ADHD FINANCIAL FOUNDATIONS

A financial literacy guide for adults with ADHD

ADHD IRELAND SUPPORT • EDUCATION • ACCEPTANCE

ADHD CONNECTIONS

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ALL Adult Literacy for Life

About Our Project

The **ADHD Financial Fundamentals** project was developed by **Kildare Library Service** and **ADHD Ireland** and it was funded through the **Adult Literacy for Life (ALL) Collaboration and Innovation Fund 2025.**

The aim of this project was to support adults with ADHD in developing their **financial literacy skills**. We delivered a six-month course online, which included financial literacy workshops delivered by the **Money Advice and Budgeting Service (MABS)** alongside ADHD coaching sessions delivered by **Claire Twomey**, ADHD coach with **ADHD Connections.**

Together, these workshops taught attendees valuable financial literacy skills while also providing advice and support for the particular challenges faced by those with ADHD.

This booklet gathers all of this advice in one place, with **money advice** from MABS along with **ADHD coaching tips** from Claire and ADHD Ireland, to give you some extra support in your financial journey.

Contents

About Us

ADHD Ireland

ADHD Ireland are a non-profit organisation dedicated to providing up-to-date information, resources and community building opportunities to individuals with ADHD, as well as parents of children with ADHD and the professionals who serve the ADHD community.

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Social Media

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The Money Advice and Budgeting Service (MABS)

MABS is the Irish money advice service. They have been supporting people with money advice, budgeting, and problem debt for 30 years. Their service is free of charge.

Contact

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About Us

ADHD Connections

ADHD Connections is Ireland's First ADHD Coaching Platform, dedicated to empowering individuals to live well with ADHD. Their platform allows individuals to choose from a diverse range of certified and accredited ADHD coaches who specialise in different life stages, from childhood to adulthood.

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Kildare Library Service

Kildare County Library Service operates 15 library branches in County Kildare, along with a mobile library service.

In addition to providing an extensive catalogue of books, Kildare Library Service also offers a range of online services, including eBooks, eAudiobooks, language learning, and more!

Contact

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1: Budgeting

What is a budget?

- **Making choices** with the money you have
- **Planning** and **managing** your money

How can ADHD affect money management?

- **Executive functioning** (a set of mental skills that help you plan, manage and achieve)
- **Impulsivity** (unplanned purchases driven by emotion)
- **Inconsistent income and planning** (common in freelancing or certain careers, makes traditional fixed monthly budgeting nearly impossible to maintain
- **Avoidance** (Ignoring finances until a crisis hits)
- **Time Blindness** (leading to missed bill payments, impulse spending and difficulty saving)

How to get started

- Identify **how often you are paid** - weekly, bi weekly or monthly
- **List** all your **regular debts**, **bills** and **payments**
- **Identify** essential **payments** such as **rent**, household **bills**, **food** and **medical costs**
- Identify **other important payments** such as **loans**, **vehicle costs** and **clothing**

Budget for how you are paid!

If you are paid weekly, budget weekly. If you are paid monthly, budget monthly.

1: Budgeting

Your budget should show you...

- How much is coming in
- How much is going out
- How much is left

This helps to...

- plan for the future (spending and saving)
- work out how much to offer creditors when money is owed.

ADHD friendly budgeting frameworks

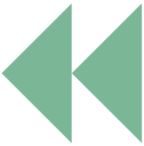
- **Three Bucket Budgeting System**

Divide your income among three buckets: Needs, Wants and Goals. You can use charts or graphs that are easy to visualise and adapt.

- **The Envelope System**

This system involves dividing your money into different envelopes for specific expenses. You can do this with cash in real envelopes, or virtually with apps like Revolut.

- **Reverse Budgeting Method**



Also known as "pay yourself first." Prioritise savings and financial goals by automatically transferring money to savings accounts before paying bills or spending, leaving the rest for guilt free spending.

