



Understanding Financial Abuse during a divorce and realising that this has always been the case and not being abused during the process of divorce.

Welcome to my free masterclass on understanding financial abuse with Gina Blundell t/a Gina Bee.

In this free masterclass I will show you how you are probably being financially abused as well as emotionally abused. In these relationships 99.9% of the time this is the case and I certainly come across this with the clients I have.



I'm Gina and I'm an Accredited and Certified Narcissistic trauma Coach Certified Financial Coach, Narc abuse specialist as well as a brain spotting Practitioner.

I met Chris my now ex-husband on holiday in the August of 1987, nearly 35 years ago at the time of writing. I was on holiday with friends, and he was on holiday with his friends.

At the time he was living in Newbury in Berkshire, and I was living in Leigh-on-Sea in Essex. The relationship moved very quickly; it was like a whirlwind.

When I look back, I was vulnerable and could see that perhaps things were going really quickly, but I just seemed to get caught up with it all. We got engaged within six months and bought a flat together within a year of being together. I also knew I would be paying the mortgage on the flat when he went back to university with the company he was working for at the time. (I can talk through then go onto getting qualified)

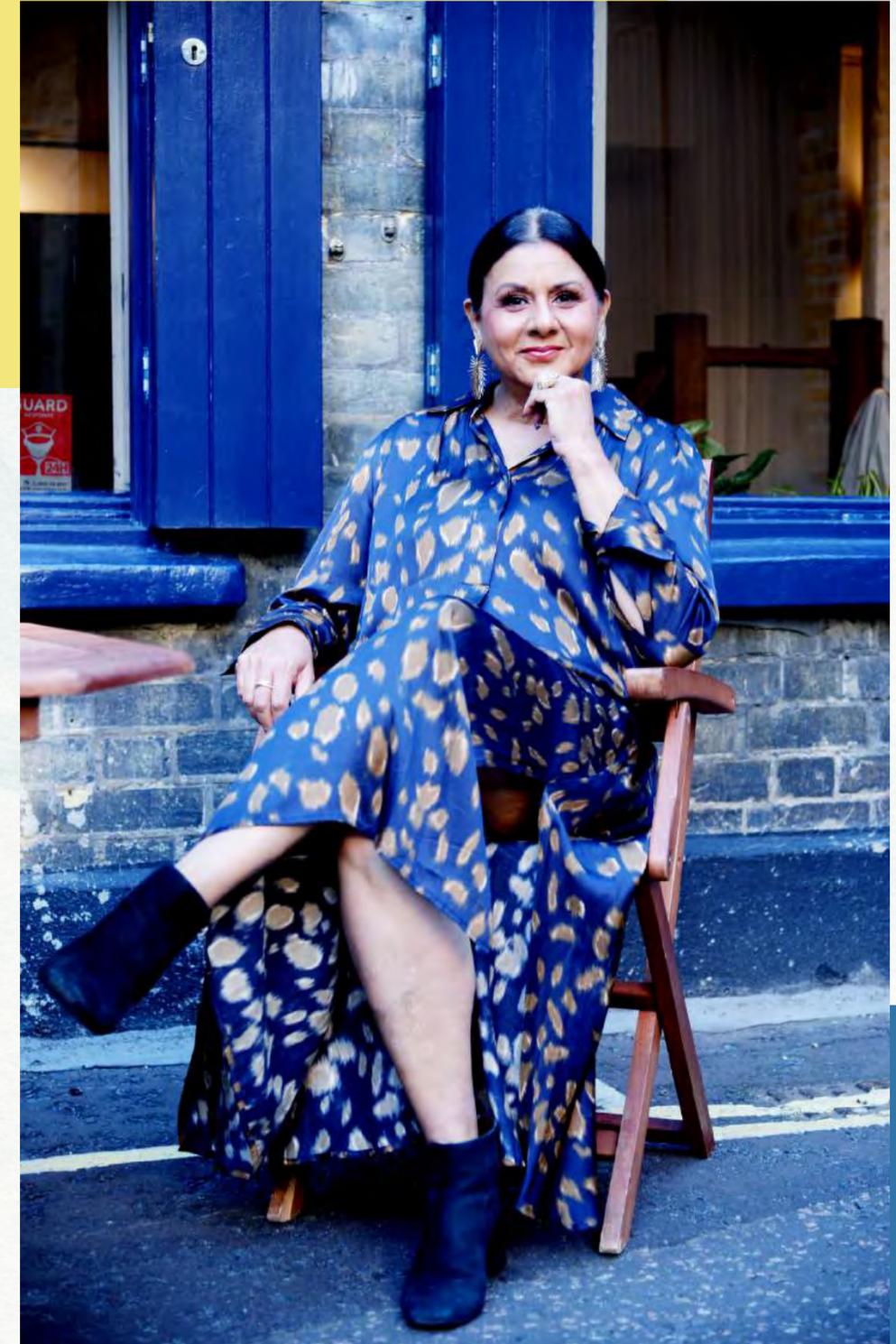
You can read more on my website www.ginabee.co.uk

