

Made for
Brains that
hate budgets.

ADHD
designed
Tools inside

The ADHD Money Manual



24 tools to automate,
simplify, and reset
your way to financial
safety—without
shame.

No
spreadsheets.
No shame.



How to Use This Guide

This is not a textbook. It's your personal toolbox. Flip it open, skip around, scribble in the margins—whatever keeps you engaged and moving.






🌟 Quick Start: You Don't Have to Read This in Order

This is not a novel. There is no required order.

Think of this guide like a dopamine-friendly buffet:

Pick what looks tasty. Try one tool. Skip the rest for now. Come back later.

You'll see sections like:

-  Tools That Actually Work (2–3 pages each, visual, fast-actionable)
-  Reset Strategies (for when you've spiraled or just stopped using anything)
-  Mindset Shifts (for when you're feeling stuck, ashamed, or behind)
-  Deep Dives (for when you're hyperfocused and ready to nerd out)
-  Monthly Flow & Reentry Maps (because life will absolutely interrupt your routine)




Why This Guide Is Built the Way It Is

ADHD brains don't engage well with:

- ✗ Dense text
- ✗ Guilt-based advice
- ✗ "You just need to be more disciplined" vibes
- ✗ Systems that require perfection

So we made sure this guide is:

- ✓ Modular → You can start anywhere
- ✓ Fast wins → Tools you can try in under 10 mins
- ✓ Visual → Dashboards, templates, icons, and emoji labels
- ✓ Flexible → You're allowed to pause, restart, jump ahead
- ✓ Shame-free → You're not behind. You're just designing a system that fits you now.




 **The best system is the one you'll actually return to—even when you've ignored it for 3 weeks.**



Suggested Pace: Use It Like a Toolbox, Not a Textbook

You do not need to finish this in one sitting (but shoutout to the hyperfocusers who will 🙄).

Here's what we recommend:

-  Read 1 tool or section a week
-  Try one small action (ex: set up your Yes Fund, print the reset guide)
-  Reflect on how it felt

 Restart any time.

Use your Monthly Reset Flow as your anchor.



A Personal Note From the Author

“I used to avoid checking my bank account for weeks. I once forgot to pay my car for so long the bank called to warn me they’d repossess it.

I’ve impulse-bought \$300 worth of stuff I didn’t need in a single 20-minute dopamine spiral—and I’ve also ghosted every budgeting app I’ve ever downloaded.

Turns out, my brain wasn’t broken.
My money system just wasn’t built for ADHD.

This guide is the system I wish I’d had when I started—from the tools that helped me automate bills and stop shame-spiraling, to the tiny dopamine rewards that made it all actually stick.

It’s not perfect. But it works.

And I really hope it helps you feel less alone, less overwhelmed, and way more powerful when it comes to your money.”

– Elle Rivers

Your Only Job Right Now?

Turn to the section that feels most helpful today.

You’ve already started. And that’s enough.



🔥 PART 1: THE REAL REASON BUDGETING DOESN'T WORK FOR YOU

It's not about discipline. It's about design.
And the current systems weren't built for
your brain.





1. Your Brain Isn't Broken. The System Is.

If you've ever opened a budgeting spreadsheet, felt your soul leave your body, and immediately blacked out into an Instagram scroll... this is for you.

You are not bad with money. You've just been trying to use a financial system that was built for a completely different operating system.

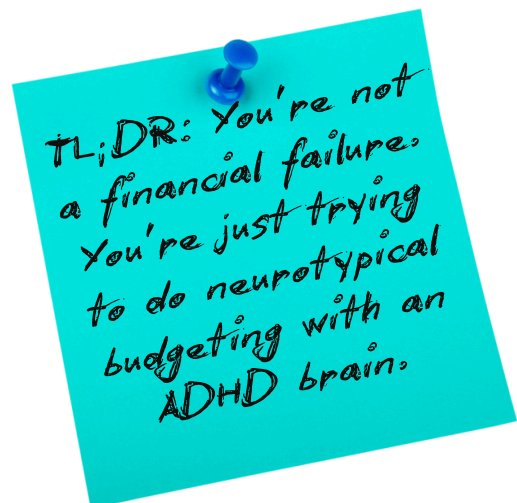
Here's the truth: Traditional money management systems were built for neurotypical brains. Brains that are comfortable with routine, delayed gratification, multi-step planning, and monotony. Brains that don't melt at the idea of logging receipts daily or categorizing coffee purchases.

But if you have ADHD? Those systems feel like trying to run Windows 95 on a modern Mac.

Here's why:

- Executive dysfunction makes it hard to prioritize, start, or follow through on multi-step plans (hello, budgeting apps left unopened).
- Time blindness means you may not sense how long it's been since you last paid a bill—or how soon rent is due.
- Dopamine dysregulation means your brain literally needs short-term wins to stay engaged (and budgeting offers... none).

Working memory gaps mean you forget if you paid the phone bill—or what day it even is.



Traditional Budgeting vs. ADHD Brain

Track all expenses manually vs. Forget receipts exist after 3 seconds

Not lazy—
just dopamine-
deficient

Trait

✓ Consistency

🕒 Delayed rewards

😞 Emotional regulation

🎯 Attention management

Traditional System Says...

Daily tracking

Save now, benefit later

Stay calm, stay focused

Just concentrate

ADHD Brain Needs...

Visual reminders + automation

Dopamine now, benefit later

Built-in resets + treats

Reduce friction + prompt cues

Science Spotlight:

- People with ADHD often have lower baseline dopamine and a reward system that favors immediate gratification
- Short-term hits like shopping override long-term logic like budgets
- “Delay discounting” = the longer you have to wait for a reward, the less your brain values it
- Memory gaps → “I forgot” ≠ flake. It’s neurological. You literally didn’t store the info

“Adults with ADHD are 4x more likely to experience chronic financial distress.”

— Journal of Attention Disorders

👉 Translation: Traditional advice isn’t just unhelpful—it’s actively harmful. It leaves you feeling like a failure when really, the system just wasn’t built for you in the first place.

😞 “Budget Shame” Is Real — Let’s Drop It

- Up to 80% of adults with ADHD struggle with executive dysfunction—the very mental functions budgeting depends on.
- A 2021 study found that adults with ADHD are 4x more likely to experience financial distress than neurotypical peers.
- ADHDers are also more likely to experience shame tied to financial “failures”—which leads to avoidance, not action.

Ever felt this?

Shame spirals kill motivation.

Every failed attempt makes you feel like you’re the problem.

In reality, you're trying to use a tool that wasn't built for your brain.



This isn't laziness. It's ADHD paralysis triggered by shame.

Good news? We're not doing that anymore. This guide won't ask you to become a spreadsheet goddess. It's here to help you build a money system that's simple, visual, forgiving, and dopamine-friendly.

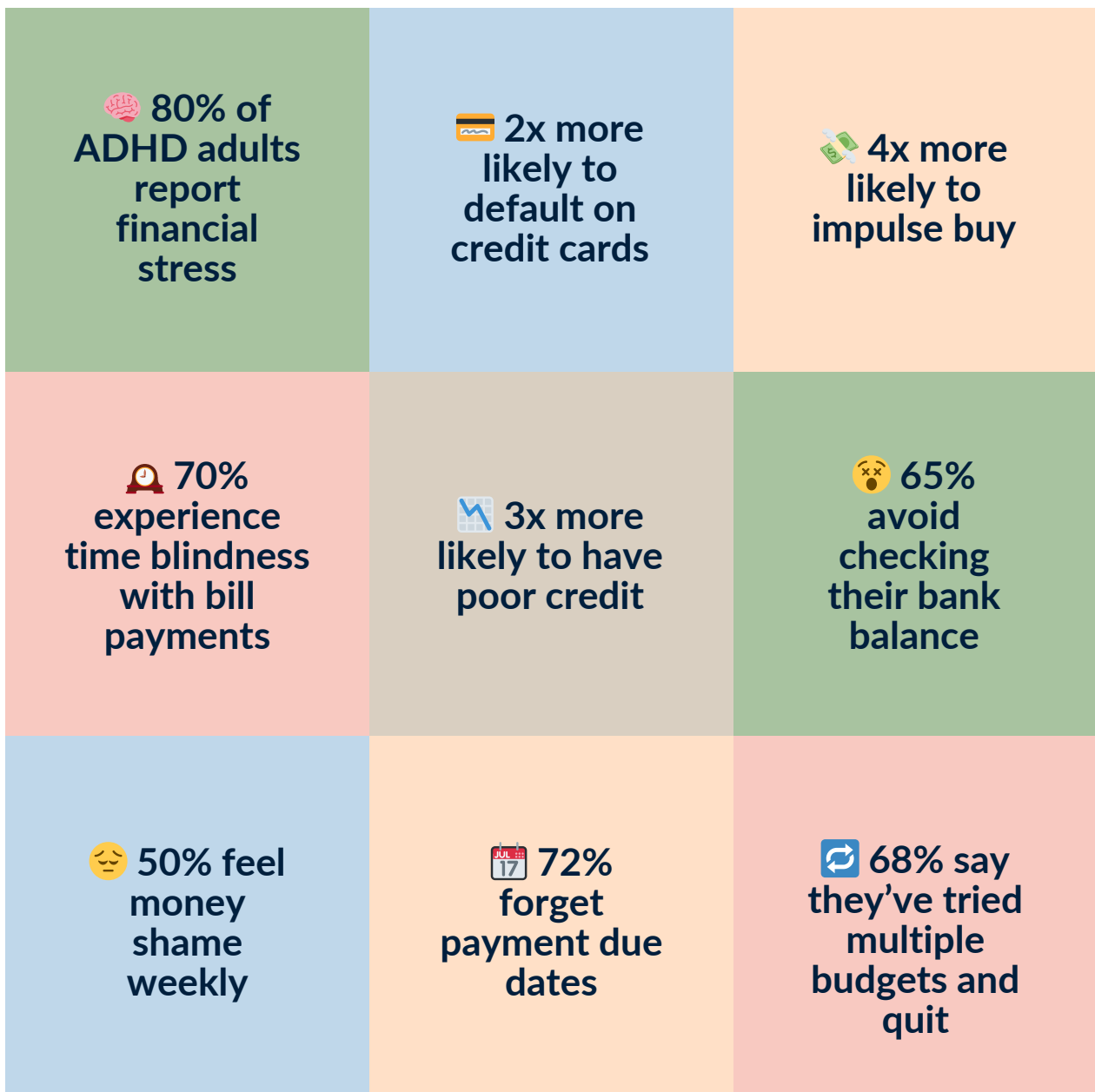
👉 **Permission granted to drop the shame. Starting now.**

2. ADHD + Money = A Perfect Storm

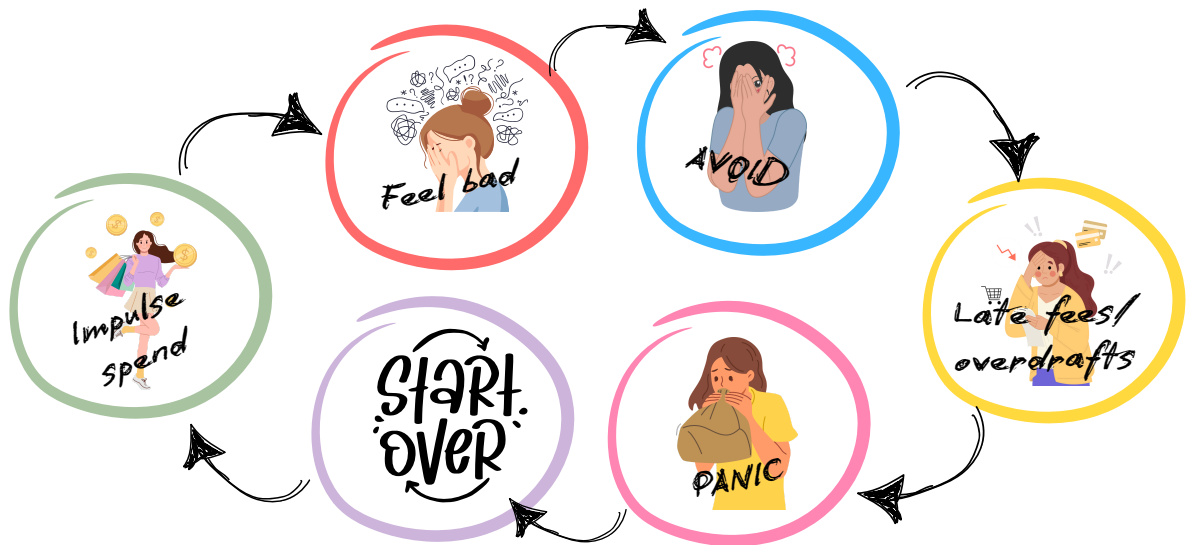
Managing money with ADHD is like trying to fold a fitted sheet during a windstorm—with one hand tied behind your back.

Let's break down the three-headed monster: your brain, your behavior, and a system that never taught you how to succeed.

9 Fast Facts That Prove It's Not Your Fault



The ADHD “Failure Loop”



Sound familiar?

You're not alone. This loop is common, it isn't laziness —and it's not a personality flaw. It's how emotional dysregulation and avoidance feed impulsive behavior. It's the predictable result of ADHD symptoms meeting a rigid system that punishes inconsistency.

Time Blindness, Emotional Burnout & Why Planning Feels Impossible

★ “I’ll deal with it later” is a classic ADHD trap. Because:

- Later never quite arrives
- The deadline always seems far off... until it's yesterday
- By the time it's urgent, your brain's already overwhelmed

This is not a willpower problem. It's a neurological pattern. Research shows ADHDers have impaired temporal foresight, making future planning feel abstract or irrelevant.

