

Money & Shame: A Workbook for ADHD Women

This workbook is designed specifically for you—an ADHD woman who is ready to transform your relationship with money. You have your basic needs covered, but money still brings up feelings of shame, overwhelm, or self-criticism. That ends here.

Throughout these pages, you'll find compassionate guidance, practical exercises, and tools designed with your ADHD brain in mind. This is not about becoming "better" at money—it's about understanding yourself more deeply and building systems that actually work for you.



Flourish Workbook Safety and Care Guidelines

These guidelines are designed to help you move through your workbook with care and self-support. They protect your nervous system, your boundaries, and your ability to learn and reflect at your own pace.

Before You Begin

- Choose a calm or familiar space. Bring a drink and any sensory supports you use, such as a blanket, fidget, or gentle background sound.
- Take a few minutes to settle before beginning. You do not need to start right away or complete the workbook in one sitting.
- Skim through the pages so you know what to expect and what feels approachable today.

While You Work

- You may **pause, skip, or modify** any page or exercise.
- Take breaks to stretch, move, or breathe when you need to.
- Keep grounding or sensory tools nearby. Simple cues like temperature change, deep breathing, or tactile objects can help you stay regulated.
- If you begin to feel overwhelmed, close the workbook and return when you feel more steady.

After You Finish a Section

- Notice how your body and emotions feel.
- Drink water, move, or do a brief grounding activity before moving on.
- Give yourself integration time. Let your reflections settle before shifting to another task.

Support and Boundaries

- Reach out to a therapist, friend, or trusted person if strong emotions come up.
- This workbook offers education and reflection but is not a therapy tool or crisis resource.
- You are responsible for your pacing and for choosing when and how to engage.

Accessibility and Comfort

- Use any format that works best for you—digital, printed, or dictated.
- Adapt exercises, materials, or writing spaces to your needs. There is no one right way to use this workbook.

Reminder

Growth and reflection require safety, pacing, and choice.
Take care of your body first.



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Understanding Your Money Story

Before we dive into strategies and tools, let's start by understanding where you are right now. Your relationship with money didn't develop overnight—it's shaped by years of experiences, messages, and emotions.

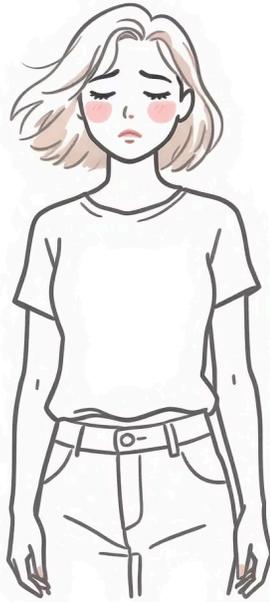
For many ADHD women, money triggers a cascade of difficult feelings. Looking at bills might bring thoughts like "you should have handled this by now" or "what is wrong with you." These aren't just passing thoughts—they're deeply ingrained patterns that affect how you interact with your finances.

The truth is, money stress is rarely about mismanagement. It often reflects gaps in knowledge, systems that aren't ADHD-friendly, and emotional overload. Executive functioning challenges like disorganization, difficulty planning, navigating online systems, tracking bills, or managing impulsive spending make financial tasks exponentially harder.

This workbook recognizes that reality. We're not here to shame you for struggling. We're here to help you understand why certain things are hard, and to build compassionate, effective approaches that honor how your brain works.



The Shame-Money Connection



Why Shame Shows Up

Shame isn't just an uncomfortable feeling—it's a powerful force that keeps you stuck. When shame enters the picture, it tells you that the problem isn't what you did, but who you are. It transforms "I made a mistake" into "I am a mistake."

For ADHD women, this distinction matters enormously. Your struggles with money aren't character flaws. They're the result of living in a world that wasn't designed for brains like yours.

Society treats financial stability as proof of worth rather than circumstance. This cultural narrative makes it easy to internalize money struggles as personal failures. When you can't keep track of bills, forget to pay on time, or feel overwhelmed by financial tasks, shame whispers that you're "failing at adulthood."



But here's what shame doesn't tell you: asking for help isn't failure. Building systems that work for your brain isn't cheating. Taking longer to figure things out doesn't mean something is wrong with you. The struggle is real, but it doesn't define your worth or capability.

