ADHD + Money:
Get Good with Money Guide

A not-at-all-overwhelming guide to getting good with money when your brain is busy.

Hey ADHD brain, you're in the right place

Worried about money? You're not alone! Being bad with money isn't a character flaw, it's a skill gap—and a legitimate challenge with ADHD. But here's the good news: YNAB was literally built to reduce the mental load. You can get good with money. (Yes, even you! Especially you, actually... you're already here!)

Why money feels messy with ADHD

To get good with money, you need a system that clicks with how you think. But money can be tricky for people with ADHD. Here why:

- **Working memory gaps:** You can't keep all the moving pieces in your head.
- **Time blindness:** Future bills feel like a "not now" problem until they're urgent.
- **Dopamine-driven decisions:** Impulse spending feels rewarding; future consequences don't matter.
- **Shame + perfectionism:** One slip → "I blew it" → avoid → panic → repeat.

The fix isn't ignoring it (tempting!) or punishing yourself (no fun!)—it's creating a system that works for you (and that beautiful brain of yours)!

## The YNAB Way: Simplify spending, clarify priorities

YNAB makes it easy to have what you need and get what you want with one simple question: **What's this money for?**

Create a plan with expense categories that represent your priorities (and, yes, sometimes ordering pizza because you forgot to defrost dinner is a priority). Then assign the money you have to each of those categories, based on what you want or need that money to do before you get paid again. It's like stuffing cash in envelopes to cover your spending, but without all the trips to the ATM—the YNAB app makes it easy.

When you go to make tacos and realize the meat is still frozen solid? No guilt or shame about it. Just check your Dining Out category, see how much you have stashed there, and enjoy your unplanned pizza.

ADHD-friendly money hacks (that actually work)

- **Create a "Fun Money" or "ADHD Tax" category:** Plan for impulsivity instead of fighting it. Your money should make life easier and better.
- **Defeat the "Ugh" factor:** If you feel dread about starting, have a snack, listen to a song, or put on a 3-minute timer and do something else first.
- **Check your plan before you spend:** This is the key to success. If you have money assigned to that category, spend it! If not, see if you can move money from a different one.
- **Make planning fun:** Deciding how to spend your money in advance can be as much fun as shopping. Add even more razzle dazzle with fun category names or emojis.
- **Give yourself a goal:** Whether it's a new Labubu or the vacation of a lifetime, create a category and start stashing extra funds in there. You can even add a target in YNAB to keep you on track and help visualize your progress.
- **Don't give up:** We're aiming for progress, not perfection. Just keep checking your plan, assigning your money, and making changes as you go.

I ♥ YNAB.
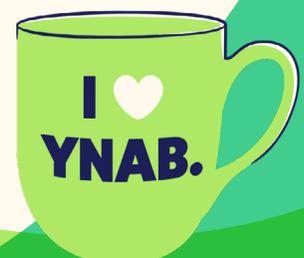
Impulse spending interrupted

Being good with money is all about being intentional (and having a good system in place). Save yourself from impulsive spending with the following questions:

☐ **Do I have money in this category?**

☐ **Will Future Me be glad?**

☐ **Can this purchase wait 24 hours?**

☐ **What's motivating this spending?**

☐ **Is this a need or a quick dopamine hit?**

If you ultimately decide that it's best to put your purchase on pause, enjoy the experience of adding it to your shopping cart for later or go ahead and create a category so you can look forward to funding it in the future. Think of how much better that spending will feel when you're fully confident that it was a good decision!

You can be good with money—especially with a system built for real brains and real life.

92% of YNAB users feel less money stress since starting. Get YNAB, get good with money and never worry about money again! Start your free one-month trial of YNAB (no credit card or commitment required, so this isn't one of those sneaky subscriptions you might forget to cancel).