

# TEXAS Framework: For victim-survivors of economic abuse

Banks and building societies can play a key role in helping to prevent economic abuse. You can provide critical support to people regaining control of their finances and rebuilding their lives.

This resource outlines a way of responding that follows the principles of the **TEXAS Framework** for supporting vulnerable customers. If you are not familiar with TEXAS, speak to your manager about obtaining the guidance.

Remember that TEXAS is just a memory tool, not a tick-box exercise. Approach your conversation with empathy and patience. We also have a longer [Conversation Kit](#) to use with customers experiencing economic abuse.

The main TEXAS principles are:

## Thank

**T**hank the customer for sharing the information with you. You may be the first person that they have shared their story with.

Offer a supportive response that is sensitive to the issues the customer may be experiencing and encourages them to share further information and seek support.

## Explain

**E**xplaining how the customer's information will be used is a legal requirement.

You could start with "Let me just explain how we could use this information, and who would have access to it.."

The customer should know exactly what will be recorded and should not have to repeat their story unnecessarily.

## Explicit consent

Getting **eX**PLICIT consent is a legal requirement. When you have explained exactly how their information will be used, and are confident that they fully understand you, you must ask their permission to use it.

You could start with "Could you give me permission to..." or "I just need your consent to..."

## Ask

**A**sk questions about the customer's situation, and ensure that you respond with empathy.

You can also use the discussion prompts in our full [Conversation Kit](#) to help you feel more confident.

## Signpost

Try to follow up with solutions, but remember that you cannot solve everything. Your role is to explain to the customer the options the bank might be able to offer. It is vital to **S**ignpost them to appropriate support services if necessary.

To use the **TEXAS Framework** effectively, we recommend you undertake training on economic abuse. You can request details via [training@survivingeconomicabuse.org](mailto:training@survivingeconomicabuse.org) or visit the [Training Page](#) on our website. We also recommend reviewing the [UK Finance Financial Abuse Code of Practice](#).

