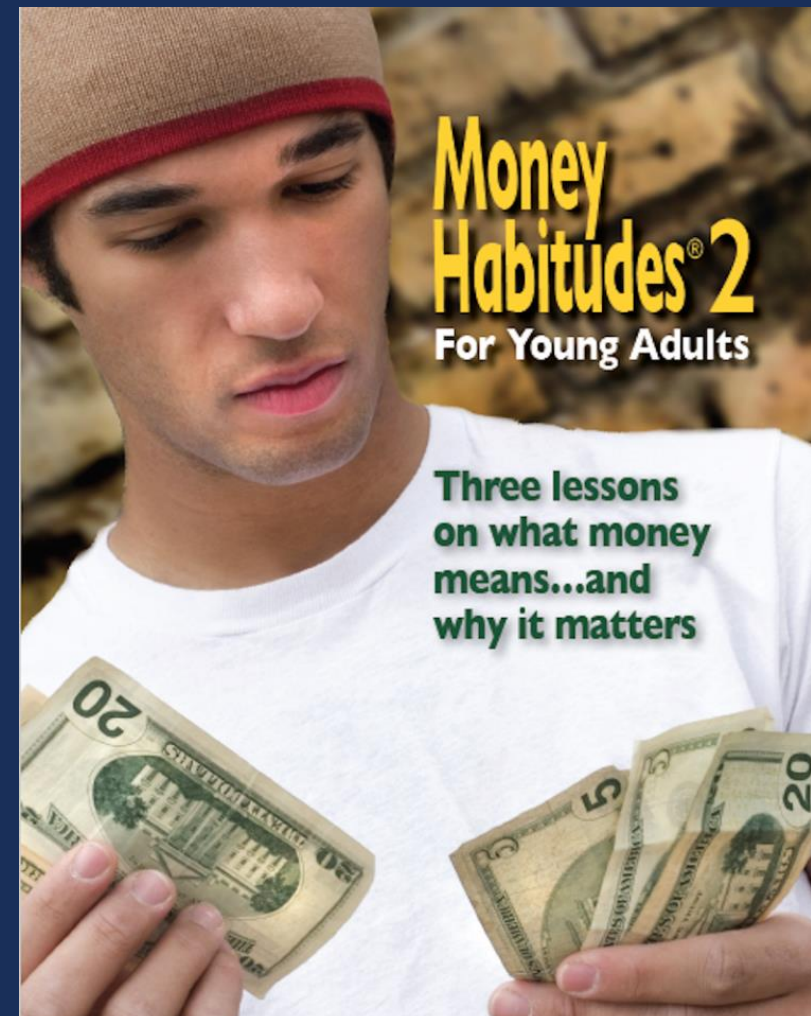
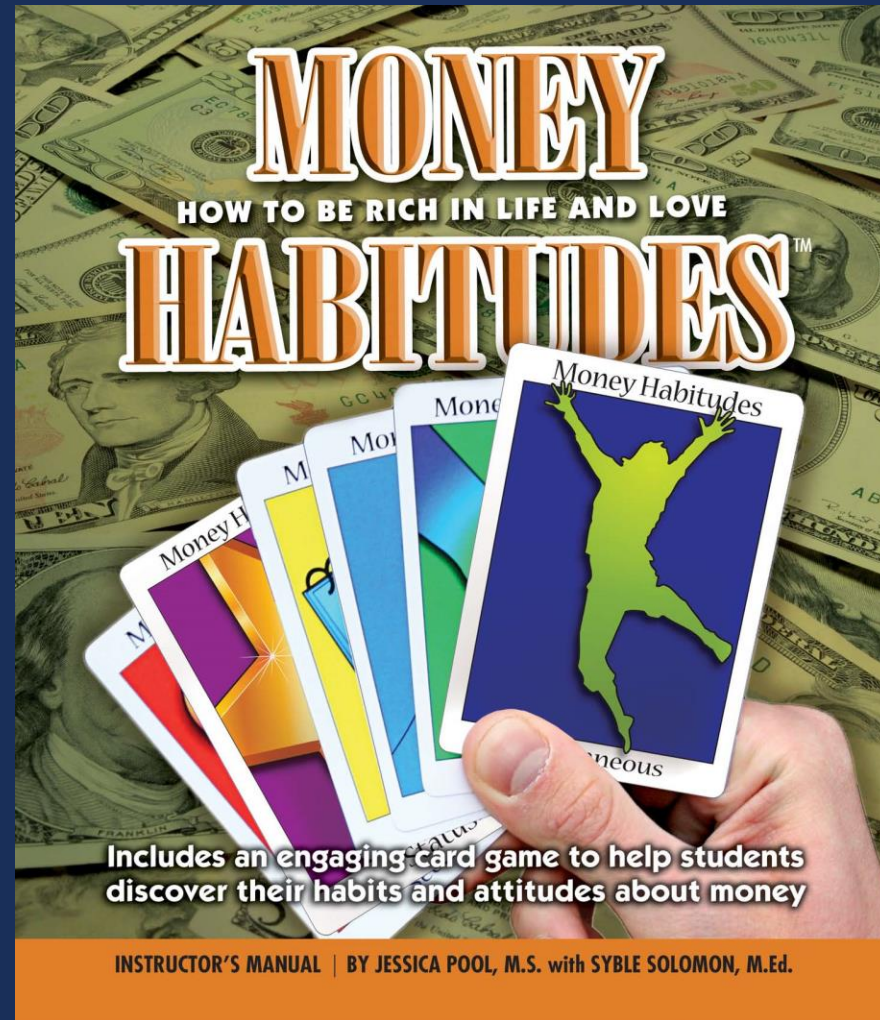