1: Budgeting

Tools and tech that can help

Budgeting apps

- YNAB - You Need A Budget
- Simplifi
- Chat GPT
- Co-Pilot

Tools for reminders and automation

- Google calendar
- Bank alerts
- Habit building apps such as Habitica

Other tips

Use of visual trackers or gamified savings challenges

- **52-Week Challenge**: Save money that increases by a fixed amount each week for a year. For example, save €1 in week one, €2 in week two, and so on, resulting in a total of €1,378 saved by the end of the year

- **100 Envelope Challenge**: Label 100 envelopes from 1 to 100. Each week, randomly select two envelopes and put the corresponding cash amount inside. After 50 weeks, you will have saved €5,050.

2: Spending Diaries

What is a spending diary?

A spending diary is a record of everything you spend.
it includes:

- What you spent
- Where and when you spent it
- why you spent it

A spending diary is not a budget!

Unlike a budget, a spending diary is not used to plan your spending. It is just used to **watch** your spending.

Why they work well for ADHD

- Spending diaries can help you to identify **patterns** in your spending
- They can help you to curb **impulse spending**
- They make your invisible habits **visible**

Getting Started

Pick your diary type:

- **Paper-based**

A notebook, sticky notes or MABS spending diary. You can use emojis, doodles, stickers - visual cues can be very helpful!

- **Digital quick-capture**

A notes app, voice memos, Google sheets - whichever you prefer! Apps like Notion or Dalio have spending diary templates.

- **App-connected**

Revolut, You Need a Budget or Spendee.

2: Spending Diaries

What to track

- **Date** and **Time**
- **What** you bought
- **Amount** spent
- **Where** you spent it (online or in-person)
- **Emotion** or context (Bored? Celebrating? Tired? Peer pressure?)
- Was the purchase **worth it**?

Use your diary to help spot patterns

Look for:

- **Surprise** expenses
- **Emotional** triggers
- **Recurring** leaks (e.g. €6 coffees, impulse buys)

Remember:
You are collecting clues, not giving yourself homework!

Ask yourself:

- Is this spending aligned with what **matters** to me?
- Was there a **smarter time or place** to buy this?

Challenge: Chose a method and track your spending for just 7 days. Don't try to change it – just watch it!

3: Tackling Debt

Debt can be scary and it can often be difficult to ask for help, as many people feel ashamed of the debt they have built up.

Try to remember - avoiding debt is about **systems, not shame**. If you have struggled with debt before, you can still develop systems and strategies that work for you to ease existing debts and avoid further debt in future.

Why might people with ADHD be more vulnerable to debt?

- **Impulsive purchasing** (especially online)
- **Time blindness** causing late fees
- **Avoidance** of boring or confusing tasks (for example checking balances or budgeting)
- **Inconsistent** follow through on bills or plans

None of these are character flaws, it's just different wiring!

It is possible to create a plan for you to avoid and manage debt that **works with your ADHD** to help you manage your finances and avoid debt.

How do we do this?

- Get to know how **your ADHD** works and what your own **personal challenges** are
- Try some **new techniques** for managing your debt and see what works for you
- Have **compassion** for yourself - you're looking for progress, not perfection!

3: Tackling Debt

Sometimes people with ADHD can use emotional spending as a coping mechanism - acknowledge shame spirals and negative emotions and **break this cycle with compassion.**

Early warning signs of debt trouble

Don't let debt trouble take you by surprise. Keep an eye out for these **early warning signs**:

- Minimum payments becoming your default
- Feeling **anxious** and **avoiding** account statements
- **Borrowing** from one card to pay another
- **"I'll pay it off next month"** thinking

Remember, the earlier you acknowledge debt troubles, the earlier you can manage them.

ADHD-Friendly Strategies for Tackling Debt

There are plenty of techniques for tackling and avoiding debt that can **work with your ADHD** to help you.

1 Friction Before Spending

Creating a small barrier before you spend can help with impulse purchasing. For example:

- Delay button: **24-hour** purchase pause rule. Wait and see if you still want it tomorrow!