Recognizing the Emotional Spiral



Emotional Trigger

A bill arrives, a bank notification pops up, or you remember something you forgot to pay



Self-Criticism

The inner critic activates with familiar refrains about irresponsibility and inadequacy



Avoidance

To escape discomfort, you avoid the task, sometimes for days or weeks



Shame

The cycle repeats, deepening shame and reinforcing negative beliefs about yourself

This emotional pattern is incredibly common among ADHD women. Each time it repeats, the shame deepens, making it harder to break free. But understanding the spiral is the first step toward interrupting it.



What feels like failure is actually overload. Your brain is doing its best to protect you from overwhelm, even when that protection looks like avoidance. When you can recognize this pattern with compassion rather than judgment, you create space for real change.

Exercise: Mapping Your Money Triggers

Let's get specific about what triggers your money stress. This exercise helps you identify patterns so you can respond to them with awareness instead of reactivity.

Step 1: Notice the Trigger

Over the next week, pay attention to moments when you feel stressed about money. What specifically triggered the feeling? Was it checking your bank account, receiving your pay, receiving a bill, thinking about upcoming expenses, or something else?

Step 2: Name the Feeling

What emotion came up? Anxiety? Shame? Fear? Anger? Hopelessness? Try to name it as specifically as possible. "I feel anxious" is more useful than "I feel bad."



Step 3: Observe Your Response

What did you do next? Did you avoid looking at the bill? Close the banking app immediately? Distract yourself with something else? Notice your pattern without judgment. _____

Step 4: Trace the Story

What thoughts came up? Write down the exact words your inner critic said. These might sound like "I should have this figured out" or "Everyone else can handle money except me." _____

By mapping your triggers, you're building awareness of your patterns. This awareness is powerful—it transforms automatic reactions into conscious choices. You can't change what you can't see, so this exercise is foundational to everything that follows.

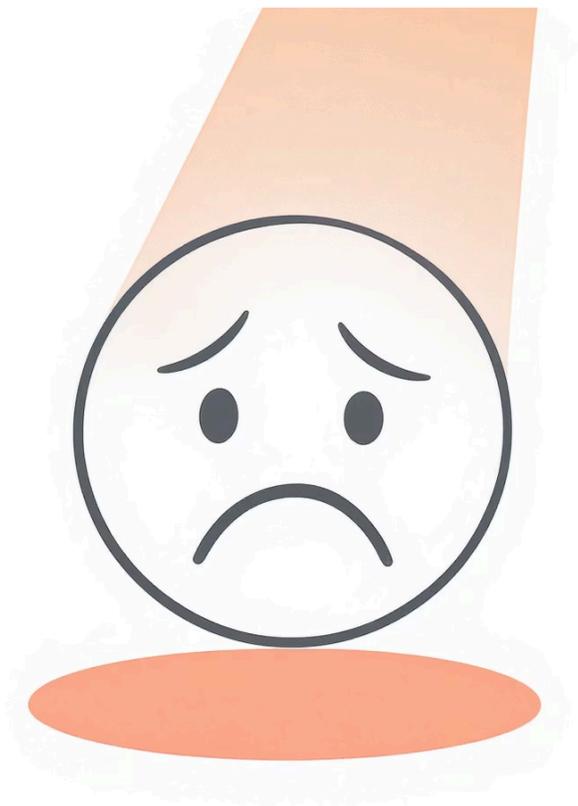


The Power of Naming Shame

Shame thrives in silence and secrecy. It tells you to hide, to not let anyone see your struggles, to handle everything alone. This isolation is precisely what keeps shame alive and powerful.



The antidote to shame is naming it out loud. When you can say "I'm feeling shame about this bill I haven't paid" or "I'm ashamed that I don't understand my credit card statement," something shifts. Shame loses some of its power when it's exposed to light.



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"Shame cannot survive being spoken. It cannot survive empathy." — *Brené Brown*

Naming isn't just about speaking the words. It's about shifting your perspective from "I am bad" to "I am having a hard time with this specific thing." This distinction matters tremendously. It opens the door to problem-solving, support, and compassion.



Exercise: Name Your Shame



Writing Prompt

Complete these sentences as honestly as you can. No one needs to see this except you.