I filed for divorce in January 2020 and it took three attempts to do so. What I mean by that is that he did not believe me until I just filed for divorce. My solicitor had to write to him three times and each time he wrote back saying we are sorting through things - we definitely were not. It was only when I filed that he just became so angry and this was him showing his true colours. He just did not believe me until then. This started the roller coaster ride of my life and didn't end till nearly two years later and lot of money spent for no reason

When I was finally divorced in November 2021 after nearly two years of filing I decided to qualify as an Accredited Narcissistic abuse and trauma coach as well as a Certified Financial coach. Also I'm a Brainspotting Practitioner and use this in my coaching with clients too.

It's important that I went through healing my own trauma which goes back to childhood I realised when I was qualifying as a Narcissistic trauma coach and Financial coach. This is why you can attract a narcissist in the first place and when going through my own family I realised some were narcissistic too. I also included brain spotting as it's such a powerful therapy used within my coaching. It's similar to EMDR though much more powerful as we concentrate on a particular area at a time and where the trauma is in the body ie root cause resolution.

You may have had therapy where the therapist validates what you've been through cognitively though it doesn't get to the root cause of where it comes from and Brainspotting does. It's a bottom up approach rather than a top down approach.



WHAT YOU WILL LEARN

In this master class I will teach you what it's like to experience financial abuse, and you may not think you're being abused either. I certainly didn't until I left after over thirty years and realised it started from the very beginning of my relationship with my ex husband.

It erodes trust especially in this type of relationship.

By listening to this masterclass you will learn how to look at your finances and work out exactly where you are and be able to book a call with me free for half an hour to see where you are. You will feel confident enough to ask for help from people that you trust and be confident to move forward with this however you want to and safely too.

We will go through :

- **How it affects you**
 - **Where it is happening and you don't even realise it**
 - **Ways you maybe being financially abused**
 - **How hoarding money and saying we have no money is being financially abusive**
 - **The emotional stress of not only being emotionally abusive as well as financial abusive**
- **Do you have your own bank account**
 - **Does you husband/partner discuss finances with you and what investments you have**
 - **Are they in joint names or in their name only**
 - **Do you have your own credit cards or are they in his name as well**

Most of you in this group quote finance as the top reason for not leaving - I get this though I realised that if nothing changes then nothing changes.

Planning is essential when faced with leaving an abusive relationship and only trust a few. When I left I didn't tell anyone in my family only two people that I trusted

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LET'S TAKE A PAUSE AND GO THROUGH WHAT YOU'RE FEELING RIGHT NOW

- ✓ **What are you feeling right now in your body with what I've talked about?**
- ✓ **Do you feel you can leave the situation you are in with some help and strategy?**
- ✓ **Do you feel frightened/scared of what the consequences of your actions will be?**
- ✓ **Do you just want to leave as you just want to live in peace and don't care what happens?**

STATISTICS ABOUT DIVORCE

- ✓ Did you know that 16% adults in the UK (8.7 million people) have experienced financial abuse
- ✓ Interesting fact that in 2021 there were 113,505 divorces granted in England and Wales a 9.6% increase.
- ✓ Also women are twice as likely as men to be financially abused.

HOW TRUST ERODES IN A NARCISSISTIC RELATIONSHIP?

Over time and you may not realise this the trust you have in your relationship begins to lessen and also when you meet other people in other environments you begin not to trust them or trust yourself to make any decisions either.

My ex husband is a covert narcissist which is the hardest narc to detect, a wolf in sheep's clothing and looking back to even the beginning of the relationship when I was paying for the flat we bought together because he went back to uni, he even controlled me then. He would say oh you don't need to spend money on that because we can get it later. It turned out it was always this way. You also become hyper vigilant when they're around too.