We believe in **stable, safe, and nurturing** families.



We believe that relationship education is for everyone.





Money Habitudes
allows young people
to explore
the human side
of money.

*Protecting
Yourself
&
Your Money
in Your
Relationship*



Awareness leads to action.

**Syble's new project is Safe and
Sound Info.
(SafeandSoundInfo.org)**



The Price of Love

Presented
by:





**S.A.F.E. – stands for
Supporters of Abuse Free
Environments.**

**S.A.F.E. was started in
1987 by the Hamilton
Soroptimists Group.**



safeinthebitterroot.org



We are the only provider in Ravalli County of emergency shelter services for survivors of domestic, sexual, and intimate partner violence.

We provide:

- **Emergency Shelter**
- **Transitional Housing & Rapid Re-housing Programs**
- **Family care support, including childcare**
- **Victim advocacy and legal advocacy services**
- **Support Group**
- **SAFE Thrift Store**

24/7 Crisis Line: 406-363-4600



**When you hear the term
“teen financial abuse”
what comes to mind?**

Join at menti.com and use
the code: 78236614

[Mentimeter Link](https://menti.com)

DISCUSSION POINTS

- Teen Dating Violence signs & examples
- Examples of teen financial abuse
- What studies say
- Tips for parents/teachers to discuss financial safety with teens



TEEN DATING VIOLENCE AWARENESS

- 1.5 million high school students experience physical abuse from a dating partner in the US each year.
- 72% of 8th & 9th graders are in a dating relationship.
- 1 out of 3 high school relationships involves physical, emotional, sexual abuse.
- Nearly 2 out of 3 teens that are in an abusive relationship never tell anyone.

Teen Dating Violence Signs

Relationship warning signs:

- Using intimidation/insults or “jokes” of same nature
- Explosive temper or moodiness
- Sexual pressure
- Invasions of privacy: showing up unannounced
- monitoring social media
- Love bombing or excess gifts
- Extreme jealousy, insecurity or controlling behavior
- isolating from family & friends

A red flag with the words "RED FLAG" in white, tilted diagonally.

Behavior signals:

- Unexplained anxiety, depression or low self esteem
- Sudden mood swings
- making excuses for their partner
- hiding information
- Social withdrawal
- Excessive guilt or worthlessness
- Unexplained injuries
- Drop in grades
- Change in friend groups or once loved activities

TEEN ECONOMIC ABUSE?

A form of dating violence that involves the use of financial control to create dependency and block pathways to safety and well-being. This abuse may damage credit and disrupt areas such as job, money, or education.



Examples of Teen Economic Abuse

Money and Possession

- Taking partner's money with no consent
- Forcing to pay things/buy gifts
- Destroying belongings

Technology and Accounts

- Forcing partner to share passwords/apps (Venmo, cash apps)
- Selling partners' belongings online .