- The money situation I feel most ashamed about is..._____

- I've been avoiding..._____

- The story I tell myself about this

is..._____

- What I'm afraid people would think if they knew

is..._____

- The truth underneath the shame

is..._____



SHAME



- ❑ **Remember:** Naming shame doesn't mean wallowing in it. It means acknowledging what's true so you can move forward with clarity and compassion.

This exercise can bring up difficult emotions, and that's okay. You might feel resistance to writing these things down—that resistance is shame trying to keep you silent. It's okay to stop and take a break or not do this at all. You don't have to share what you write, but getting it out of your head and onto paper breaks shame's hold.

After you write, take a moment to breathe. Notice how it feels to have named these experiences. You might feel vulnerable, relieved, or both. That's normal. You've just done something brave.

Understanding ADHD and Money

Your ADHD brain processes money differently than neurotypical brains do. This isn't a deficit—it's a difference. But in a financial system (capitalism) designed for neurotypical brains, these differences can create significant challenges.



Time Blindness

Due dates can feel abstract until they're right on top of you. "Next month" and "three months from now" feel equally distant.



Organization Challenges

Keeping track of bills, receipts, and statements requires executive function that may be in short supply.



Impulse Control

The ADHD brain craves immediate rewards, making it harder to resist purchases that feel good in the moment.



Overwhelm Response

When tasks feel too complex or emotionally charged, your brain may shut down entirely as a protective mechanism.

These challenges aren't personal failings. They're neurological realities. When you understand how your ADHD brain interacts with money, you can stop fighting against yourself and start working with your brain instead.



The key is building systems that accommodate these realities rather than requiring you to overcome them through willpower alone. Willpower is an unreliable resource for anyone, but especially for ADHD brains that are already managing numerous executive function demands.

Creating Emotional Safety First

Why Safety Matters

Before you can effectively address money tasks, you need to feel safe enough to face them. When your nervous system is activated—when you're in fight, flight, or freeze mode—your prefrontal cortex goes offline. This is the part of your brain responsible for planning, organization, and rational decision-making.

In other words, when you're stressed or overwhelmed, you literally cannot think as clearly. This is why trying to "just deal with it" when you're already anxious often backfires.



Creating safety means intentionally calming your nervous system before engaging with money tasks. This isn't indulgent or weak—it's strategic. A regulated nervous system gives you access to your full cognitive capacity.

01

Ground yourself physically

Feel your feet on the floor, notice your breath, place a hand on your heart

03

Set a time limit

Commit to working on money tasks for just 10-15 minutes, knowing you can stop

02

Reduce sensory overwhelm

Dim lights, play calming music, clear your workspace of clutter

04

Have comfort available

Keep water, a snack, or a comforting object nearby

These might seem like small things, but they send a powerful message to your nervous system: you are safe, you are supported, and you can handle this. That foundation makes everything else easier.



Exercise: Your Safety Toolkit

Let's build your personalized safety toolkit—the things that help you feel calm, grounded, and capable of facing money tasks. This is not one-size-fits-all. What works for you might be completely different from what works for someone else.

Physical Grounding

What helps your body feel safe? Examples: deep breathing, stretching, walking, drinking cold water, holding a smooth stone, using a weighted blanket.

My grounding practices: _____

Sensory Comfort

What environments feel good to your senses? Examples: soft lighting, instrumental music, scented candles, comfortable clothing, temperature control.

My sensory preferences: _____

Emotional Support

What helps you feel emotionally safe? Examples: texting a friend, looking at photos of loved ones, repeating a mantra, journaling, petting your cat.

My emotional supports: _____

Mental Preparation

What helps your mind feel ready? Examples: setting a timer, having a reward planned afterward, using body doubling, breaking tasks into tiny steps.

My mental prep strategies: _____

Write down your toolkit items somewhere visible. When it's time to deal with money tasks, refer back to this list. Don't skip this step—it might feel like you're procrastinating, but you're actually setting yourself up for success.



The Power of Starting Small

One of the biggest mistakes people make when trying to improve their relationship with money is attempting too much at once. They decide to overhaul their entire financial system, create elaborate budgets, and tackle every overdue task simultaneously. This approach almost always leads to overwhelm and abandonment.