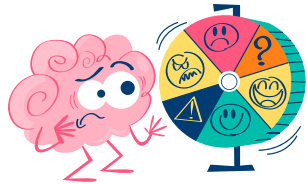
And when burnout hits? Your nervous system taps out. You freeze. You avoid. And the bills pile up.

Let's build a system that prevents that instead of waiting for the crash.

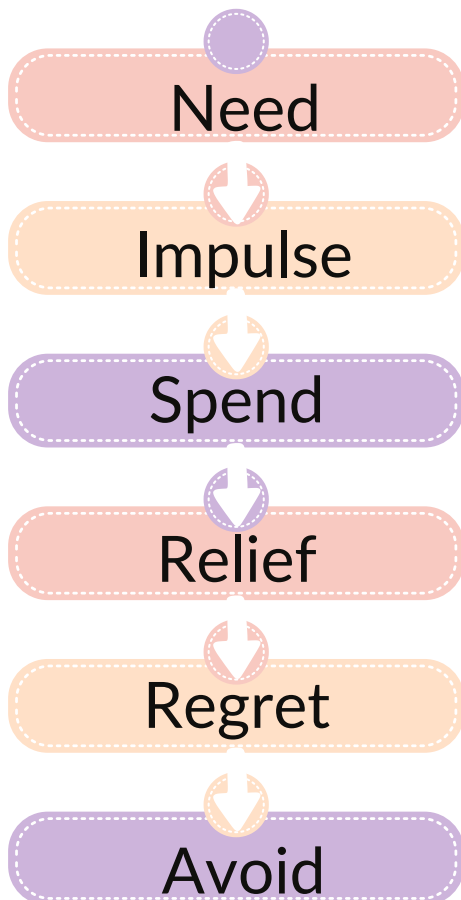
★ 3. The Dopamine Dilemma

If you've ever impulse bought something ridiculous (hello, \$78 worth of stationery) and then thought, "Why did I just do that?"—it was likely a dopamine hit.

Let's talk about the real MVP in all of this: dopamine.



The ADHD Dopamine Cycle



🧠 Why You Impulse Spend (And Why It's Not Your Fault)

ADHD brains have:

- Fewer dopamine receptors
- Lower sensitivity to reward signals
- A craving for stimulation

Which means:

👉 Spending → Excitement → Brief relief → Guilt → More spending

Impulse spending isn't the problem. It's the symptom.

It's your brain screaming: "Please give me something interesting. Pleease."

What Your Brain Really Wants During a Spending Binge

Your brain isn't evil. It's not reckless. It's just starving for stimulation.

Impulse buys fill an emotional need:

- Connection (text a friend, buy a coffee together)
- Achievement (check something off your list)
- Control (organize your kitchen for the 4th time this week)
- Escape (20 minutes of TikTok, guilt-free)

What you don't need is shame.

Reframe This:

"I'm so impulsive" → becomes → "I need a better way to feed my brain"

"Why did I do that" → becomes → "What was I trying to soothe or solve?"

This is not about *excusing* impulsivity—it's about *understanding* it so you can plan better next time.

In this guide, we'll show you how to build in dopamine treats, small wins, and flexible systems that satisfy that craving—without crashing your finances.

You can still get the high. You just don't have to pay interest on it.

Your 10-Minute Mission

Make a list of your top 5 dopamine treats that don't wreck your bank account.

Stick it somewhere visible. You'll use it soon.





PART 2: THE ADHD MONEY FRAMEWORK

We're not fixing you. We're fixing the system. This is money management redesigned for executive dysfunction, time blindness, and dopamine-driven motivation.



4. Our Core Philosophy: Dopamine-Friendly Finances

Forget budgeting.

No, really. Toss it. Burn the spreadsheet. Yeet the budgeting app that's been haunting your phone screen since 2021.

Because this? Isn't budgeting. This is brain-based pattern building.

Minimum Effort. Maximum Reward.

You don't need a system that asks you to be more organized.




You need a system that gives you dopamine for being you.


This framework is:

- Modular (so you can skip or stack pieces)
- Shame-free (bad days are part of the plan)
- Designed to feel good to use—not heavy or overwhelming



The 3 Pillars of This Framework

1.  **Treats** – Build in rewards before you need them
2.  **Triggers** – Use systems that prompt action (not ones that rely on memory)
3.  **Tools** – Modular supports you can pick up and drop as needed

 Traditional budgeting is full of triggers: shame, overwhelm, fear of failure.

This framework is full of treats: progress, clarity, relief, and mini dopamine wins.

This isn't about “managing money perfectly.”

It's about designing a system that survives forgetfulness, spirals, and shutdowns—and still helps you grow wealth and calm.

TRIGGERS

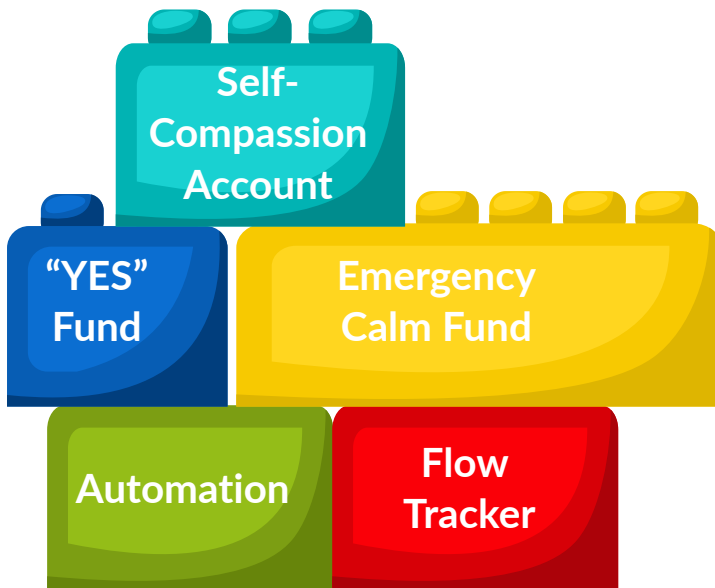
TOOLS

TREATS

REPEAT

GROWTH

5. The ADHD Money Stack: The 5 Layers You'll Build






Think of this like stacking LEGO bricks.

You can start with one layer, or build all five. Each one is a self-contained system that solves a specific pain point.

Ready?

Here's how we flip the script:

 Trigger	 Reframe	 ADHD-Friendly Tool
"I forgot to pay again"	Brains forget. Systems remind.	Automation for Forgetting
"I spent too much"	You were looking for relief.	The 'Yes' Fund
"I can't stick to budgets"	Budgets are rigid. Patterns flex.	Flow Tracker
"I feel behind"	Everyone gets messy.	Self-Compassion Account

You'll still be making progress—but with less friction and more support for how your brain actually works.

The 5 Stack Layers

🧯 1. Emergency Calm Fund

Visual Cue: 🔥

Small buffer for unexpected chaos

Creates emotional safety net

✅ 2. Yes Fund

Visual Cue: 🎉

Daily/weekly mini dopamine

Reduces binge spending

🤖 3. Automation for Forgetting

Visual Cue: ⚙️

Autopay & transfers

Protects future-you from forgetful-you

📊 4. Fun & Flow Tracker

Visual Cue: 📅

Visual habit builder

Tracks feel-good spending, not just limits

☁️ 5. Self-Compassion Account

Visual Cue: ❤️

Emotional buffer & reframe tool

Defuses shame when you spiral



You don't have to use all five layers now.

Just choose one that fits your current life stage, attention span, or stress level. The most ADHD-friendly system is the one you can start today—even if you forget it next week and restart again.

- ✅ Emergency Calm Fund might be your first win
- ✅ Yes Fund may help you reroute binge spending
- ✅ Automation could be your secret weapon for future-proofing

🔥 Layer 1: The Emergency Calm Fund

“Peace of mind in a panic.”

This is not your standard emergency fund. It’s a small, accessible buffer—not a 6-month savings goal that feels 9 million steps away.

This fund is for:

- Late-night pharmacy runs
- Surprise school fees
- “Oops I forgot that subscription renewed”

It’s there to calm you when your nervous system wants to spiral.

💡 **Goal: Start with just \$100. That’s enough to break the panic cycle.**



🎉 Layer 2: The Impulse-Ready ‘Yes’ Fund



“Permission to spend without guilt.”

Impulse purchases aren’t the enemy. Guilt spirals are. The ‘Yes’ Fund is your built-in dopamine budget.

It gives you daily, weekly, or monthly permission to:

- Grab that fancy coffee
- Buy the book you've had in your cart
- Say “yes” to treats without wrecking your rent money

🧠 **Why it works: You know your brain will crave dopamine. This gives it a safe outlet.**

⚙️ Layer 3: Automation for Forgetting

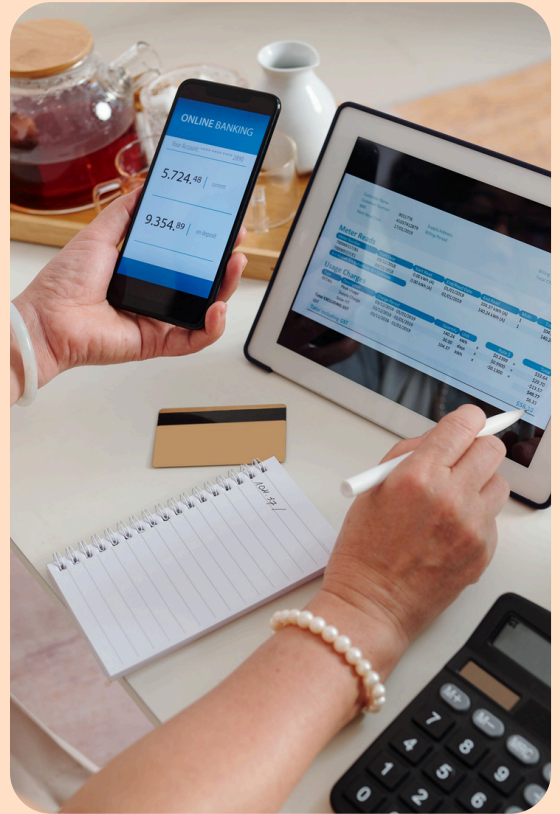
“Your backup brain.”

Because let’s be real—you don’t need to “try harder” to remember due dates. You need to not have to remember them at all.

This layer sets up:

- Automated bill payments
- Low balance alerts
- Weekly check-in reminders
- A “money command center” dashboard (don’t worry—we’ll walk you through this later)

✅ You’ll never again pay late fees because you forgot what day it was.



JUL
17

Layer 4: Fun & Flow Spending Tracker



“No categories. No guilt. Just visibility.”

If budgeting apps felt like homework, this tool will feel like doodling.

This is a visual, ADHD-friendly spending tracker that helps you:

- See where your money is flowing
- Notice patterns (not punishments)
- Spot joy-spending vs. stress-spending

💡 Use emojis, color codes, or even stickers. Make it fun = you’ll actually use it.

♥ Layer 5: Self-Compassion Account

“This is your soft place to land.”

This is the emotional safety net for when things go sideways (and they will).

It's a mix of:

- Scripts to talk kindly to yourself about money
- Journal prompts to process slip-ups
- Mini resets you can use any time you feel like you're spiraling

💡 “Hey, I didn’t mess up. I just need to reset. I can do that now.”



🚀 Start With One

🌟 This isn't about doing all five layers perfectly right away.

Your next step? Pick just one layer that speaks to your current biggest money stress.

Then we'll show you how to:

- Set it up in under 15 minutes
- Make it visual + rewarding
- Integrate it into your week without burning out



PART 3 — TOOLS THAT ACTUALLY WORK (AND HOW TO SET THEM UP FAST)

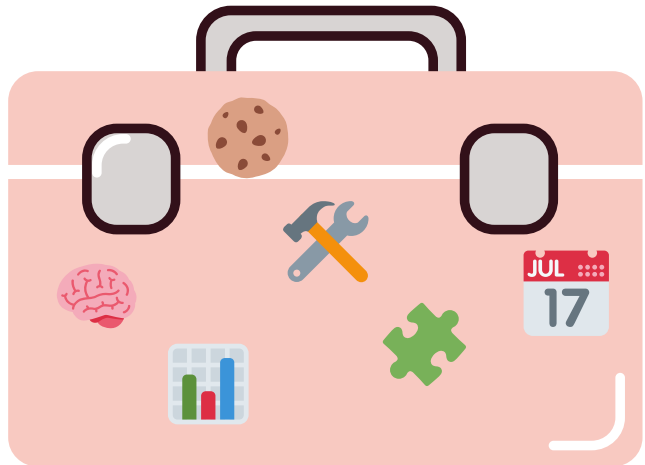
Simple, visual, dopamine-rewarding systems built for ADHD brains. Use one, use them all —your flow, your pace.



PART 3: TOOLS THAT ACTUALLY WORK

“These are the 10 tools I use (and my clients use) to stay out of financial chaos—even when executive dysfunction is raging.”

Each tool is modular. ADHD-friendly. Takes 10 minutes or less to set up. No spreadsheets, no shame, no “just try harder.”




Layout Notes for All Tools

Each tool follows the same 3-block structure:

Block

 **What It Does**

Simple explanation

 **Why It Works for ADHD**

Callout box/quote

 **Action Plan:**

10-Min Setup Checklist or 5-step visual

Let's go. 

TOOL 1: The 60-Second 'Where's My Money?'