Control and Dependency

- Controlling when & how partners use money
- Guilt tripping partner for spending on themselves
- pressured into sexual acts in return of gifts, money, favors

Work Interference

- trying to get you fired
- Controlling which part-time job you can take

It May Sound Like

- ❑ “You’re choosing work over our relationship again, aren’t you?”
- ❑ “I don’t like the people that work there” or “I don’t like your job” or even jealous accusations of co-workers.
- ❑ “If you love me and have nothing to hide, you should share your passwords, Venmo app, PIN, etc..”
- ❑ “If you don’t give me money, I’ll just have to find someone else who will.”
- ❑ “You have a job” or “your parents have money” so you should pay.”

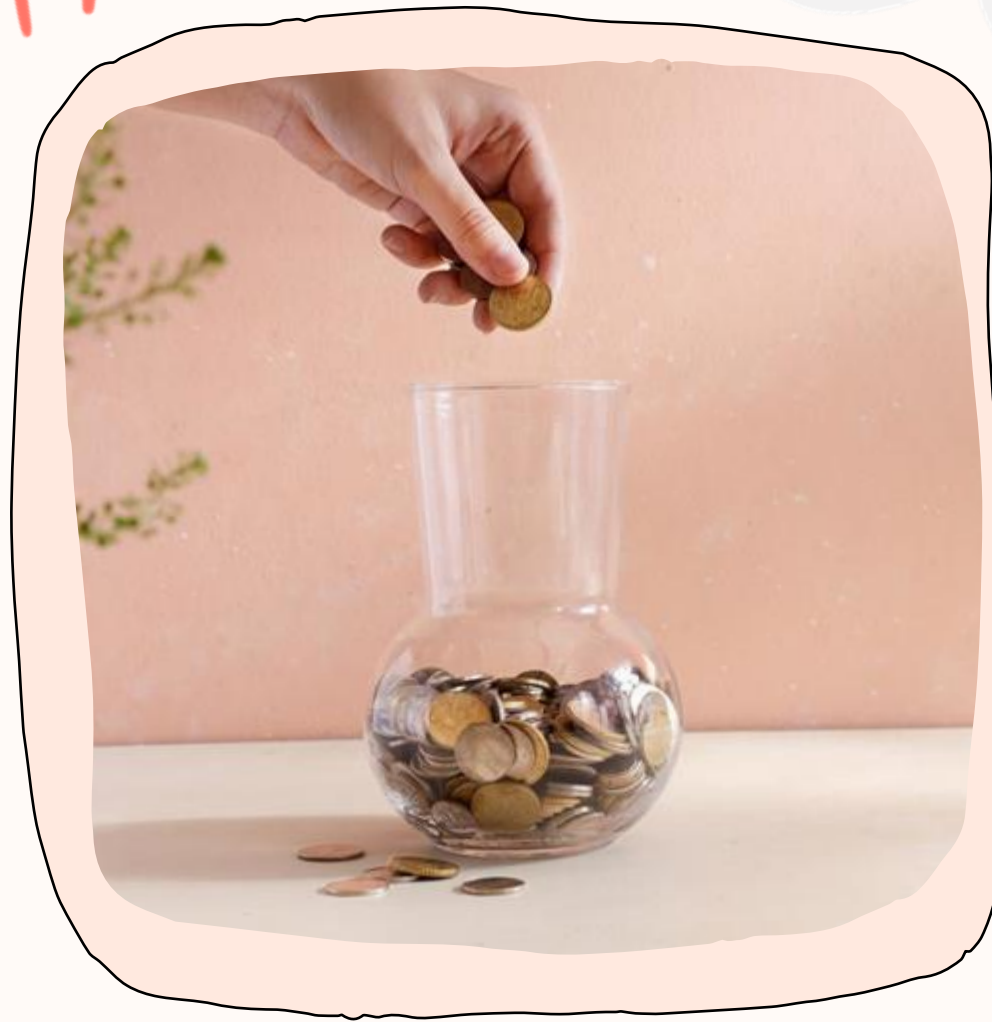


Types of Teen Economic Abuse

Sabotage

- 68% experienced educational sabotage (e.g., pressured to skip class or drop activities).
- 67% experienced employment sabotage (e.g., pressured to miss or change jobs).