For ADHD brains, small is powerful. Small is sustainable. Small builds trust with yourself—trust that you can follow through, trust that change is possible, trust that you're capable.

Small progress builds momentum. Momentum creates confidence. Confidence enables bigger actions. Start where you are, not where you think you should be.



What does small look like?



It means choosing one bill to open, not all of them. It means checking one account, not reviewing your entire financial picture. It means sending one email, not catching up on all correspondence. Small is specific, achievable, and less likely to trigger overwhelm.

The magic of small actions is that they prove something to you: you can do hard things. Each time you complete a small task, you're rewiring your brain's associations with money. Instead of "money = overwhelming and shameful," you're building new neural pathways that say "money = something I can handle in small steps."

Exercise: Your First Small Step



Identify the Task

Choose ONE money-related thing you've been avoiding. Be specific. Instead of "deal with bills," choose "open the electric bill" or "log into my bank account."



Make It Smaller

Take your task and cut it in half. Then cut it in half again. For example: "Pay the electric bill" becomes "Find the electric bill," then "Open the envelope," then "Look at the amount due."



Schedule It

Choose a specific day and time this week when you'll do this tiny task. Write it down. Set a reminder. Make it as concrete as a doctor's appointment.



Add Support

What would make this easier? A body double on video call? Your safety toolkit nearby? A reward after? Build in support from the beginning.



Celebrate

After you complete your tiny task, acknowledge what you did. Text a friend, check it off a list, do a happy dance. Your brain needs to register this as a win.

 **Important:** If you don't complete your task when planned, that's data, not failure. Notice what got in the way and adjust. Maybe the task needs to be smaller, or the support needs to be different, or the timing wasn't right.

Building ADHD-Friendly Money Systems

[Generic financial advice rarely works for ADHD brains.](#) When someone tells you to "just set up a budget and stick to it," they're speaking a language your brain doesn't naturally understand. You need systems that work with your neurotype, not against it.

ADHD-friendly money systems have certain qualities in common: [they're visual](#), [they reduce decision fatigue](#), [they build in reminders and automation](#), and [they accommodate imperfection](#). Most importantly, they're designed for how your brain actually works, not how it "should" work.



Visual Organization

Use color-coded folders, clear containers, or labeled binders. If you can't see it, it doesn't exist for your ADHD brain.

Automation

Set up automatic payments for bills that don't change. Remove the need to remember due dates by having systems remember for you.

Simple Tracking

Complex spreadsheets often go unused. Find the simplest possible way to track what matters most to you.

External Reminders

Your brain's reminder system is unreliable. Use phone alerts, calendar notifications, or apps designed for ADHD.

👉 The key is experimentation. What works for someone else might not work for you, and that's okay. Give yourself permission to try different approaches and keep what works, releasing what doesn't without judgment.

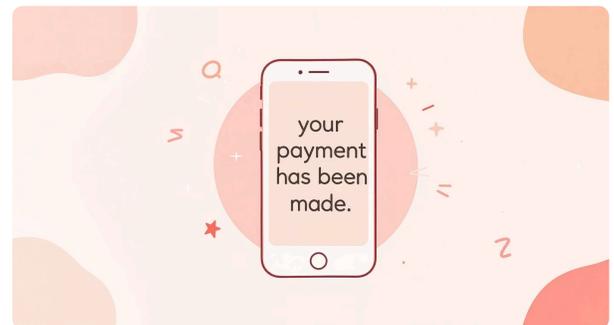


Automation: Your ADHD Superpower

Why Automation Works

Automation removes the need for executive function. You don't have to remember, decide, or initiate—the system does it for you. This is incredibly valuable for ADHD brains that are already managing multiple demands on limited executive function resources.

Many ADHD women resist automation because it feels like admitting defeat. "I should be able to remember to pay bills," they think. But automation isn't a failure—it's a strategic accommodation that frees up your cognitive energy for things that actually require your attention.



1**Bills**

Set up automatic payments for regular expenses like utilities, phone, insurance, and subscriptions. Choose a consistent payment date that works with your income schedule.

2**Savings**

Automate transfers to savings accounts so money moves before you can spend it. Even small amounts build up over time when the process is automatic.