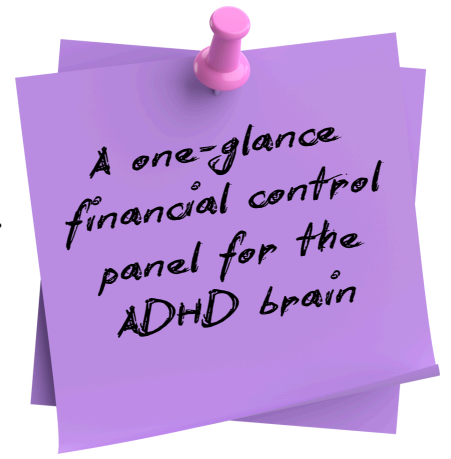
Dashboard



What It Does:

This is your money command center. One glance tells you:

- ✓ What you've got coming in (income)
- 💸 What's already spoken for (bills)
- 🔄 What's coming soon (recurring expenses)
- What's safe to spend (your "green zone")



Why It Works for ADHD:

- **Visual + instant feedback** = lowers overwhelm and cognitive load
- Supports **working memory gaps** (you don't have to "keep track" in your head)
- Helps with **time blindness** by giving you a real-time reference point
- Builds a **dopamine loop** by replacing financial avoidance with quick clarity



ADHD adults are 3x more likely to avoid finances due to shame or mental fatigue (Journal of Attention Disorders, 2021). This tool disrupts that avoidance loop in 60 seconds or less.





Dashboard

Action Plan: Set It Up in 10 Minutes

Step 1: Choose Your Format (2 min)

- 📱 Digital – Use the included Canva template, Notion board, or simple Google Sheet
- 🖍️ Analog – Use a whiteboard, sticky note board, or paper + markers

🧠 Pro Tip: Use big text, bold labels, and color codes (green = income, red = bills, blue = safe to spend)

Step 2: Find These 4 Numbers (4 min)

- Estimated Monthly Income
- Total Fixed Costs (rent, bills, subscriptions, debt payments)
- Auto-Savings (if any)
- What's Left (a.k.a. "My Flex Money")

Use rough estimates. This isn't an audit—it's a visual reality check.

Step 3: Build Your Dashboard (3 min)

Draw 4 boxes or zones:

- 💰 Income (Green)
- 📄 Fixed Bills (Red)
- 🔄 Auto recurring savings (Yellow)
- ● Safe to Spend (Blue)

Fill them in. Use color and emojis if you like—it'll help you actually want to look at it.




Dashboard

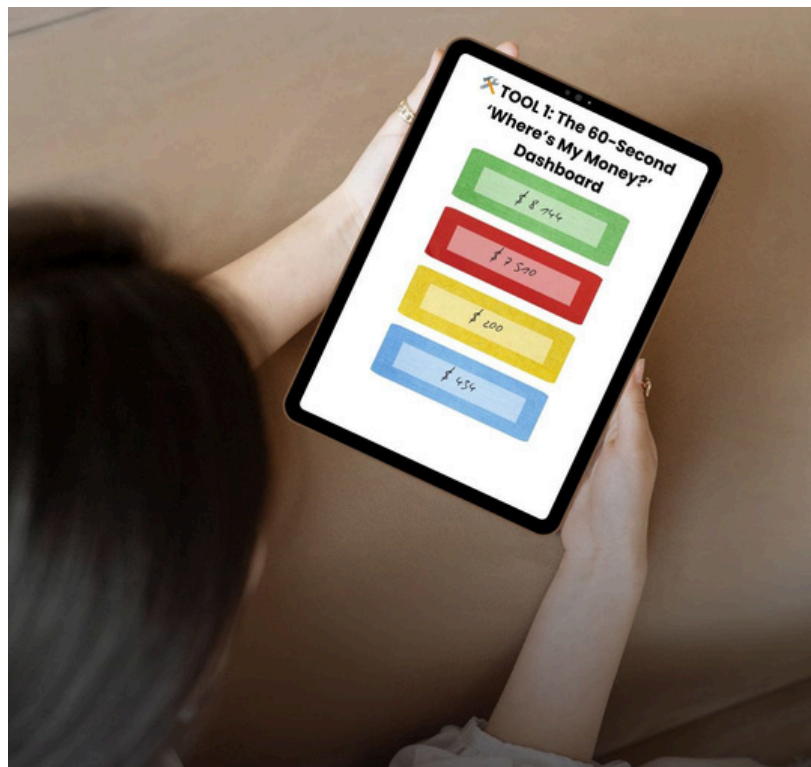
Action Plan: Set It Up in 10 Minutes continued...

Step 4: Set a Visibility Cue (1 min)

- Put your analog version where you'll see it daily (fridge, phone lockscreen, desk wall).
- Bookmark your digital version and set a reminder to peek once a week.

 **Key Takeaway:** This is a clarity tool, not a tracking tool.

No math. No guilt. Just your brain getting what it needs: a visual map of where you stand.



✓ TOOL 2: The Dopamine-Based Weekly

Check-In



What It Does:

This is a once-a-week, 5-minute reset.
You'll:

- 📖 Reflect on 1–3 money wins (no matter how small)
- 📊 Glance at your dashboard
- 🧩 Choose one tiny next step
- 🍰 Give yourself a literal or symbolic dopamine treat



Why It Works for ADHD:





- Celebrates effort → builds dopamine and self-trust
- Prevents avoidance spirals by keeping money check-ins low pressure
- Encourages emotional regulation around money by normalizing reflection
- Reframes success to include micro-wins (which traditional systems overlook)

📊 Research shows that ADHD brains benefit more from **frequent, small rewards** than large delayed ones (Barkley, 2020).

Action Plan: Set It Up in 10 Minutes

Step 1: Create Your Weekly Wins Template (3 min)

Use the printable card, a page in your journal, or a digital sticky note. Include these prompts:

-  **My Money Wins This Week:**
-  **What I Noticed:**
-  **One Tiny Goal for Next Week:**
-  **How I'm Acknowledging My Progress:**



Step 2: Define Your "Wins" List (2 min)

These are your dopamine cues. Examples:

- Paid a bill (even late = win!)
- Opened your bank app without crying
- Said "no" to an impulse purchase
- Set up an automation
- Skimmed your dashboard

Step 3: Pick Your Check-In Day (1 min)

Options:

-  Friday "Finance Wind-Down"
-  Sunday "Reset for the Week"
- Whatever day works for you
- Add a reminder on your phone or calendar.

Action Plan: Set It Up in 10 Minutes continued...


Step 4: Choose a Reward (2 min)

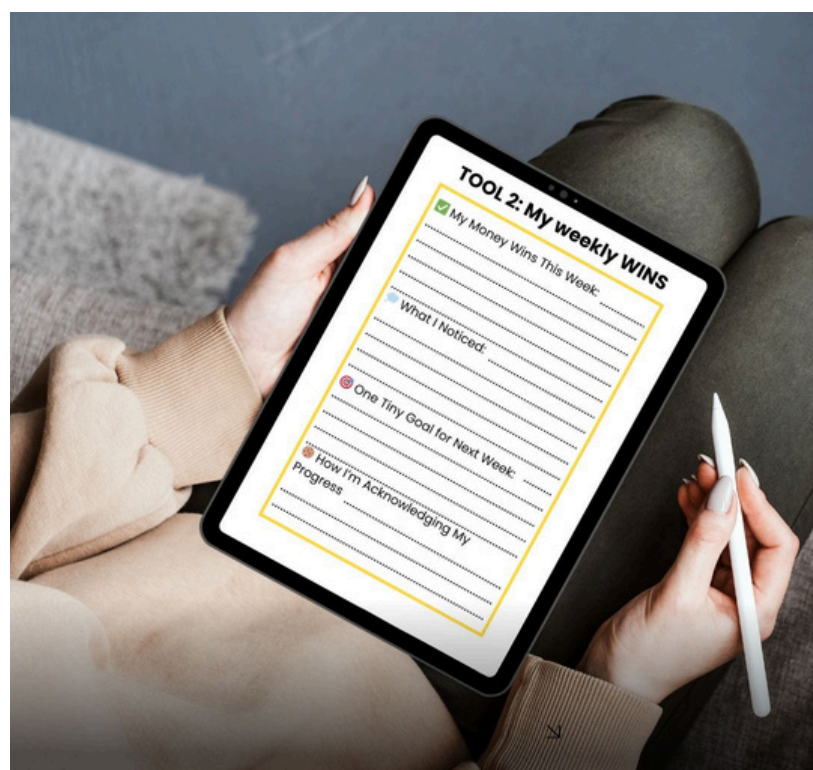
Could be a treat (latte, sticker, song, walk) or a “yay me” moment. Do you have that list of your top 5 dopamine treats that don’t wreck your bank account? This is when you use them.

No shame allowed.

Step 5: Do Your First Check-In (2 min)


Use the template. Keep it short. Close it with your reward.

 **Key Takeaway: This isn’t a budget review. It’s a celebration of progress. ADHD wins are built on momentum, not perfection.**



TOOL 3: The “Impulse Buffer” Habit

What It Does:

 It inserts a 24–48 hour buffer between the urge to spend and the actual transaction.


This keeps dopamine satisfaction while avoiding regret.

You’re not saying “no”—you’re saying “not right now.”



Why It Works for ADHD:

- Taps into **dopamine craving** without letting you self-sabotage
- Gives your brain a *job* to do, not just a “no” command
- Builds **impulse control** without punishment
- Prevents emotional shame cycles and “spending blackouts”

 ADHD adults are **4x more likely** to make impulsive financial decisions, especially when emotional or stressed (CNBC, 2022).



Action Plan: Set It Up in 10 Minutes

Step 1: Create Your “Pause List” (2 min)

Use a Notes app, Google Keep, or a notebook.

Title it:

- “Things I Might Buy (But Not Yet)”

Step 2: Define Your Triggers (2 min)

Examples:

- Any non-essential over \$25
- Purchases after 9pm
- Emotional spending (bored, sad, angry)

Step 3: Script Your New Default (1 min)

Practice saying:

- “I’m adding this to my Pause List.”
- “If I still want it tomorrow, I can decide then.”

Step 4: Add a Reminder (1 min)

Recurring phone ping: “Review Pause List?” every evening or weekend


TOOL 3: The “Impulse Buffer” Habit

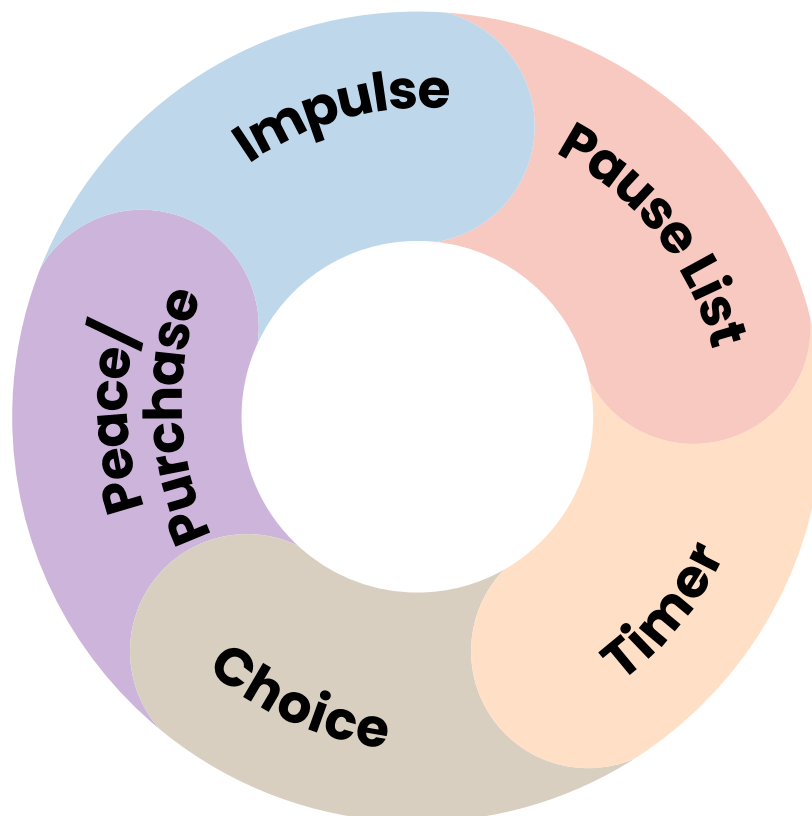
Action Plan: Set It Up in 10 Minutes continued...

Step 5: Do the Pause Protocol (4 min total across uses)

- See item → log it in your Pause List
- Step away and wait 24–48 hours
- Revisit and ask:
 - Do I still want this?
 - Can I afford it (check your dashboard)?
 - Is this a need or an emotional filler?

Decision time: Buy with clarity or delete with confidence.


 **Key Takeaway:** This tool isn't about restriction—it's about making conscious decisions with kindness.





What It Does:

The Yes Fund is a small, automated pool of money just for you—used for dopamine treats, not bills.


 Coffee. Books. Cake. \$6 planners. Whatever lights you up. Guilt-free.

Think of it as your “treat budget that doesn’t sabotage your goals.”







Why It Works for ADHD:

- Celebrates effort → builds dopamine and self-trust
- Prevents avoidance spirals by keeping money check-ins low pressure
- Encourages emotional regulation around money by normalizing reflection
- Reframes success to include micro-wins (which traditional systems overlook)

 Research shows that ADHD brains benefit more from frequent, small rewards than large delayed ones (Barkley, 2020).

Action Plan: Set It Up in 10 Minutes

Step 1: Pick Your Format (2 min)

-  Open a second account, sub-saver, or money jar labeled “Yes Fund”. You can use a prepaid card, cash in your wallet, or app bucket
-  Bank suggestions: Ally (buckets), Monzo, Qapital, or any with sub-accounts
-  Label it something dopaminy: “Fun Money 🎉” or “ Brain Treats Only”


Step 2: Decide Your Amount (2 min)

Start with one of these:

- \$5 per day
- \$25 per week
- 2–5% of your monthly income

Rule: Small enough not to hurt, big enough to feel fun

Step 3: Automate It (2 min)

-  Set up a recurring transfer into your Yes Fund. No thinking. No forgetting.