WHEN YOU'RE BEING EMOTIONALLY ABUSED YOU CAN 99.9% GUARANTEE THAT THERE IS FINANCIAL ABUSE INVOLVED TOO.

Financial abuse goes hand in hand with emotional abuse 99.9% of the time. You can almost guarantee that this will be the case. It's so subtle that you do not even realise it's happening!

When I was first married we decided to have a joint account. Now at the time I thought it was a good idea and now see it really wasn't a good idea. My parents and his parents had a joint account although my parents also had their own accounts. I didn't open my own account till much later in the marriage.

When we were going through the divorce I found that he had a separate account, investments and money coming into the account | knew nothing about. This had probably been going on for years. My ex hoarded money and always kept saying we had no money and this is abusive! Many times you may think you have no money because of what has been fed into your mind!

They will lie about anything, even when they really don't have to. Over time your brain is all over the place and this is the cognitive dissonance and trauma bond that is formed over time. You think you're going crazy and you definitely are not.

Could ask question whether they believe this to be true of their situation? Engaging them etc

SEVERAL WAYS THAT YOU MAYBE BEING FINANCIALLY ABUSED

You may only have a joint account and you have to justify every bit of expenditure in it! They do not do the same and may have their own account though you don't even know it.

All the finance is not discussed with you at all and you maybe happy to leave it to them. In the end you feel it's better to do this as they just become angry when you do want to discuss this.

It's as if they can spend what they want when they want and if you are a SAHM then this abuse becomes even worse because you do not earn any money. However you do everything in the home.

You may have joint credit cards and nothing is in your name.

All the financial decisions are made by them including holidays etc. You just have to go along with whatever they decide. Your view doesn't count for anything.

Even at the beginning of the relationship when I was paying for the flat and studying myself he controlled what I did. It was as if he was constantly in my mind! It sounds crazy though that is what it is like



DO YOU THINK YOU ARE BEING FINANCIALLY ABUSED

You may think that you are not being financially abused or it's not that bad. Most of you that have joined my group has named finance as being the number one worry that you have and is stopping you from leaving. I get this as this was so me and I really thought until my children were adults I had to stay as I was giving them a stable upbringing.

I definitely was not doing that as your children will absorb their environment and since being divorced I have had this chaos from them because they became used to living this way!

It's really important to:

- Open your own bank account and put a set amount of money in it as well as a savings account.
- Look at investments and if you have a pension you can take 25% out at age 55
- Write down everything you're spending. It's surprising the small amounts you can save

- Make a plan with a date to leave - make sure it is safe to do so and only tell trusted friends- one or two
- When you go shopping get cash back
- Think of ways you can make extra money with selling stuff you do not use on eBay and vinted.
- Give money to friends who can save it on your behalf

WHAT'S THE IMPACT OF KEEPING YOU STUCK?

The impact of keeping you stuck with finances is staying far longer than you have to. I get that as that was me too though it doesn't have to be for you. I stayed until my son turned 18; it was almost as if that was my catalyst for leaving I now realise.

I had been so unhappy for so long and I really thought I was doing the best for my children though I really wasn't. You can leave and I will show you how you can map that out starting with a date and work back from there.

I remember feeling so stuck because I had been a stay at home mum for so long and I had lost my confidence though I knew that I needed to change my narrative and up until the point of leaving I had become stronger by doing things I was initially scared to do.

Try talking to people that you don't know - make small talk to get confident. Take control of some of the aspects of your life. It's the small steps which you will look back on and realise these are the big steps!

Be grateful and adopt the attitude of gratitude. Ask yourself what can I do today to make a change? Mindset shifts are possible and what you believe you can truly achieve. Keep moving forward each day and stay present in that day as that is all we have. Keep being true to you.



IN THIS MASTERCLASS I'VE COVERED:



What financial abuse is and how to deal with it. You have the power within you to change this going forward.



How trust erodes over time in a narcissistic relationship especially with a Covert narcissist which you only realise over time.



Where you may not even be aware that you're being financially abused; it is so subtle. It doesn't help that society condones this too.



You may not realise that hoarding money and saying we have no money is being abusive as well. Lots have reached out saying they don't believe they can leave because they have no money.

There are ways of finding out what your financial situation is. Call it intuition and explore this further. I can help you with that

I've gone through not only being in an emotionally abusive relationship but a financial one too



GET YOUR FREE GUIDE NOW!

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BOOK A CLARITY CALL

**See how my trauma-informed coaching
can help you transition through divorce**