3**Reminders**

Use apps or calendar alerts for tasks that can't be automated, like checking accounts or reviewing statements. Set reminders with enough lead time to actually act.

Start by automating just one thing. Once that's working smoothly, add another. Building your automation system gradually prevents overwhelm and allows you to troubleshoot issues one at a time.



Exercise: Automation Audit

Let's identify what you can automate right now. This exercise helps you see opportunities to reduce the mental load of money management.

Task	Can Automate?	Priority
Rent/Mortgage Payment		
Electric/Gas/Water Bills		
Phone/Internet Bills		
Insurance Payments		
Credit Card Payments		
Savings Transfers		
Subscription Services		
Other Regular Expenses		

For each task, mark whether it can be automated. Then prioritize: which one would give you the most relief if you automated it? That's where you start. Don't try to automate everything at once—choose one, set it up, let it run for a month, then add the next one.

-  **Pro tip:** When setting up autopay, keep a note of which account it's connected to and when it processes. This prevents overdraft surprises and helps you feel in control of your automated systems.

Managing Passion Spending

Passion spending is one of the most shame-inducing aspects of ADHD and money. You know you "shouldn't" make that purchase, but the urge feels overwhelming. The ADHD brain craves passion so when you see something fun and exciting it's hard to resist.

Understanding the neuroscience helps reduce shame. Your brain's reward system is hungry for dopamine, and purchases provide an immediate hit. Online shopping makes this even easier with one-click ordering and instant gratification. You're not weak or undisciplined—you're dealing with a neurological reality.



The goal isn't to eliminate all spontaneous purchases. The goal is to create space between impulse and action so you can make conscious choices.

1**Notice the Impulse**

Pay attention to what triggers your urge to spend. Boredom? Stress? Excitement? Seeing an ad? Understanding your patterns helps you respond instead of react.

2**Pause**

Create a mandatory waiting period. Add items to a cart but don't check out. Save items to a wishlist. Wait 24-48 hours before purchasing anything non-essential.

3**Question**

Ask yourself: Do I need this or want it? Will I still want it tomorrow? What need am I trying to meet with this purchase? Is there another way to meet that need?

4**Choose**

After the pause, make a conscious decision. Sometimes you'll still buy it, and that's okay. The difference is you're choosing rather than being swept away by impulse.

Some ADHD women find it helpful to designate a small "fun money" amount each month for guilt-free impulse purchases. This satisfies the need for spontaneity while keeping spending within bounds. The key is removing shame from the equation and replacing it with awareness and intentional choice.



Strategic Friction: Making Spending Harder

Impulsive spending can derail financial goals and lead to regret. "Strategic friction" is the intentional process of adding small barriers to spending and removing obstacles to good financial habits, making mindful choices easier and impulse harder.

1

Make the Easy Hard

This involves intentionally adding barriers to your spending habits. By creating minor inconveniences or extra steps, you give yourself valuable time to pause and reconsider a purchase, interrupting the impulse cycle.

2

Make the Hard Easy

Conversely, this means streamlining and simplifying the actions that support your financial well-being. By removing obstacles to saving, budgeting, and tracking, you make it more likely that these positive habits will stick.



Practical Strategies for Strategic Friction

1

Remove Saved Payment Information

Delete credit card details from online stores, apps, and browsers. The few extra seconds it takes to fetch your card can be enough to break an impulse. This simple act forces a moment of intentionality.

2

Use Cash Envelopes

For discretionary spending (e.g., groceries, entertainment, personal care), allocate specific amounts of cash into physical envelopes. Once the cash is gone, spending in that category stops. This provides a tangible barrier to overspending.

3

Implement Waiting Periods

Adopt a mandatory waiting period (e.g., 24-48 hours) for any non-essential purchase over a certain amount. Add items to a wishlist or shopping cart and revisit them later. Often, the urge passes.

4

Unsubscribe from Marketing Emails

Emails from retailers often trigger desires for new products and sales. Reduce temptation by unsubscribing from all non-essential marketing lists. Out of sight, out of mind.

5

Set Spending Limits with Banks

Many banks allow you to set daily spending limits on your debit or credit cards. Use this feature to create an automated barrier against large, unplanned purchases.