Step 4: Make It Visible (2 min)

Create a note, sticky, or lockscreen that says:
“You have [X] to spend. Go enjoy it.”

Action Plan: Set It Up in 10 Minutes continued...


Step 5: Use It or Lose It (2 min)

This is the twist: If you don't spend it, it expires.

Why? To encourage guilt-free joy—not hoarding or overthinking.

Step 6: Reset and review (fun money tracker)

Celebrate each use with a win marker
Reset weekly and review what felt best

 **Key Takeaway:** This fund isn't optional. It's a required part of ADHD money hygiene. Your brain needs safe stimulation—this gives it exactly that.

"\$5 a day in joy costs less than a \$250 meltdown."





What It Does:

This tool protects your finances from time blindness and forgetfulness with set-it-and-forget-it automations.

It automatically pays or reminds you of recurring bills before your brain forgets.

No more last-minute payment panics. No more car repossession scares (been there 🧑♀️).



Why It Works for ADHD:

- Bypasses executive dysfunction (no need to “remember”)
- Reduces anxiety by eliminating “looming” tasks
- Protects credit and cash flow by removing human error
- Supports routine-building without depending on willpower

📈 Late bill payments and overdraft fees are among the top ADHD-related financial stressors. But nearly 90% of recurring expenses can be automated in less than an hour (source: RocketMoney user data).



Action Plan: Set It Up in 10 Minutes

Step 1: Identify All Recurring Bills (2 min)

List your:

- Rent/mortgage
- Utilities
- Internet/Phone
- Insurance
- Loans
- Subscriptions
- Other bills

Use paper, app, or spreadsheet.

Step 2: Turn On Autopay (3 min)

Log in to each provider. Enable:

- Autopay from checking or credit card
- Email/text reminders before charges



Tip: Set all due dates around payday if possible

Step 3: Use a Bill Calendar (2 min)

Add bills as recurring events to:

- Your phone calendar
- Your ADHD dashboard
- Your Notion board

Color code:  due today,  upcoming,  paid

Action Plan: Set It Up in 10 Minutes continued...

Step 4: Open a Bills-Only Bank Account (2 min)

Optional but powerful:

Funnel your income here


Only bills get paid from this account

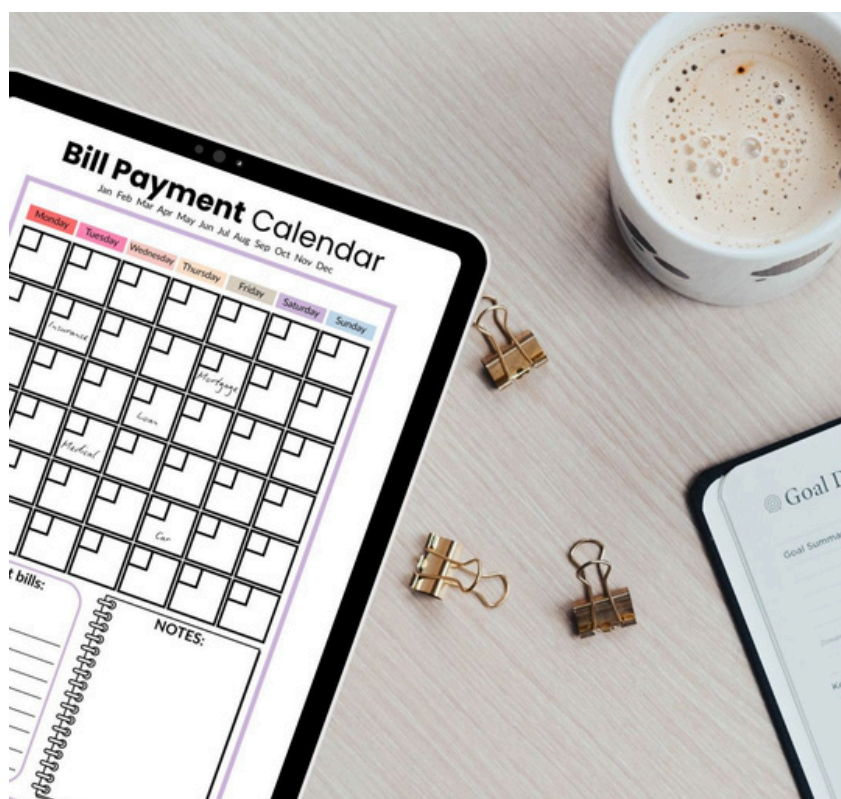
Keeps “fun money” separated from responsibilities

Step 5: Set a Weekly Glance Reminder (1 min)

1 ping a week to check that nothing bounced.

That’s it. You’re good.

 **Key Takeaway: Forgetting to pay isn’t failure—it’s a brain thing. This tool stops the chaos before it starts.**

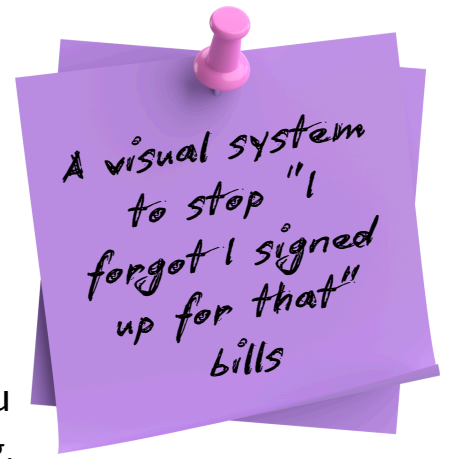


💡 TOOL 6: Subscription Visibility Tracker



What It Does:

This tracker shows you—clearly—what’s charging you monthly, what you actually use, and what needs canceling.



Subscriptions often fall into mental fog.

🖥️ This tool clears it with a clean, dopamine-friendly display.



Why It Works for ADHD:

- Reduces invisible money leaks that sneak up on you
- Makes subscription costs visual and memorable
- Supports pattern recognition for habits and usage
- Combats the classic ADHD “set it and forget it” trap

🔍 The average person **wastes \$348/year on unused subscriptions**. ADHDers are especially prone to this due to time blindness and task switching.

🔧 Action Plan: Set It Up in 10 Minutes

Step 1: Make Your Tracker Template (2 min)

Options:

- Canva printable template (included)
- Google Sheet with columns
- Whiteboard + emoji labels

💡 Columns: Name | Amount | Date | Used? | Cancelled?

Step 2: Brain Dump All Subscriptions (3 min)

Check:

- Bank and credit card statements
- Apple/Google accounts
- PayPal
- Email search: “Your subscription renewal...”

Add EVERYTHING—even the \$1.99 app you forgot.

Step 3: Sort Into 3 Visual Zones (3 min)

Use color or emoji:

- ✅ Keep (used regularly + adds value)
- 🧑 Maybe (infrequent use or unclear benefit)
- ❌ Cancel (forgotten, unused, or duplicated)

TOOL 6: Subscription Visibility Tracker


Action Plan: Set It Up in 10 Minutes continued...

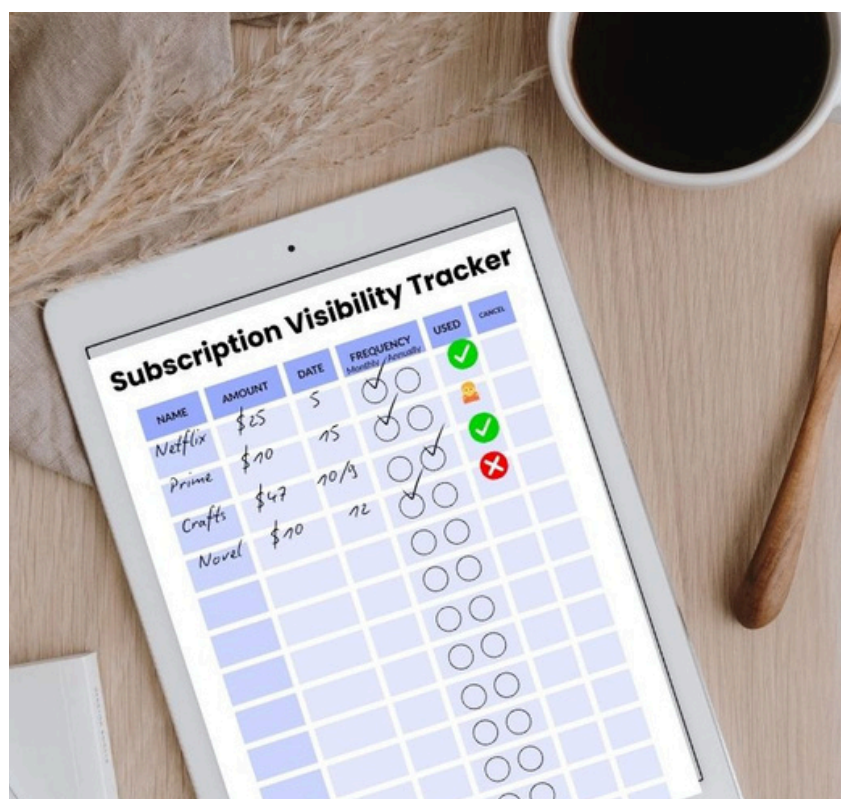
Step 4: Cancel the First 1-2 (1 min)

Start with the obvious ones to get quick wins and build momentum

Step 5: Set a Monthly Review Reminder (1 min)

One quick scan each month = less financial fog, more clarity

 **Key Takeaway:** This is like decluttering your digital budget closet. If you don't use it, lose it—and reclaim that money for your Yes Fund instead.



TOOL 7: The Emotional Spending Reflection Sheet

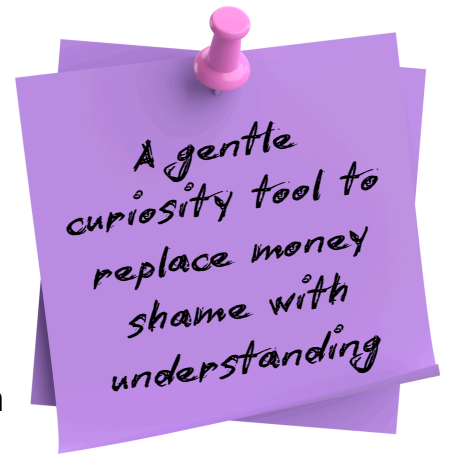


What It Does:

✍️ This is a one-page printable or app note that turns a “bad” purchase into a moment of learning.

It replaces “What was I thinking?” with “What was I feeling?”

No lectures. No self-scolding. Just real reflection.



Why It Works for ADHD:



- Transforms spending triggers into **self-knowledge**
- **Breaks the shame spiral** that leads to avoidance
- Encourages pattern spotting and **gentle course correction**
- Builds **emotional regulation** around money decisions

🧠 1 in 3 ADHDers reports using **spending to self-soothe anxiety, boredom, or rejection sensitivity** (Russell Barkley, 2020).

Shame doesn't fix that. Insight does.

Action Plan: Set It Up in 10 Minutes

Step 1: Print or Save the Template (2 min)

 Use a physical copy or set it up in Notes or Google Docs. 

Sections to include:


- What did I buy?
- When and where?
- How was I feeling before/during/after?
- What was I hoping this would solve or change?
- What do I want to try next time?

Step 2: Add to Your Reset Routine (2 min)

Keep this tool in your:

- Weekly Money Check-In folder
- ADHD Money Dashboard
- Glovebox or wallet (if analog)

Step 3: Use It Without Guilt (3 min)

Each time you spend emotionally, just open the sheet and jot your answers. 

TOOL 7: The Emotional Spending Reflection Sheet

🔧 Action Plan: Set It Up in 10 Minutes continued...

Step 4: Look for Patterns Monthly (2 min)

You're not trying to fix—just notice.

Ex: "Every time I skip lunch and feel frazzled, I buy random junk online." 😞

That's not a failure. It's a flag.

Step 5: Stack With the Pause List (1 min)


Use this alongside Tool 3 to turn triggers into trackable trends.

📌 **Key Takeaway:** You're not bad with money. You're learning your own emotional blueprint—and that's where real progress begins.



TOOL 8: ADHD-Friendly Reverse Budgeting

What It Does:

 Instead of tracking every penny, you automate your goals first, then spend the rest of your flexible funds freely.


It's the “automatic success path” for ADHDers who struggle with follow-through.

“Forget 47 categories. Automate your wins, spend the rest.”



Why It Works for ADHD:

- Reduces **decision fatigue** (less categorizing, more simplicity)
- **Automates** success by funding priorities before spending
- Stops the “I’ll save what’s left” trap (spoiler: there’s never anything left)
- **Works with inconsistent routines** and variable energy levels

 **Reverse budgeting** is one of the only systems proven to **work across all personality types**—and especially for those with executive dysfunction (Morningstar Behavioral Lab, 2021).

Action Plan: Set It Up in 10 Minutes

Step 1: Choose 3 Priorities (2 min)

 Pick what matters most:

- Emergency Calm Fund
- Debt Repayment
- Yes Fund
- Savings
- Travel or Treat Goal

Step 2: Assign Starter Amounts (2 min)

Even if it's just:

- \$10/week to savings
- \$5/week to Yes Fund
- \$25/month to debt

 The key is consistency, not size.

Step 3: Automate Each Transfer (3 min)

Set up recurring transfers to:

- Sub-accounts
- Envelopes
- Jar system
- Use payday triggers if possible.

Action Plan: Set It Up in 10 Minutes continued...