Survey by Future
without Violence
(3000 teens) and
National ARA (1752
adolescents)



Control

65% faced financial control
(e.g., pressured to give
money, buy things they
didn't want)

Exploitation

Those experiencing economic
ARA were significantly more
likely to report transactional
sex (2.76 times) and
reproductive coercion (3.20
times)

Economic ARA Survey

Of 2,852 survey participants

- 56% would seek help for economic 'Adolescent Relationship Abuse/ARA'
- 43% would seek help from their parents and 35% from friends (35%).
- Help-seeking intentions were lower among adolescents who experienced Economic ARA
- Barriers to seek help:
 - concerned about others finding out (32%),
 - not being believed (31%),
 - authority figures being notified (31%).

note: not in this survey, but very important - many teens believe they are in love, which prevents them from seeking help - Or do not know yet this is a form of abuse.

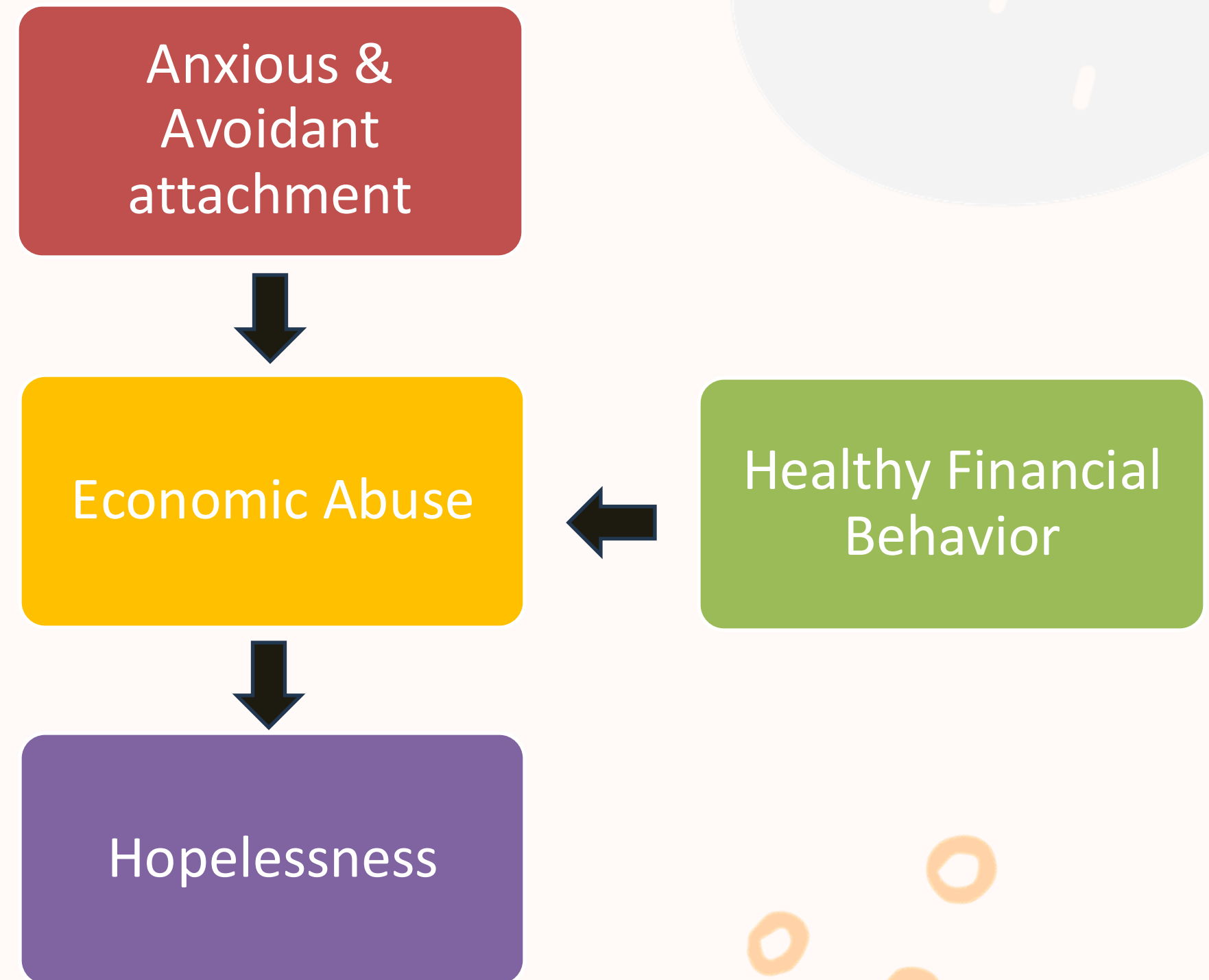
Scott et al., 2023



Attachment style and economic abuse

- Teens and adolescents with anxious & avoidant attachment are more prone to economic abuse victimization, leading to lower wellbeing.
- Healthy financial behaviors can buffer the risks of economic adolescent relationship abuse (ARA)