Reflective Checklist: Assess Your Spending Friction

Use these reflective questions to identify areas where you can implement strategic friction and strengthen good financial habits.

Where do I most often spend impulsively?

(e.g., online shopping, subscriptions, dining out, specific stores)



What currently makes spending too easy for me?

(e.g., saved card details, one-click purchases, frequent exposure to ads)



What good financial habits do I struggle to maintain?

(e.g., budgeting, tracking expenses, regular saving, checking bank balance)





What specific barriers can I add to my top 3 impulsive spending triggers?



What steps can I take to simplify or automate my good financial habits?

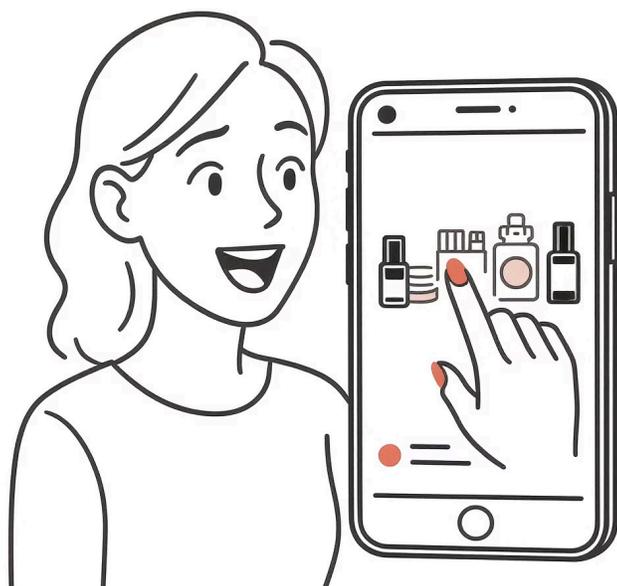
(e.g., setting up automatic transfers to savings, using a budgeting app)



Which strategic friction technique will I commit to trying this week?



Exercise: Understanding Your Spending Triggers



Tracking with Compassion

For one week, notice when you feel the urge to make an unplanned purchase. Don't try to stop yourself—just observe and record. This is data collection, not judgment.

For each impulse, note:

- What time of day was it?
- What were you feeling?
- What were you doing just before?
- What need were you trying to meet?
- Did you make the purchase?

After a week, review your notes. Look for patterns. Do you impulse-shop when you're tired? Stressed? Bored? Avoiding another task? Understanding your triggers is the first step toward developing alternatives that meet the same need without spending money.

Impulse Spending Tracking Chart

To help you track and understand your impulse spending patterns, use the following chart. It's designed to be practical and easy to fill out over the course of a week, with columns for Date/Time, Emotional State, What I Was Doing Before, Need I Was Trying to Meet, Did I Purchase (Yes/No), and Notes. Include several empty rows for tracking over a week.

Date/Time	Emotional State	What I Was Doing Before	Need I Was Trying to Meet	Did I Purchase (Yes/No)	Notes





If Your Trigger Is Fatigue

Try: Rest, gentle movement, a nap, or an earlier bedtime instead of seeking the dopamine hit from shopping.



If Your Trigger Is Stress

Try: Breathing exercises, calling a friend, journaling, or physical activity to regulate your nervous system.



If Your Trigger Is Boredom

Try: Engaging your hands with a hobby, watching something interesting, or reaching out socially for stimulation.



If Your Trigger Is Avoidance

Try: Acknowledging what you're avoiding, breaking it into smaller steps, or using body doubling to face the task.

The Role of Support

Many ADHD women try to handle money struggles alone, believing that asking for help proves they're incompetent. This belief is shame talking, and it's wrong. Support isn't a weakness—it's a resource. Everyone benefits from support; ADHD women simply need it more strategically.

Support can take many forms, and different types of support serve different needs. The key is identifying what kind of support would be most helpful and giving yourself permission to ask for or pay for it.





Body Doubling

Having someone present (in person or virtually) while you handle money tasks can make them feel less overwhelming. You're not asking them to do anything—their presence helps you focus.



Accountability

Regular check-ins with someone who understands your goals helps you stay on track without shame. Choose someone compassionate who won't judge setbacks.