3: Tackling Debt

- **Wishlist** apps or **note-to-self** habit - don’t buy it immediately, just make note of it!
- Block shopping sites during vulnerable times

2 Bill Automation and Nudges

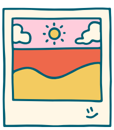
Use some of these tactics to keep on top of your bills and subscriptions, so you don’t end up paying added late fees:

- Set up **autopay on fixed bills**, like rent or utilities
- Set **multiple reminders** about payments, such as calendar and phone alarms
- **Bill batching** - set aside one or two days per month to focus on your finances

3 Debit/Credit Card Safe Zones

- **Link** cards to **specific costs** only (e.g. food)
- Use **disposable** or **prepaid** cards for subscriptions
- **Opt out** of limit increases

4 Use Visuals



Visual cues can be very helpful to people with ADHD:

- Use things like **charts or graphs** to keep track of spending, so you can spot creeping debt early
- Use sticky-notes as reminders in places that you will see daily

3: Tackling Debt

5

Real progress, not abstract

Keep track of your **progress** in a way that is more visual and tangible than just abstract numbers:

- Use a chart/sticky notes/image that you can add to and see visual progress
- Keep it somewhere that you can see daily, so it can motivate you

6

Break things down

Break down big tasks into **smaller chunks** to avoid becoming overwhelmed:

- Small wins build momentum and keep you going
- One bill today, bank statements tomorrow - small steps that build progress over time

Emergency Buffers

Emergencies happen and it can be good to have a buffer in place, so that unexpected costs don't lead towards debt

Some ADHD-friendly hacks to help:

- Set up small automatic transfers - €5 or €10 per week - it all adds up!
- Gamify saving with no-spend challenges - for example "no takeaway November"
- Round up apps like Revolut's "spare change" feature
- Set up an "oops fund" for surprise expenses - normalise mistakes.

Challenge: Debt Defence Plan

Protect yourself from debt by creating your own **Debt Defence Plan.**

Work your way through the below steps laid out by the **MABS** team, to create your own plan:

Your Personal Debt Defence Plan

1. Know Your Triggers

What leads you to debt or overspending? Check the boxes or write your own:

- ○ Impulse shopping
- ○ Stress or emotional spending
- ○ Forgetting due dates
- ○ "I'll figure it out later" thinking
- ○ Social pressure
- ○ Inconsistent income
- ○ Write your own: ______________________________

2. Systems to Stay on Track

Pick 2-3 tools to help protect you from accidental debt:

- ○ Autopay for bills
- ○ Credit card limits/freeze
- ○ Bank alerts/notifications
- ○ Use cash or debit card only
- ○ Set one "money day" each week

Challenge: Debt Defence Plan

Your Personal Debt Defence Plan

- ○ Track spending with an app or diary
- ○ Write your own: ______________________

3. Set Your Boundaries

Give yourself boundaries that feel safe but flexible:

- ○ Maximum I'll spend on credit per month: €_______
- ○ I'll check my balances on: (day/time)___________
- ○ I will pause before purchases over: €__________ (e.g. 24-hour pause rule)

4. Plan for "Oops" Moments

Mistakes are normal. What will I do instead of panic or avoid?

- ○ Text/call: ___________________ (accountability buddy)
- ○ Use my "oops fund" or emergency plan
- ○ Review my spending - not to blame, but to learn
- ○ Other: ________________________

5. One Step This Week

What one **small action** will help me avoid debt this week?

I will: _______________________________________

(For example: track my spending for 3 days, set up a bill reminder, cancel unused subscriptions)

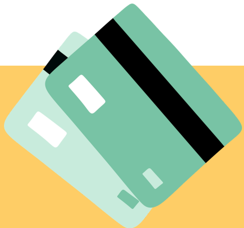
Remember

This **isn't about being perfect**. It's about making it harder to fall into debt with systems, not willpower.

4: The Cost of Credit

What is credit?

Credit is **borrowed money**, plus an **added cost** (such as interest or fees).



Examples of Credit

- Credit cards
- Overdrafts
- "Buy now, pay later" services, like Klarna
- Personal loans
- Personal contract plans
- Hire purchase

What is the "cost" of Credit?

The "cost" of Credit is the **actual amount** that you pay in the end, after all **extra fees** have been added - credit can end up costing more than you might expect!

What are these extra costs?