Step 4: Rename Accounts for Motivation (1 min)

Add emojis and dopamine labels:

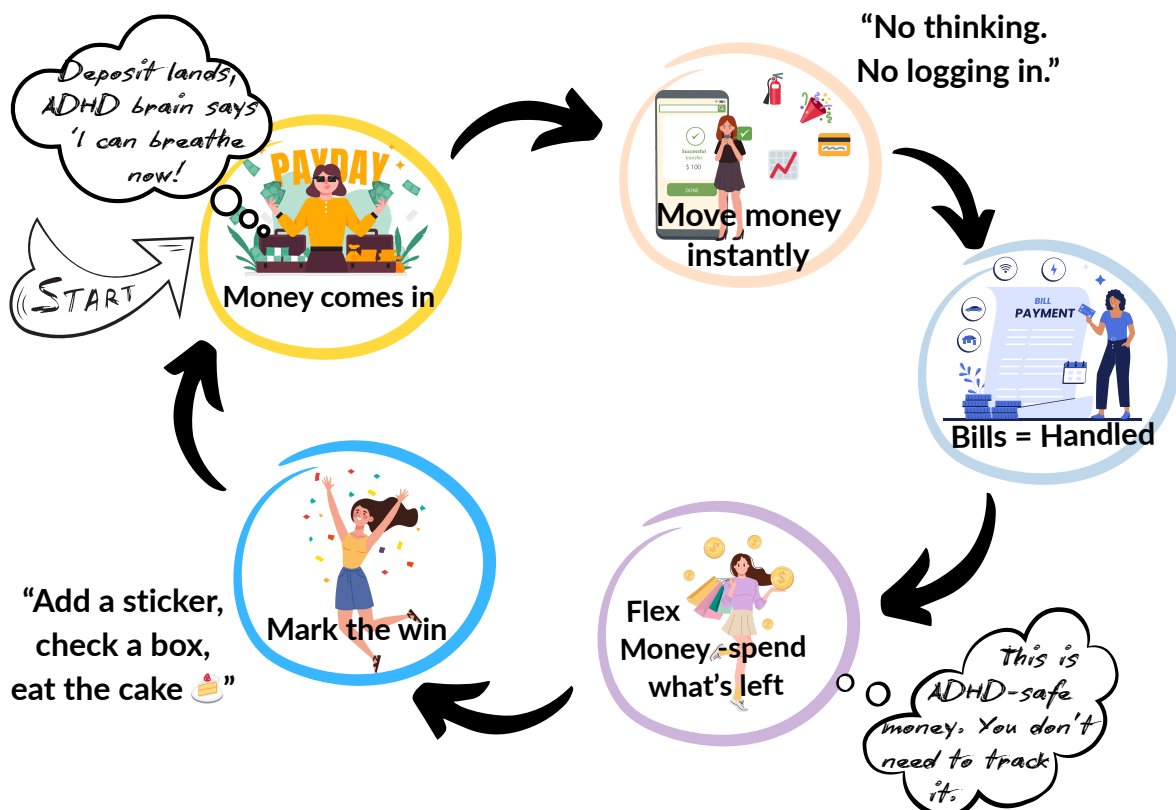
- “🌧️ Emergency Peace”
- “🔥 Fun Stash”
- “🎯 Goal Magic”

Step 5: Celebrate With a Dashboard Check (2 min)

Open your dashboard (Tool 1) and see your goals growing.

 **Key Takeaway: This system does the work so you don't have to. Front-load your wins. Let the rest run on autopilot.**

How My ADHD-Friendly Money Flow Works (No Budgets. No Panic. Just Systems.)



TOOL 9: One-Tap Savings Buckets



What It Does:

This tool breaks your savings into named, visual, app-based buckets—each with its own goal and label.

It turns “I have savings” into “I’m \$17 closer to my birthday tattoo fund.” 🎯



Why It Works for ADHD:

- Creates **visual clarity** between types of savings
- Makes saving feel **more rewarding** and specific
- Helps you **track goals** without a spreadsheet
- Adds **instant** “I’m doing something good!” vibes

💡 ADHDers often abandon savings plans because the goals feel too abstract or slow. Buckets = **instant purpose + progress**.



Key Takeaway: Vague savings don’t stick. Named, visible, colorful goals do. Buckets make saving feel real.





Action Plan: Set It Up in 10 Minutes

Step 1: Pick a Bucket-Based Bank (2 min)

- ✓ Banks with buckets/envelopes: Ally, Qapital, Monzo, Koho
- Or use manual jars in your home!

Step 2: Set Up 2–3 Buckets (3 min)

Examples:

-  Emergency
-  Fun Stuff
-  Car Repairs
-  Travel
- Start small. Add more later.

Step 3: Add Tiny Weekly Contributions (2 min)

- \$3 to travel
- \$5 to car
- \$1/day to dopamine treats
- Set up auto-transfers if possible

Step 4: Rename and Emoji-ize Them (2 min)

Make it personal and fun. The more dopamine the label gives you, the more likely you are to engage with it.

Step 5: Watch Them Grow With a Dashboard Peek (1 min)

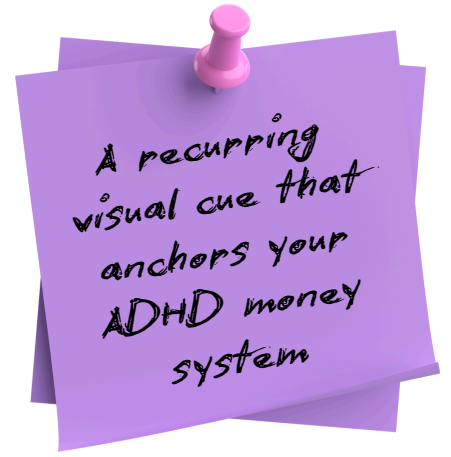
Tie it back to Tool 1—see growth = feel progress.

TOOL 10: The Money Calendar for Time-Blind Brains



What It Does:

This is a visual overlay of your money rituals and due dates—designed for brains that don't track time linearly.



You'll use this to plan:

- 🏠 Paydays
- 🏠 Bill due dates
- 📊 Check-ins (Tool 2)
- 🎉 Refill dates for Yes Fund or buckets 🎯

Replaces “due date panic” with predictable visual reminders. Syncs with your actual life rhythm.






Why It Works for ADHD:

- **Compensates** for time blindness
- Builds routine through **visuals**, not memory
- Adds structure **without being rigid**
- Prevents “oops, forgot that bill/check-in/date” chaos

🕒 ADHDers experience **temporal distortion**, making it harder to estimate time or feel urgency until a deadline hits (Barkley, 2016). **Anchors** like this calendar restore balance.





Action Plan: Set It Up in 10 Minutes

Step 1: Choose Your Format (2 min)

-  Phone calendar
-  Printable monthly template
-  Notion recurring calendar

Make it visual and easy to glance at

Step 2: Add These Key Recurring Events (4 min)

-  Paydays
-  Weekly Money Check-In (Tool 2)
-  Auto-transfer days
-  Bill due dates

Color-code them!

Step 3: Add Visual Anchors (2 min)

Use:

- Emojis
- Color blocks

Dopamine images (stars, stickers, GIFs)


Action Plan: Set It Up in 10 Minutes continued...

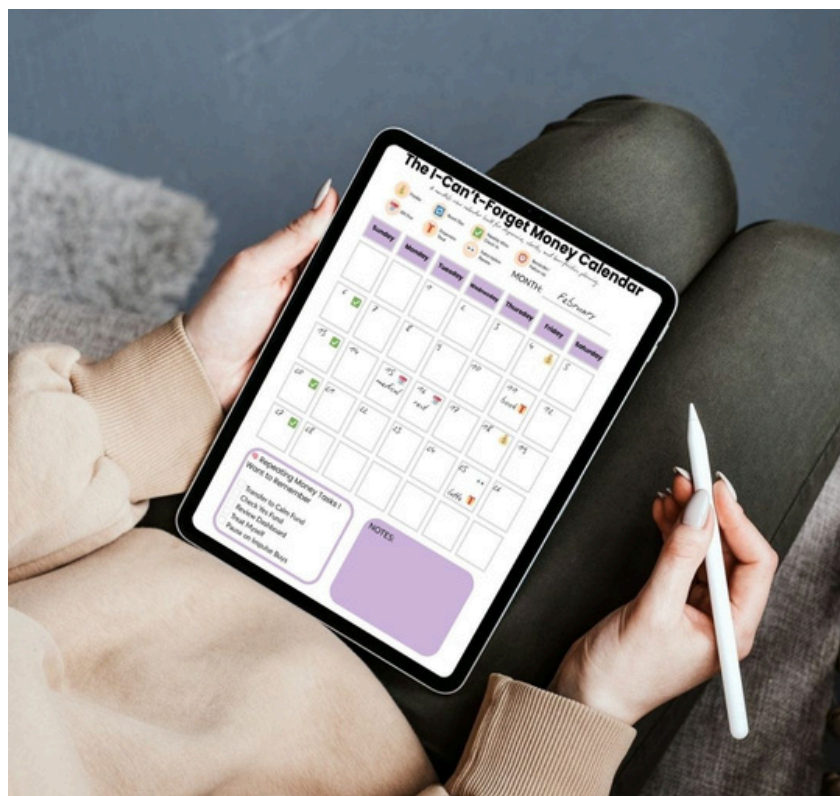
Step 4: Sync It to Your Morning or Sunday Routine (1 min)

Use your calendar like a compass, not a task list. Glance and orient.

Step 5: Add a “Reset Point” (1 min)

Example: “Every 1st of the month = quick system check + dashboard refresh”

 **Key Takeaway: You don't have to track time. This tool does it for you. Your calendar = your external brain.**





PART 4: MINDSET SHIFTS THAT CHANGE EVERYTHING

This section helps you stop spiraling and start showing up for yourself—even when your spending feels messy, emotional, or impulsive.





16. What to Say When You've "Messed Up" With Money

A mindset reset for anyone who's ever said "I'm just not good with money"



Why It's Crucial:

- 80% of ADHD adults report **low financial self-esteem**, often rooted in repeated failure with traditional systems (Tuckman, 2020)
- **Shame blocks action.** It turns small mistakes into spirals.
- When you believe you're "bad at money," you stop trying to learn about it.

This isn't a personality flaw. It's **financial burnout** caused by mismatch.



What's Actually Going On:

Let's break it down:

What You Feel

"I keep messing up"



What's Really Happening

You don't have a system that works with your brain

"I avoid looking at my money"



You're protecting yourself from shame overload

"I just can't stick with anything"



You're trying to follow rules designed for a different operating system

Money management isn't neutral—it comes with:

- Cultural shame
- Gendered expectations
- Neurotypical assumptions

...all of which get internalized as: “I suck at this.”

We're not doing that anymore.



Key Mindset Shift:


You're not bad at money. You're burned out from trying to do it someone else's way.

Quick Reframe Tool (1 min):

Next time your inner voice says:

 “I'm so bad with money”

Try this instead:

 “I've been using tools that weren't made for me. That ends now.”

Stick this phrase on your mirror, dashboard, or phone lock screen.

Yes, seriously.

🌟 From Shame Spiral to Reset Statement



🌟 Now Celebrate the Win You Actually Had

- ✓ I paused and thought before buying
- ✓ I checked my dashboard this week
- ✓ I automated one small thing
- ✓ I noticed a pattern I want to change
- ✓ I saved \$5 and felt proud

17. Reframing Impulse Spending Without Shame

💡 What If Your Impulse Wasn't a Mistake?

Impulse spending isn't proof you're bad at money. It's proof your needs weren't met in a sustainable way.

Instead of asking:

- "What's wrong with me?"

Try asking:

- "What was I trying to fix or feel?"

🧩 CORE MESSAGE:

🌟 **"Your brain isn't broken.** Your brain is trying to help you feel better—with the fastest, most familiar tool it has."

This chart shows that impulses = unfilled needs, not character flaws. Once the need is met intentionally, the impulse naturally reduces.

🔄 What You Felt / Did	🧠 What It Was Signaling	💡 What You Might Try Instead
Bought something random online at midnight 🛒	I needed comfort / dopamine / escape	Text a friend, use Yes Fund, eat your favorite snack on purpose
Added 12 things to cart and closed the app 📱	I wanted control without committing	Create a "Pause List," do a micro-planning task
Impulse-bought takeout again 🍕	I was overstimulated + low energy	Pre-decide 2 "emergency meals" or a go-to reward treat
Bought a planner or course I didn't need 📅	I felt behind and wanted a fresh start	Schedule a 1-min dashboard glance and mark it as a win ✅



Replacement Dopamine Menu



NEED:
🥂 Stress relief

TRY:
Watch 1 fav
YouTube video
guilt-free

NEED:
😌 Comfort

TRY:
Text a friend, drink
a warm beverage

NEED:
🌀 Distraction

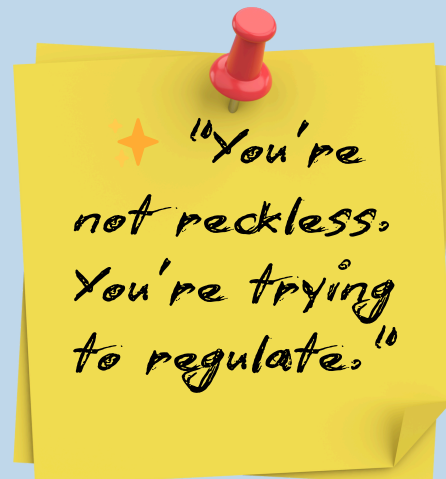
TRY:
Organize one
drawer or
Play a 3-min song

NEED:
🧠 Control

TRY:
Update your Yes
Fund total or
Check dashboard

NEED:
💛 Joy

TRY:
Look at your saved
fun-money wins



18. How to Recover Emotionally After a Money Spiral

Why It's Crucial:

ADHD spirals don't just drain your bank account—they drain your confidence.

Without a reset ritual, most people stay stuck in shame, avoidance, and financial fear.

This section gives you the emotional recovery tools to stop the spiral, reframe what just happened, and gently reenter your money system without having to be perfect first.

It's not about discipline—it's about self-trust repair.