Li et al., 2024





Safety Planning





Building safe relationships and healthy finance

Build Safety Net

- **Identify safe adults:** these can be... Teachers, coaches, relatives, or advocates teens can reach out to if something feels wrong.
- **Peer safety:** Teach teens how to support friends (without putting themselves in danger), like offering to go together to talk to a counselor.
- **Know resources:** Share numbers for Loveisrespect (text "LOVEIS" to 22522 or call 1-866-331-9474) and local advocates.
- **Create safe environments:** Post resource cards in bathrooms where students can discreetly take them.

Talking to teens:

Don't tell them what to do. - **ACTIVELY LISTEN**

- **Being supportive doesn't mean telling your teen to break up....**
- **Be an active listener.** Don't try to fix it or suggest immediate fixes.

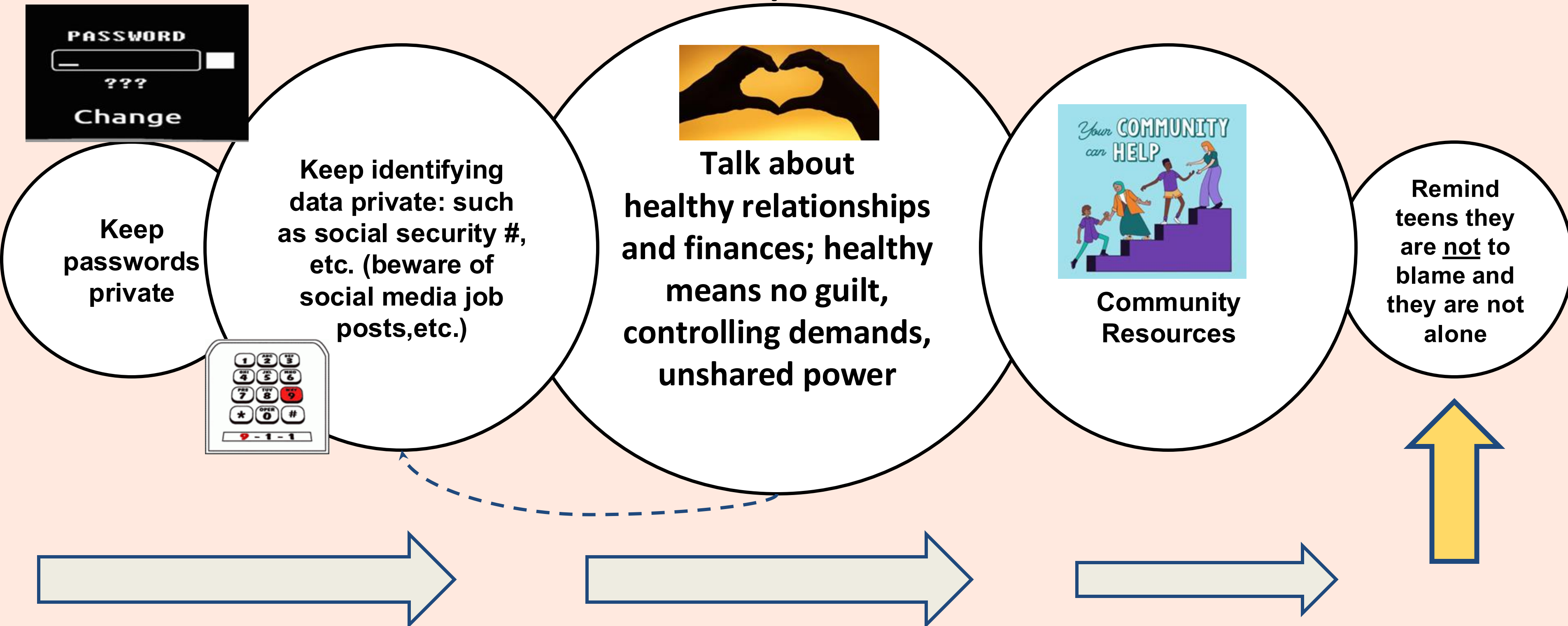
(And let's face it—simply telling a teen to do something they definitely don't want to do is not always the best way to get them to do it.)