You might **anticipate** some additional costs, such as:

- Interest
- Borrowing fees

But there are **other costs** that you might not be able to anticipate, such as:

- Hidden costs
- Late payment fees
- Admin fees

4: The Cost of Credit

Some traps to watch out for:

- Personal contract plan **balloon payments** catching you off guard
- Credit Union **loans** - great, but only if they are **repaid** as agreed!
- "Buy now, pay later" - **multiple charges** can be harder to manage
- "Easy" **overdraft** applications

Tips for making good credit decisions:

1

Use a loan calculator tool

Loan calculators can help you to figure out the **final** total repayment cost of a loan

You can find a loan calculator tool on **CCPC.ie**, the website for the Competition and Consumer Protection Commission

2

Create a 5-Question "Credit Filter"

Before taking on any credit, ask yourself:

- Do I **need** this or just want it?
- What is the true **total cost**?
- What is the **repayment timeline**?
- Do I have a **plan** for that final payment?
- What is my backup if things change?

5: Setting Goals

Why can this be difficult?

Setting **long-term goals** is important, but can be more difficult for those with ADHD because:

- ADHD brains crave **novelty** and **stimulation** - money goals can seem too abstract or boring
- It can be more difficult to manage **impulse spending**
- People with ADHD may **avoid** tackling their finances due to feelings of shame or overwhelm
- Difficulties with staying on track or keeping to **routine**

Some ADHD-friendly tips for setting goals:

Setting and sticking to long-term goals is easier when you find **systems that work** for you and your ADHD.

- Make your goals **simple**, **visual** and **emotionally engaging**
- Build **instant rewards** into long-term plans
- Focus on **progress**, not perfection

Example:

Instead of saying "save €5,000", break this big goal into **smaller steps** like:

- **Transfer** €100 into my savings each time I am paid
- **Track** this achievement using an app or paper-based tracking system

Small wins will keep you **motivated** and tracking will help you to **clearly visualise** your progress!

5: Setting Goals

Start with "Why?"

ADHD brains run on **interest** and **emotional connection**, not obligation.

Keep yourself motivated by tying each of your goals to a clear **emotional reason**. For example: more freedom, less anxiety, more resources to travel.

Ask yourself: What would this money do **for me**? How would reaching this goal make my life **easier** or **more fun**?

Tip: Make your goals **visual** and **concrete** - ADHD brains remember what they see

Tools that can help

- Vision boards
- Progress bars/jars/trackers - add to these in a visal way as you save
- Apps that show visual progress, like You Need a Budget or Simple Budget

Use Micro-Goals

- Big goals can feel too far away and trigger avoidance
- Break them down into smaller, contrete steps
- If a goal takes more than 15 minutes, break it down

Example: Open savings account > set up auto transfer > name the account

Each small wins earns a dopamine hit and gains momentum!

5: Setting Goals

Systems that can help

ADHD brains can struggle with **consistency**, so it can help to automate processes where possible.

Systems that work:

- Automatic transfers for savings or bills
- Separate accounts for spending, bills and savings
- Text reminders
- Accountability buddies

Treat systems like scaffolding - they hold you up when motivation dips!

Talking about money can help with reducing avoidance and guilt

- Find a **money buddy** - friend, partner or coach
- Reach out to an **online ADHD support group**
- **Apps** can help with community goals or create gamified streaks, to keep you on track

Keep yourself motivated

Make sure to **celebrate your wins** and **adjust your goals** as you need to

- Progress is rarely linear and that is OK!
- Review your goals monthly and adjust them if you need to
- **Consistency beats perfection** - stick to your goals as best you can but try not to feel guilty if you don't stick to them perfectly

Summary

Budgeting:

Budgeting involves **planning your spending** by looking at: What money comes **in**, what money goes **out**, what is **left** afterwards.

There are plenty of budgeting **tools** and **systems** that can help. The best one is the one that **works for you.**

Spending Diaries:

Spending diaries are for **observing** your spending, not for fixing it.

They can help you to spot **patterns** in your spending habits that might be worth addressing.

Tackling Debt:

Debt can be worrying and difficult to face initially, but it is possible to **break the cycle** of debt with **systems** and **planning**.

The Cost of Credit:

Credit is a useful tool, but only if you know the **full cost** and are prepared to pay it!

Setting Goals:

Break bigger goals down into **smaller**, more **manageable** goals.

Make sure to **celebrate** even small wins and **adjust** your goals as needed to stay on track.

Managing ADHD

The challenges of ADHD

There are many unique **challenges** faced by people with ADHD.