"I'm Spiraling" Reset Script

*"I'm allowed
to pause without quitting.
I'm not behind—I'm just
restarting."*

*One small win now is enough.
That's how I rebuild."*

Spiral Recovery Checklist (5 min):

- Take 5 deep breaths
- Say your reset script out loud
- Look at your dashboard—even if it's messy
- Choose one tiny action (hide credit card, delete app, add \$1 to Yes Fund)
- Mark a win: "I showed up today"

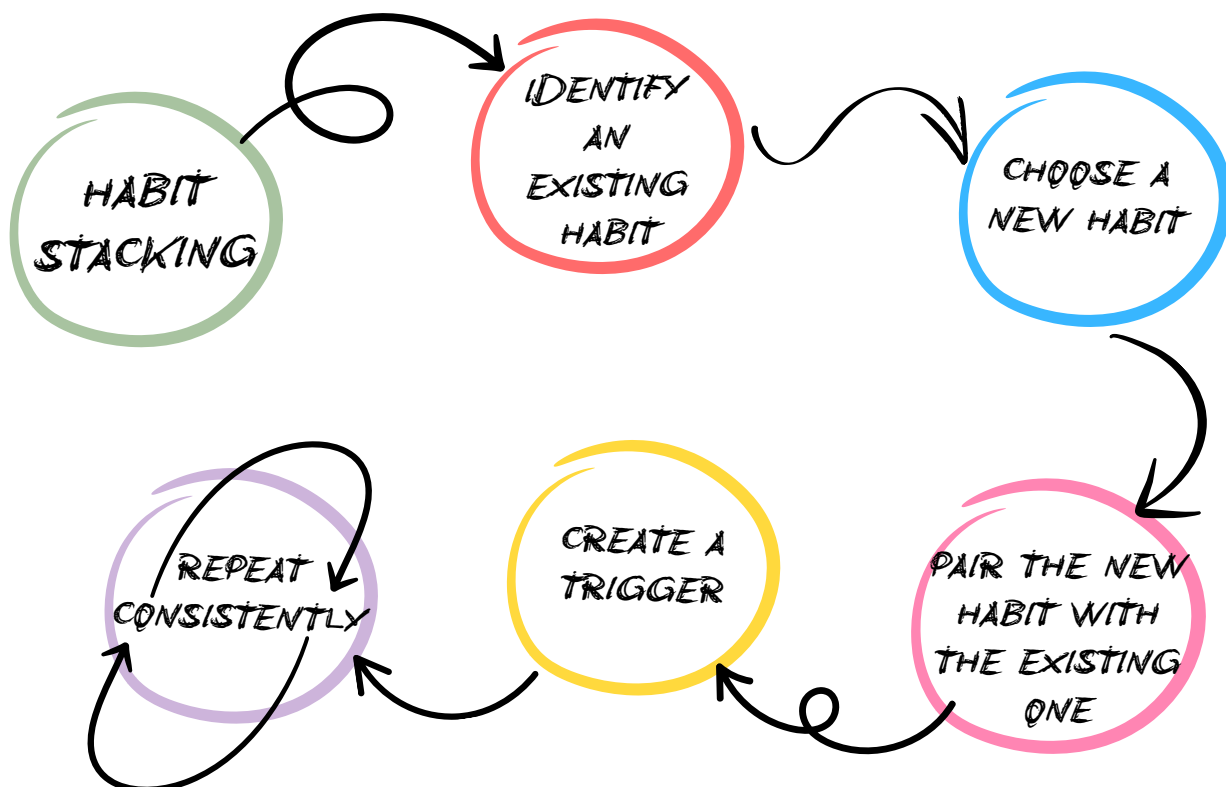
🌱 19. How to Build Long-Term Habits (Without Self-Sabotage)

💡 Why It's Crucial:

Motivation is inconsistent, but systems can be kind. ADHD brains thrive on novelty and dopamine—but when the excitement fades, most “good habits” collapse.

This section helps you create **reset-friendly, flexible habits** that don't fall apart the moment you miss a day.

You'll learn how to **stack tools onto routines you already have**, make them visually obvious 🧩, emotionally rewarding 🎉, and easy to restart 🔄—no shame required.



Attach Your Tool to Something That Already Exists

ADHD habit-building works best when you **attach the new behavior** to a **thing you already do**.

Existing Habit

Stackable Action

Making coffee	Look at fun money account while brewing
Brushing teeth	Glance at dashboard post-brush
Sunday laundry	Do your Weekly Wins Check-In
After paycheck	Trigger your reverse budget transfers
When phone pings	Check your Pause List

Habits = Emotional Safety, Performance

“The goal isn’t to become perfect.

The goal is to make your system feel safe to return to —

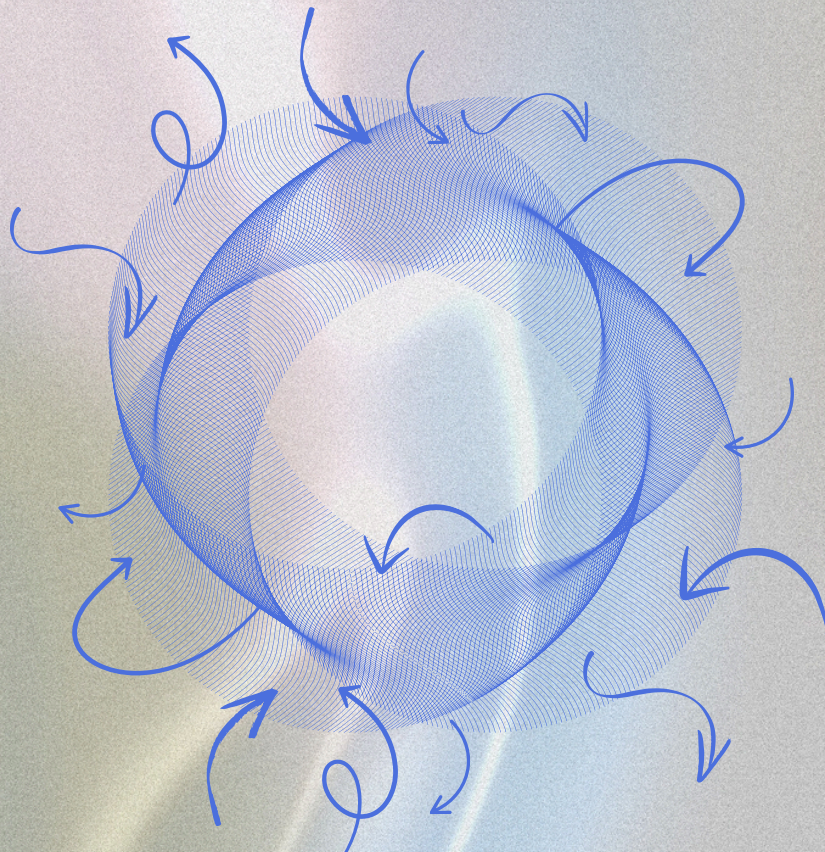
even after a full-on spiral.”





PART 5 — THE SYSTEM THAT STICKS

Because if it isn't flexible, forgiving, and a little fun—you won't use it.




20. The “Stickability” Secret: Make It Visual, Dopamine- Rewarding, and Reset-Friendly

A system that survives executive dysfunction is one you’ll actually use

Why It Works for ADHD:

- **Visual** cues = less mental load
- **Dopamine** hits = motivation to repeat
- **Flexible** resets = systems don’t die when you mess up

 Studies show ADHDers are more likely to stick with habits that are **immediately rewarding and visually present** in their environment (Brown, 2020).

ADHD-Friendly Systems Need 3 Things:

Visual

A dashboard you can see, not hide.
Emoji-labeled bank accounts.
Stickers on your calendar.

Dopamine-Based

Built-in treats, small wins, confetti moments. You feel good for using it.

Reset-Ready

When you miss a week, it doesn’t collapse. You just restart from wherever you are.

Try This Mini Audit:

Check your money system for these:

- Is it visible?
- Does it reward you, even a little?
- Can you re-enter it anytime without shame?

If yes—you’re golden. If not—let’s tweak it.

21. The Reset Ritual

A built-in system reboot that keeps you moving forward

Why It Works for ADHD:

- Removes the “I failed so I quit” spiral
- Anchors your system to something real (calendar, habit stack, visual cue)
- Puts the power to restart back in your hands—anytime

What It Does:

This is your reentry protocol.

You miss a week? A month? Who cares.

You hit the Reset Button and keep going.

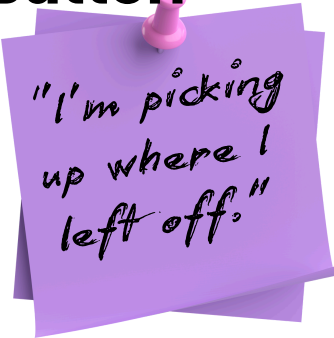
The ritual is the return—not the restart of everything. You don’t start from scratch. You just step back in.



ADHD-friendly money systems don't collapse when you miss a step. They bounce back—because you built in the bounce.

21. The Reset Ritual continued...

Action Plan: Build Your Reset Button (10 Minutes)



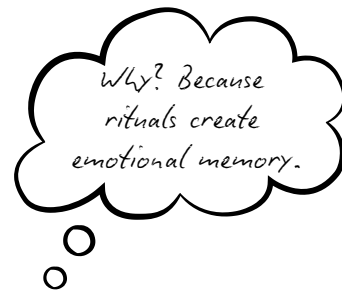
"I'm picking up where I left off."

Step 1: Pick Your Reset Trigger (2 min)

- Choose something predictable:
- First of the month
- Payday
- When your brain finally says "ugh, I can't ignore this anymore"

Step 2: Choose 1–3 Reset Actions (3 min)

- Examples:
- Open your Dashboard (Tool 1)
- Do a 5-minute Weekly Check-In (Tool 2)
- Check your Yes Fund balance
- Cancel 1 subscription



Step 3: Add a Symbolic Reset Cue (2 min)

- Lighting a candle
- Playing a certain song
- Drinking your "reset tea"
- Moving your dashboard sticky to the top of your screen

Step 4: Write Down a Reset Script (2 min)

- "I'm not starting over. I'm continuing from right here. No shame. No guilt. Just reset."
- (Stick this somewhere visible.)

Step 5: Reward It (1 min)

- Yes. Another cookie. You earned it.





22. The Monthly Money Flow

A 20-minute routine that replaces budget guilt with clarity + calm



Why It Works for ADHD:

- Sets a rhythm without being rigid
- Clears built-up mental clutter
- Integrates all your tools in one flexible flow
- Keeps you connected to your system without daily effort

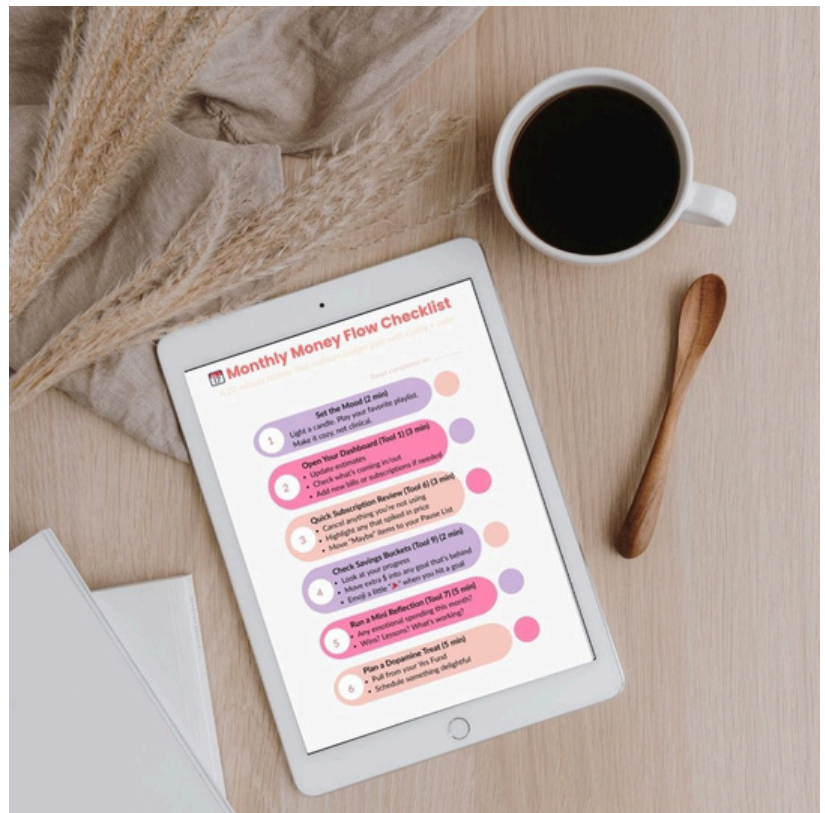


What It

Does:

This is your once-a-month system check-in. It's not a budget review. It's a pulse check.

One ADHD-friendly session. Once a month. That's all you need to stay on track.



This is the maintenance ritual that keeps your ADHD money system feeling calm, safe, and... kind of awesome.



22. The Monthly Money Flow continued...

Action Plan: Build Your Reset Button (20 Minutes)

Step 1: Set the Mood (2 min)

Light a candle. Play your favorite playlist. Make it cozy, not clinical.



