The FREEDOM Framework Workbook

Breaking Free from Financial Abuse & Rebuilding Financial Confidence

Presented by Michelle Spexarth

Welcome

If you've experienced financial abuse, this workbook is for you.

Financial abuse isn't just about money. It's about control, fear, self-doubt, and losing confidence in your own decisions.

My hope is that as you work through these pages, you'll begin to see something important:

You are not bad with money. You have been surviving in an unhealthy financial environment.

Today is about taking the first steps toward freedom.

Before We Begin

Take a deep breath.

On a scale of **1–10**, how would you rate your confidence with money today?

1 = I feel completely overwhelmed.

10 = I feel confident making financial decisions.

My number today: _____

Reflection

When you hear the word **money**, what emotions come up?

☐ Fear

☐ Anxiety

☐ Shame

☐ Guilt

☐ Peace

☐ Hope

☐ Confusion

☐ Anger

☐ Other: _____

What Is Financial Abuse?

Financial abuse is using money to gain power or control over another person.

It often includes:

☐ Having to ask permission to spend money

☐ Being given an allowance

☐ Being prevented from working

☐ Having money hidden from you

☐ Debt placed in your name

☐ Constant criticism about spending

☐ Having your purchases monitored

☐ Money used as punishment

☐ Child support or legal expenses used as control

☐ Being threatened financially if you leave

☐ Other: _____

Reflection

Which of these have you experienced?

How has this affected the way you see yourself?

How Did I Get Here?

Many women don't "choose" financial abuse.

It develops slowly through fear, manipulation, and the desire to keep peace.

Think Back

Growing up…

Who handled the money?

What messages did you hear about money?

Examples:

• Money doesn't grow on trees.

• Men handle finances.

• Don't ask questions.

• We can't afford that.

• Rich people are greedy.

• Women aren't good with money.

What beliefs about money do you still carry today?

The Cost of Financial Abuse

Financial abuse impacts much more than your bank account.

Circle the areas that have been affected.

Confidence

Self-worth

Stress

Marriage

Parenting

Health

Sleep

Career

Friendships

Trust

Decision-making

Faith

Future dreams

Reflection

What has financial abuse cost you?

The FREEDOM Framework

F – Face the Truth

Healing begins with honesty.

Complete these statements.

I minimized financial abuse when…

One truth I need to accept today is…

R – Rebuild Your Confidence

List three financial decisions you've successfully made in your life.

What strengths do these reveal about you?

E – Establish Healthy Financial Habits

Choose three habits to begin this month.

☐ Review my bank account weekly.

☐ Learn one new money skill each week.

☐ Track my spending without judgment.

☐ Create a simple budget.

☐ Build an emergency fund.

☐ Organize financial documents.

☐ Meet with a financial professional.

☐ Other:

E – Expand Your Independence

What would financial independence allow you to do?

What is one step you can take this week?

D – Define Healthy Boundaries

Complete these sentences.

I no longer want to…

Healthy financial boundaries for me look like…

One boundary I will begin practicing is…

O – Own Your Future

Imagine yourself five years from now.

Describe the woman you hope to become.

What does financial peace look like?

M – Multiply the Legacy

What do you want your children to believe about money?

What do you want them to believe about marriage?

What do you hope they learn from watching you heal?

Biblical Reflection

"The wise woman builds her house…" — Proverbs 14:1

"Two are better than one…" — Ecclesiastes 4:9

"The plans of the diligent lead surely to abundance…" — Proverbs 21:5

Journal:

What is God teaching me about stewardship, trust, and freedom?

My Next Steps

The one thing I learned today:

The one mindset I want to leave behind:

The one action I'll take in the next 24 hours:

The person I'll share this commitment with:

You Are Not Starting Over

You are starting from experience.

Every small step you take toward freedom matters.

Healing isn't measured by how quickly you recover.

It's measured by your willingness to keep moving forward.

Remember:

Freedom isn't found when you have more money.

Freedom begins when money no longer controls your worth, your choices, or your future.

Thank you for allowing me to be part of your healing journey.

Michelle Spexarth