These challenges can be caused by some of the **core behaviours of ADHD**, which include:

- Inattentiveness
- Impulsiveness
- Hyperactivity

Impulse Spending

People with ADHD can often exhibit impulsive behaviour and this can include **impulse buying.**

Small impulse purchases can be fine if they happen occasionally, but if they become a **regular habit** then significant costs can build up.

Some systems for addressing impulse buying can include:

Spending Diaries

As we covered earlier, keeping a spending diary can help with **identifying your spending habits** and that includes impulse purchases.

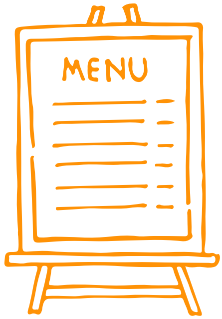
Knowing **why** you make impulse purchases can help you to address them.

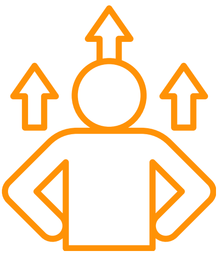
Managing ADHD

Dopamine Menu

A **dopamine menu** is a menu of options that you create, with a list of things that are designed to **give you a dopamine boost.**

It is categorised like a restaurant menu (starters, mains, desserts) to help you **break from unhelpful habits** like endless scrolling, making unnecessary purchases, or making impulsive decisions.





Your spending diary can help you identify your impulse spending habits, but a dopamine diary can help you find **alternatives to impulse spending**.

If you need a small dopamine boost, pick a starter from your menu. If you need a bigger boost, pick a main course.

The options on this menu should be big or small things that bring you a **boost**. For example, a starter could be “make a cup of tea”, and a main course could be “take a 20-minute walk”

Take just a few minutes to think about things that give you a boost and write them down - you have just started creating your own dopamine menu!

Dopamine Menu: Example

Menu

Starters

- Make a cup of tea
- Read a chapter of a book
- Call a friend

Quick and easy for a small boost!

Mains

- Make favourite meal for dinner
- 20-minute walk
- Do some crafts

More time consuming, but give a bigger boost

Desserts

- Play video games
- Order a takeaway

Give a good dopamine boost, but should not be a regular thing!

Managing ADHD

Executive Functioning

Executive functioning refers to the **set of mental skills** involved in planning, motivation, organisation, sustaining attention, and impulse control.

ADHD **impairs these executive functioning skills**, making it more difficult to manage day-to-day life and stick to long-term goals.

Managing this executive function impairment can be one of the biggest challenges of living with ADHD, however it can be made easier if you develop **systems to support** you.

Remember: The best system is the one that **works for you**

Keep note of things that you personally find challenging - similar to a spending diary, but for yourself rather than for your finances.

Once you know what the problem areas are, then you can **take steps to address them**.

For example, if you find that you overspend when doing your grocery shopping, it might be because you find the shop environment overwhelming and overstimulating.

To address this challenge, maybe try ordering shopping online for collection. This will allow you to clearly plan your shop while you are in a better headspace and reduces the risk of impulse spending.

Managing ADHD

Staying Positive

If you have ADHD and want to stay positive, try these tips:

- Celebrate small wins instead of focusing only on big goals.
- Add movement and mindfulness to your day to help stay calm and focused.
- Organise your space so it supports your routines.
- Be kind to yourself - replace negative thoughts with self-compassion.
- Connect with people who understand and support you.

Managing ADHD is about using practical strategies like breaking tasks into smaller steps, working alongside someone (body doubling), and recognising your progress.
These habits can help you feel less overwhelmed, keep your momentum going, and remind you of your unique strengths.

Quick mood boosters

- **Take breaks:** Step away from screens and demands to reset
- **Engage your senses:** Listen to music, take a warm bath, or try aromatherapy
- **Laugh:** Watch a comedy or find reasons to laugh, as it's a powerful stress reliever

Notes

Notes

Adult Literacy is co-funded by the Government of Ireland and the European Union

Rialtas na hÉireann
Government of Ireland

Arna chomhchistiú ag an Aontas Eorpach

Co-funded by the European Union

SOLAS learning works

CCPC

Coimisiún um Iomaíocht agus Cosaint Tomhaltóirí

Competition and Consumer Protection Commission