Step 2: Open Your Dashboard (Tool 1) (3 min)

- Update estimates
- Check what's coming in/out
- Add new bills or subscriptions if needed



Step 3: Quick Subscription Review (Tool 6) (3 min)

- Cancel anything you're not using
- Highlight any that spiked in price
- Move "Maybe" items to your Pause List

Step 4: Check Savings Buckets (Tool 9) (2 min)

- Look at your progress
- Move extra \$ into any goal that's behind
- Emoji a little 🎉 when you hit a milestone

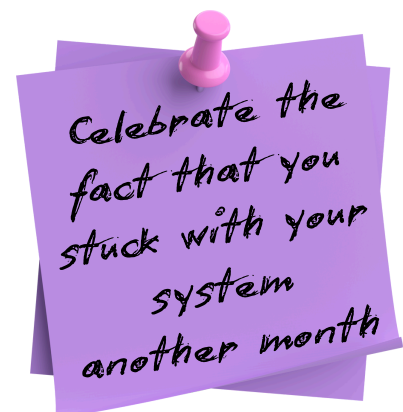


Step 5: Run a Mini Reflection (Tool 7) (5 min)

- Any emotional spending this month?
- Wins? Lessons? What's working?

Step 6: Plan a Dopamine Treat (5 min)

- Pull from your Yes Fund
- Schedule something delightful



23. Money Spiral Recovery

The ADHD Reentry Mantra

"I didn't fail.
I paused.
I'm allowed to
pick this back
up."

"I'm not bad
with money.
I just needed my
system to match
my capacity."

Life happens. ADHD happens.

And dropping the ball isn't a failure—it's
part of the design.

Without a safe reentry plan, most people
fall into shame spirals, avoid their money
systems, and feel stuck.

This section gives you kind, ready-to-use
scripts you can say to yourself (and even
aloud) when you're restarting after a
break.

Instead of self-blame, you'll practice self-
trust: the skill of picking yourself up,
gently and quickly.

I'm allowed to need easy
wins. I'll start with one
tiny thing.

My system is designed for
reentry. This moment
proves it works.

Even imperfect steps
still move me forward.
Today counts.

Okay! I'm restarting
now. I don't have to
catch up! Just pick up.

23. Money Spiral Recovery continued...

🔧 Reentry Checklist: Tiny Steps Back In

- ✓ Skim one section you actually like
- ✓ Open your Dashboard but don't change anything
- ✓ Add \$1 to a savings bucket
- ✓ Re-read your last Weekly Wins
- ✓ Say your reset mantra out loud



Now Build Your Own Flow Map

Prompts:

- My 3 tools I want to use this month:
- My reset cue (day/event/signal):
- My reentry statement:
- My dopamine reward for showing up:

🔄 **Falling off isn't the end. It's the middle.**

Every restart strengthens your system—not weakens it.



PART 6 — REAL TALK + LONG- TERM SAFETY PLANNING

Money is never just about numbers. It's about safety, relationships, trust, and how you care for future-you—especially when life is unpredictable.



24. Managing Irregular or Freelance Income

Why It's Crucial:

- Many ADHD women are entrepreneurs, gig workers, or creatives with **non-linear income**
- Traditional budgeting says “predict your month” — you’re like, “Which one of us is gonna tell reality that?”
- You need a system that **flexes with your income** and your energy levels

Here's the Problem with Standard Advice:

- “Budget monthly” → impossible when paydays are random
- “Build a 6-month emergency fund” → LOL okay
- “Stick to a percentage system” → works if you’re not living on survival mode

What Actually Works:

- Dopamine-friendly micro-budgets
- Peaks & Valleys method
- An Emergency “Soft Landing” Fund

A visual cue system that adjusts with income flow



24. Managing Irregular or Freelance Income continued...

The Peaks & Valleys Framework

If You Don't Get Paid the Same Every Month...

ADHD + variable income = the ultimate chaos combo.
Here's how to create calm during feast-and-famine cycles:

Zone

 Peak Income Month

 Low Month

 Average Month

Strategy






Add to Calm Fund +
Bucket savings

Use Emergency Calm Fund +
reduce transfers

Stick to your Yes Fund +
minimum savings

Emergency Soft Landing Plan

Your Financial Crash Pad

-  Open a "Calm Fund" / "Float Fund" account (5 min)
 -  Auto-transfer small % from every invoice (10min)
 -  Label it something non-stressful ("zZ Buffer" or "☁️ Soft Landing") (1 min)
 -  Link this account to your dashboard (2 min)
-  **This becomes your backup brain when your income dips or disappears.**

24. Managing Irregular or Freelance Income continued...

Action Plan: Peaks & Valleys Strategy (10 Minutes)

Step 1: Look at the Last 3–6 Months (2 min)

Sketch or list income highs (peaks) and lows (valleys).




Don't get exact—get patterns.

Step 2: Build a “Low Month Baseline” (2 min)

Estimate the minimum you need for bills + food + survival.

This becomes your “core operating cost.”

Step 3: Create 2 Buckets (3 min)

-  Operating Bucket: Pay all basics here
-  Soft Landing Fund: When income spikes, divert 10–20% here
- Optional label:  “Float Fund” or “Quiet Month Reserve”

Step 4: Budget by Percentage, Not Amount (2 min)

No more “\$500 for savings.” Try:


- 60% needs
- 10% Yes Fund
- 10% savings
- 20% float fund (when possible)

Step 5: Add a Dopamine Cue to Peaks (1 min)

Made more than expected?

Take 10% as a dopamine treat

Save the rest visibly

 **Key Takeaway:**
Irregular income isn't a barrier—it's a rhythm. You just need tools that move with it.

Win = celebrated.
Survival = planned.



25. What to Do When It Feels Like Too Much



Why It's Crucial:

- **ADHD shutdown** is real—and financial overwhelm is a major trigger
- Money **spirals** often start with a late payment, an impulse binge, or a mistake
- When you don't have a reset ritual, shame turns into **shutdown**

The ADHD Shutdown Survival Kit

When Money Stuff Feels Overwhelming
Create a visual “calm kit” box with these fill-ins:

Grounding ritual (song, scent, sound)

Soothing object (blanket, fidget)

Reset phrase

Comfort activity (low-spoons)

Emergency

contact/support cue



What You're Feeling Isn't Failure—It's Dysregulation

Signs you've hit shutdown mode:

- Avoiding bank apps for days or weeks
- Hiding receipts or unopened bills
- Emotional spiraling: “I'll never figure this out”
- Dissociating during financial conversations



25. What to Do When It Feels Like Too Much continued...



Action Plan: The Grounding + Reset Guide (10 Minutes)

Step 1: Print the “I’m Spiraling” Page (2 min)

Use a printable worksheet or phone note. Title: “In Case of Financial Freakout 🧠”

Step 2: Add a 3-Step Grounding Routine (3 min)

Examples:

1. 🧑 4-7-8 Breathing (inhale 4, hold 7, exhale 8)
2. 🧑 ♀ Stand barefoot on the floor, name 5 things you see
3. ✍️ Write: “I am safe. This is a reset, not a failure.”

Step 3: Do 1 Tangible Micro-Win (2 min)

Pick ONE:

- Open your dashboard
- Check your Yes Fund
- Cancel one unused subscription
- Text someone “I’m money spiraling, pls remind me I’m not broken”

Step 4: Repeat Your Reset Script (2 min)

Say it out loud or write it:

“I can pause without quitting.


I can be messy and still move forward.”

Step 5: Add Your Calm Cues (1 min)

Music, candles, weighted blanket, walk.

Whatever helps you return to you.





PART 7: PUTTING IT ALL TOGETHER – YOUR ADHD MONEY FLOW MAP

**“You don’t need a plan for the next 30 years.
You just need a next step that makes sense
for your brain.”**



27. Build Your Personal Flow Map

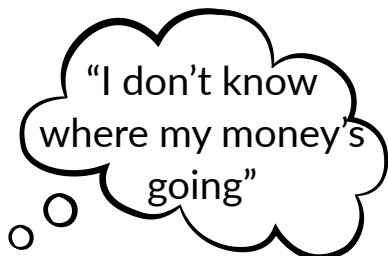
Pick 3 tools to start with. That's your "starter system."

 **You Don't Need 10 Tools. You Need 1 That Works Today.**

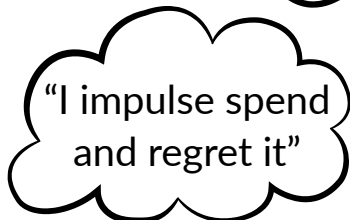
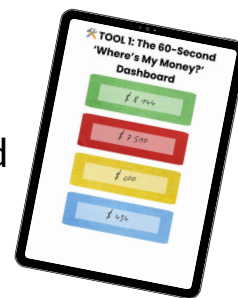
Let's build your entry point. Try this framework:

If you feel...

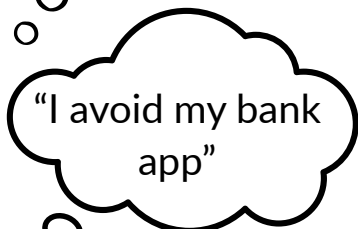
Start with:



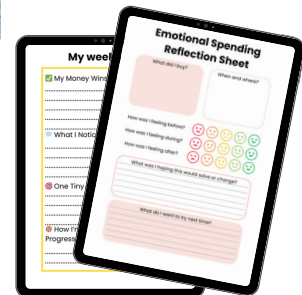
Tool 1:
Dashboard



Tool 3: Pause List
+ Tool 4: Yes Fund



Tool 2: Weekly
Check-In +
Tool 7: Reflection



Tool 20: Reset
Button + Tool
5: Bill
Automation



Tool 10: Money
Calendar + Tool
9: Savings
Buckets



27. Build Your Personal Flow Map continued ...

Action Plan: Create Your Flow Map (10 Minutes)

Step 1: Choose 3 Tools That Feel Doable (3 min)

Highlight or write them down. Post them where you'll see them.

Step 2: Identify 1 Weekly Check-In Slot (1 min)

Pick a day you're most likely to follow through. Sunday? Monday morning?

Step 3: Create a Visual Flow Reminder (3 min)

Options:



- Sticky note flowchart
- Canva dashboard (template coming)
- A laminated checklist in your wallet or planner

 Make it visual, forgiving, and re-enterable

Step 4: Add a Monthly Reset Cue (2 min)

Pick a cue that makes sense (e.g., payday, full moon, rent due)


Set a recurring calendar reminder titled:

 "Check-In + Celebrate" or "Money Flow Reset – You Got This 

Step 5: Reward the Start (1 min)

Use your Yes Fund. Light a candle. Post a proud selfie.

 Celebrate the start.

 **Key Takeaway:** You don't have to build a perfect system.
You just have to build a re-enterable one.
And now you have.



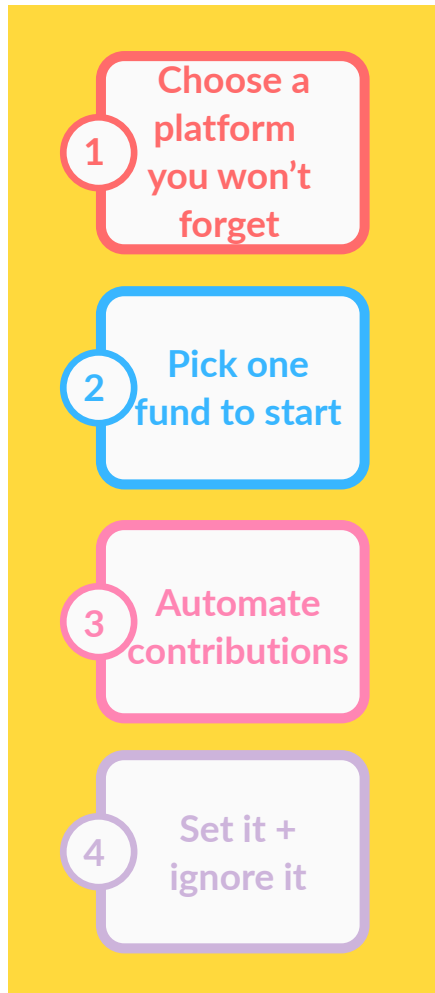
BONUS SECTION: ADHD DEEP DIVES

You don't have to master all this now. But when your focus is dialed in and you're craving momentum—here's how to channel it toward wealth-building moves that don't require spreadsheets or burnout.



28. Investing basics for ADHD brains

Start Investing (Even If You Have Zero Attention Span)




Why It's Crucial for ADHD:

Investing offers **long-term reward**... but ADHD brains crave instant dopamine, which can sabotage consistency

Information overload + fear of “getting it wrong” = **analysis paralysis**

With the right setup, investing can be **low-maintenance, automated, and ridiculously ADHD-compatible**

 A Fidelity study showed that **accounts left untouched** for years—by accident—**outperformed** those managed by overly active investors.

ADHD-Smart Investing Truths:

Myth

ADHD-Approved Reality

“You need to be constantly researching stocks”



No. A diversified index fund (like VTI or VOO) does the work for you.

“You need to check your portfolio often”



Please don't. Set it. Forget it. Come back quarterly.

“You need to wait until you're debt-free”





Not true—tiny contributions now = bigger compounding long-term.

28. Investing basics for ADHD brains continued ...

ADHD-Investing Starter Setup (15–30 min total):

Step 1: Open an Account (10 min) options

-  Beginner-friendly: Fidelity, Vanguard, or Betterment
-  Micro-investing: Acorns or Wealthfront (auto-roundup = dopamine win)
- Choose: Roth IRA (long-term) or a Taxable Brokerage (flexible access)

Step 2: Pick a Target-Date or Index Fund (5 min)

Look for:

- “S&P 500 Index” or “Total Market Index”
- Target Retirement Funds auto-balance for you

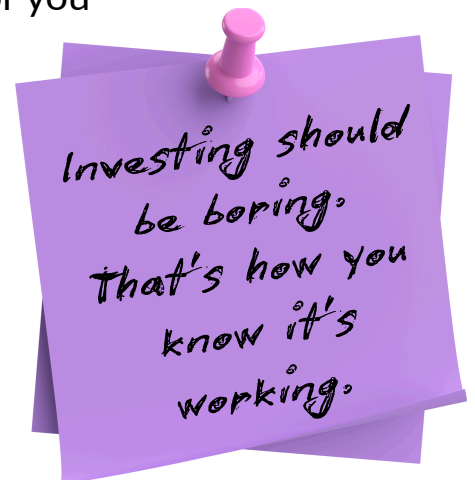
Step 3: Automate Contributions (5 min)

Start with \$10/week if that’s all you can do.
The key is consistency > amount.