- **Use positive affirmations.**
- **Avoiding accusations.** Approach the conversation from an angle that says, "I want to help," not "This is your fault."
- **Focus on relationship behaviors.** Focus on behaviors, not domineering friends or partners. A great way of doing this involves asking your teen how specific behaviors make them feel.
- **Offer help/Intervene:** Finally, offer to intervene if your teen is afraid or unsure of how to handle this issue appropriately.

Remember- resources such as the National Domestic Violence Hotline 800-799-7233, can also help you assess and safety plan.

im listening

Roadmap: SAFETY PLANNING for economic/financial abuse



Ways to teach Peer Safety to teens that suspect abuse of their peers...

3R's - Recognize, Reach Out, Refer

- ☐ Recognize “red flags”
- ☐ Reach out and tell them you are worried for them.
- ☐ Refer them to a trusted adult.



Know resources: Share numbers for Loveisrespect (text "LOVEIS" to 22522 or call 1-866-331-9474) and local advocates.





"Price of Love" - LINK!

"Are You Vulnerable?" LINK!

The Price of Love

...shouldn't leave you broke or broken

There are no "rules" about money in relationships, but this info can help you see warning signs that something isn't right and that can help you avoid bigger problems later! Check the box if you've heard your boyfriend or girlfriend say these statements.

- ☐ 1. You have a job (or you have more money than me), so you should pay.
- ☐ 2. I paid for you, so you owe me.
- ☐ 3. Let's split this, or, I forgot my money. I'll pay you back. (But they don't.)
- ☐ 4. You don't deserve nice things.
- ☐ 5. You should quit working so that we can hang out more.
- ☐ 6. If you don't have anything to hide, why wouldn't you share your passwords, PIN & other codes?
- ☐ 7. If you loved me, you'd buy me things.
- ☐ 8. Just ask your parents/family for money.
- ☐ 9. Don't buy those clothes. I don't want anybody looking at you.
- ☐ 10. Get a job - we need more money.
- ☐ 11. If you really love me, you'd co-sign on my car/apartment/house.
- ☐ 12. Don't buy anything without asking first.

ARE YOU VULNERABLE?

Is it time for a CHANGE?

Sometimes our situation, actions or attitude can make us appear vulnerable—and some people will try to take advantage of us. If any of these topics sound familiar, try taking the first step to present yourself as more confident and powerful! You can make a difference!

DO YOU FIND THAT YOU...

ALWAYS PUT OTHERS FIRST?

WHAT CAN HAPPEN:

Your own needs are ignored or not met.
FIRST STEP: Practice speaking up to share your ideas, preference or feelings. Express your opinion. Do it every day. Confidence grows with practice!

LET OTHERS CONTROL YOUR MONEY?

WHAT CAN HAPPEN:

You don't have money when you need it. Your money disappears or is misused.
FIRST STEP: Know how much money comes in and goes out. Create a plan for spending, saving, & giving. You will be able to say no to others and be generous on your own terms.

HAVE BECOME ISOLATED FROM FRIENDS AND FAMILY?

WHAT CAN HAPPEN:

You don't feel you can ask for their support if you feel stuck, alone or confused.
FIRST STEP: Reach out. Counselors, support groups and abuse hotlines are safe ways to get confidential support and perspective.

ARE TOO TRUSTING?

WHAT CAN HAPPEN:

You may overlook or make excuses for controlling or harmful comments or behavior.



Resources and Toolkits



[Teen Dating Safety](#)

[Money and Relationship Wellness Quiz](#)

[Money Habitudes Cards and Games](#)



Thank you for having us!

24/7 Crisis Line:
(406)363-4600



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Thank you for joining us today!

There is a brief survey after the end of this webinar.
Thank you for providing us feedback!

Webinar will be available in three days:
<http://www.dibbleinstitute.org/webinar-archives/>

Need a certificate? Kim@DibbleInstitute.org

Second Wednesday Webinar



October 8, 2025

Unpacking The Dibble Treasure Chest

Aaron Larson, Rachel Savasuk-Luxton,
JoAnne Eason, and Caleb Cook

The Dibble Institute