Step 4: Set Your ‘No-Look’ Rule (2 min)


Only log in during:

- Quarterly review days
- When updating your dashboard
- Put a sticky on your computer: “Don’t Touch. Let it Grow.”



Step 5: Reward the Setup (1 min)

You did an ADHD-hard thing.
Add a cookie, walk, or playlist blast to reinforce it.

 **Key Takeaway: ADHD-friendly investing = auto-contribute, auto-invest, and auto-ignore. Simplicity + automation = long-term wealth.**

29. Passive Income (That doesn't require micromanagement)


Because you're not lazy—you just need systems that run without constant attention.

ADHD-Friendly Passive Income Filters:

- ✓ One-time setup
- ✓ Low emotional friction
- ✓ Little-to-no ongoing micromanagement
- ✓ Automated systems or clear SOPs
- ✓ Visual progress or reward loop

Why It's Crucial for ADHD:

- Passive income can build financial stability without daily decision fatigue
- ADHDers often thrive with spurts of effort + long rests, not daily grind
- The idea of passive income is dopamine bait—but the wrong kind turns into burnout traps

 Rule of thumb: If it requires checking in daily = it's not passive. ADHD-friendly = "set it up, then let it simmer."

Top Passive-ish Income Options That Actually Work:

Option	Setup Load	ADHD Score	Dopamine Factor
High-Interest Savings	✓ Easy	★★★★★	See it grow monthly
Peer-to-Peer Lending (e.g. LendingClub)	⚠ Medium	★★	Needs monitoring = lower score
Dividend Index Funds	✓ Easy	★★★★★	Watch payouts show up
Print-on-Demand Shops (e.g. Etsy, Redbubble)	⚠ Startup effort	★★★★	Great if you hyperfocus on design, then forget it
Substack / Evergreen Courses	⚠ Moderate	★★	Needs initial content burst, then auto-sells

29. Passive Income (That doesn't require micromanagement) cont...

Action Plan: Choose One Low-Effort Passive Income Path)

Step 1: Pick a Path That Fits Your Energy Flow

- Want zero work? → Index Fund with Dividend Payout
- Want creative fun → Print-on-Demand or evergreen content
- Want safety → High-yield savings or cash-back card stacking

Step 2: Set Up a Simple Tracker (Optional)

Use a sticky or mini dashboard:

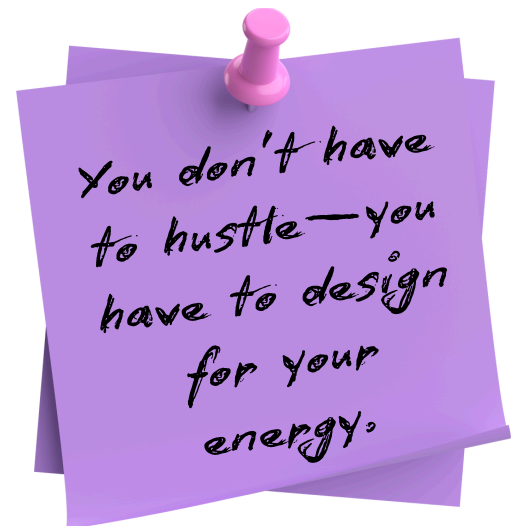
 "My Passive Dollars This Month: \$____"


Step 3: Automate or Forget It (Mandatory)

Set a calendar ping every 30–90 days max

No daily check-ins.

Dopamine hits only on designated days.



 **Key Takeaway:** The ADHD-friendly passive income model
= one energy spike → long reward runway →
almost zero maintenance.

30. 🛠️ ADHD-friendly credit repair steps

Fixing your credit, without the shame or spreadsheets.

🧠 Why It's Crucial for ADHD:

- Credit **impacts** housing, employment, and peace of mind
- ADHDers often **carry old financial wounds** that feel too big to face
- **Credit repair** often requires executive function—but we're going to make it visual, simple, and non-shaming


📊 Studies show that **ADHDers are twice as likely to default** on credit cards or loans (Barkley, 2020). But small changes can create rapid score increases.

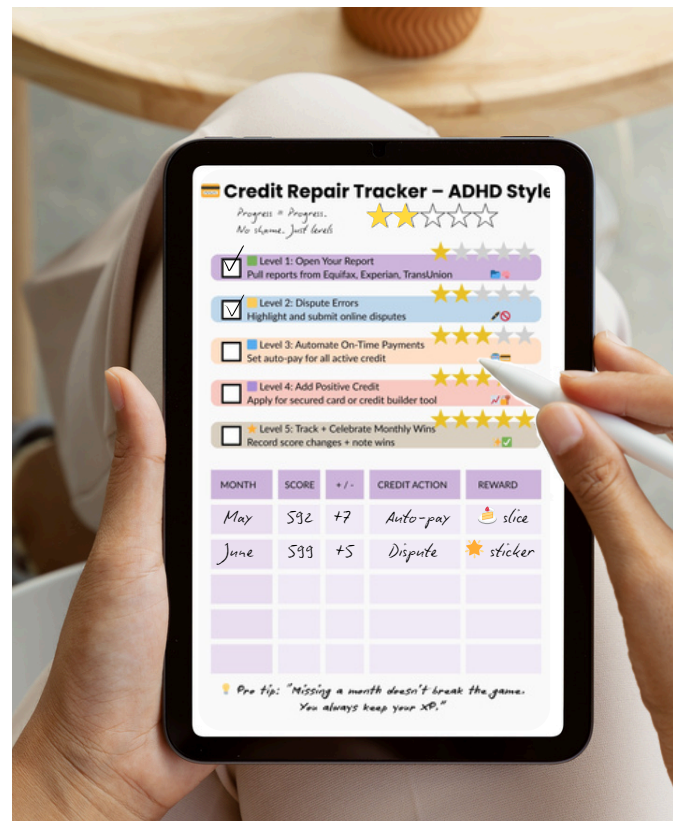
⚠️ First, Drop the Shame:

If you've missed payments, maxed cards, or ignored debt collectors—you're not alone.

What matters now is

:

 **What small repair move can I make today?**



30. 🛠️ ADHD-friendly credit repair steps continued ...

🛠️ ADHD Credit Repair Flow (No Spreadsheet Needed)

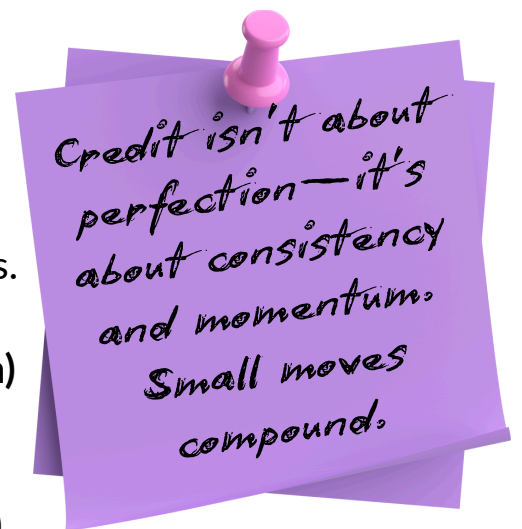
Step 1: Pull Your Credit Report (5 min)

Go to AnnualCreditReport.com – it's free weekly (US).

Use a sticky or dashboard zone titled “🧠 Credit Status.”

Step 2: Check for Errors (3 min)

- Accounts you didn't open
- Duplicates
- Paid-off debts still listed
- Mark them with highlighter or emoji tags.



Step 3: Prioritize “Low-Hanging Fruit” (2 min)

Start with:

- Late payments that are recent
- Credit utilization (try to keep below 30%)
- One old debt you can settle (use scripts below)

Step 4: Set Up Auto-Pay (Tool 5) (3 min)

Paying on time is the #1 credit score booster—even at minimums

Step 5: Add Positive Activity (5 min)

- Open a secured credit card
- Use a credit-builder app (e.g. Self, Chime Credit Builder)
- Keep one small recurring bill on it (Spotify, Netflix) and pay in full

Bonus: ADHD-Friendly Dispute Script:

“Hi, I'm reviewing my credit and noticed a [duplicate/inaccurate] entry on my report. Can you please provide verification or remove this item under the Fair Credit Reporting Act?”

A person is sitting at a desk, writing in a spiral notebook with a blue pen. In the background, there is a laptop and two lit candles in glass holders. The scene is set on a light-colored, textured surface, possibly a bed or a desk cover. The overall atmosphere is calm and focused.

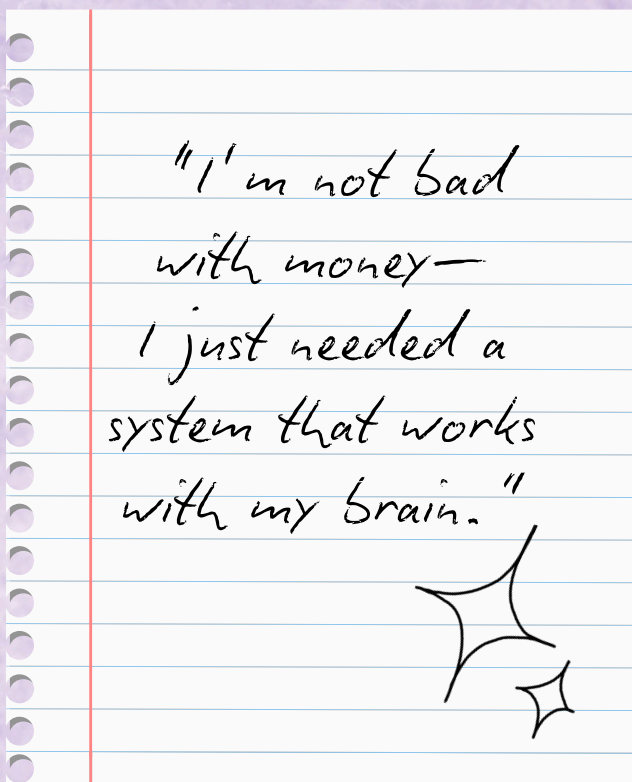
**← END CLOSING
SECTION — FINAL
THOUGHTS +
RESOURCES**

You don't need to be perfect with money.
You just need tools that fit your brain—and
people who believe in your process.

Final Thoughts: You're Not Broken. You're Brilliantly Wired.

If you've made it this far—whether in one hyperfocus-fueled sprint or across many stop-start-restart weeks—you deserve a massive high-five and hug. Not for “finishing” but for choosing to understand yourself instead of fighting yourself.

This guide wasn't about fixing you. It was about freeing you.
Let's remember the truth:



Now you've got a system built for your actual brain. Not the imaginary one that loves spreadsheets and never forgets a due date.

Here's what's true now:

- ✓ You know how to re-enter after a spiral
- ✓ You've got a flexible, forgiving structure
- ✓ You've replaced shame with understanding
- ✓ You've got tools that match your energy—not punish it
- ✓ You're building wealth, calm, and self-trust—on your terms

This is your financial nervous system reset.
You didn't hustle your way here.
You designed your way here.
You get to keep designing as you go.

♥ And you didn't fix yourself to get here.
You designed for yourself.

Acknowledgments

This guide was written for the ADHD woman who thought:

"I'm too late."

"I've screwed it up too many times."

"I'll never stick with anything."

"Why does this feel so much harder for me than everyone else?"

It was written by someone who's been there, too.

To every woman who ever felt like she had to hide her spending, like she was "too much" or "not enough" in a world that wasn't built for her—

This guide is yours.

Thank you to the women, moms, freelancers, neurodivergent queens, and soft-hearted overthinkers who shared stories, patterns, and resilience during the creation of this resource.

And thank YOU—for showing up for yourself in a whole new way.

These are handpicked tools, apps, and supports that align with the strategies in this guide:

ADHD-Friendly Financial Tools

YNAB (You Need a Budget) – If you want to budget flexibly with purpose

Monarch Money – Visual dashboards, goal-based planning

Qapital or Ally Bank – For savings buckets with automation

Chime / Self – Credit-builder cards for small wins

Truebill / RocketMoney – Subscription trackers with bill negotiation

Canva / Notion – To build your personal money dashboard

ADHD-Specific Supports

[How to ADHD \(YouTube\)](#) – Science + strategies with humor

[ADDA \(Attention Deficit Disorder Association\)](#) – Community + workshops







[CHADD](#) – ADHD education, rights, and advocacy

[The Inattentive ADHD Coalition](#) – Female-focused content and diagnosis support






Printables + Templates Index





ADHD Money Tools

-  My “Where’s My Money?” Dashboard (Tool 1 template)
-  Weekly Wins Reflection Sheet (Tool 2)
-  “Pause List” Tracker (Tool 3)
-  Yes Fund Setup Card
-  Subscription Tracker (Tool 6)
-  Emotional Spending Reflection Log (Tool 7)

Reset Tools

-  “I’m Spiraling” Reset Guide
-  Monthly Reset Flow Checklist
-  Reframe Journal Prompts

Planning Tools

-  Money Calendar Template (Tool 10)
-  ADHD-Friendly Investing Checklist
-  Credit Repair Tracker
-  Personal Money Flow Map

Your Very Last Step: One Tiny Action Today

Don't end this guide with pressure.

End it with power.

Here's your very last prompt:

 **What's one 5-minute step I can take today
to support Future Me?**

Write it. Do it.

That's enough. That's always enough.

**You've got this. You're not behind.
You're just building a system that finally fits.**