Asking for support is an act of self-awareness and courage. It means you understand your needs and you're willing to meet them. That's not weakness—that's wisdom.



Professional Help

ADHD-informed financial coaches, therapists, or organizers understand your challenges and can provide practical strategies without judgment.



Community

Connecting with other ADHD women who share similar struggles reduces isolation and provides practical tips from people who truly understand.

Exercise: Building Your Support Network

Let's identify who and what could support you in building a healthier relationship with money. Be specific about what kind of support would actually help, not just what you think you "should" want.



Who I Could Ask

List people in your life who might be willing to body double, provide accountability, or listen without judgment. Include friends, family, partners, or online communities.



What I Need

Be specific about the support that would help. Do you need someone to sit with you while you open bills? Weekly check-ins about progress? Help understanding financial documents?





Professionals to Consider

Research ADHD-informed financial coaches, therapists who specialize in money issues, or professional organizers who understand executive function challenges.



How to Ask

Practice what you'll say. Example: "I'm working on managing money better, and I think it would help to have someone present while I handle bills. Would you be willing to video chat with me for 30 minutes on Wednesdays?"



Remember: Most people want to help but don't know how. Being specific about what you need makes it easier for them to support you effectively. If someone can't help in the way you need, that's information—not rejection. Keep asking until you find the right support.



Shifting the Internal Narrative

The stories you tell yourself about money and your relationship with it shape your reality. If your internal narrative is "I'm terrible with money" or "I'll never figure this out," you're reinforcing shame and helplessness. But narratives can be rewritten.



Shifting your internal story doesn't mean toxic positivity or pretending everything is fine. It means replacing harsh, shaming thoughts with more accurate, compassionate ones. It means telling yourself the truth: you're learning, you're doing your best, and struggling doesn't mean failing.

Exercise: Rewriting Your Money Story

Old Narrative

- "I'm so irresponsible with money"
- "Everyone else can handle this except me"
- "I should have figured this out by now"
- "What's wrong with me?"
- "I'll never be good at this"

New Narrative

- "I'm learning to work with my ADHD brain"
- "Many people struggle with money for various reasons"
- "I'm building skills at my own pace"
- "I have ADHD, which makes certain tasks harder"
- "I'm making progress, even if it's not linear"

Notice the difference? The new narratives are specific, compassionate, and oriented toward growth rather than shame. They acknowledge challenges without making them mean something about your worth or capability.

Changing your internal narrative takes practice. You've been telling yourself the old story for years, so it won't shift overnight. But each time you catch a shaming thought and replace it with a compassionate one, you're creating new neural pathways. Over time, the compassionate narrative becomes more automatic.



Exercise: Rewriting Your Money Story

This exercise helps you identify your current money narrative and consciously create a new one. Be honest about the old story—you can't change what you don't acknowledge. Then get creative with the new story, making it as compassionate and empowering as possible.

Current Story

Write the story you currently tell yourself about money and your ability to manage it. Include the harsh, shameful parts. This is just for you—be completely honest.

My current money story

is... _____

What's Actually True

Look at what you wrote. What parts are actually facts, and what parts are interpretations or judgments? Separate the two. Facts: "I paid a bill late." Interpretations: "I'm irresponsible."

The facts

are... _____

New Story

Write a new story that includes the challenges while framing them with compassion and possibility. Acknowledge your ADHD, recognize your efforts, and orient toward growth.

My new money story

is... _____

Daily Reminder

Choose one sentence from your new story to repeat daily. Write it somewhere visible. Make it your phone wallpaper. Let it be the new message your brain hears regularly.

My daily

reminder: _____

Return to this exercise whenever you notice the old narrative creeping back in. Rewriting your story is an ongoing practice, not a one-time fix. Be patient with yourself as your internal voice shifts from critic to compassionate coach.



Celebrating Progress

ADHD brains are wired to focus on what's not done, what went wrong, or what still needs fixing. This negativity bias means you probably overlook most of your progress while fixating on remaining challenges. Breaking this pattern requires intentionally celebrating wins, especially small ones.

Celebration isn't frivolous—it's neurologically important. When you acknowledge progress, your brain releases dopamine, which reinforces the behavior you want to repeat. Celebration literally rewires your brain to make positive actions easier next time.

1

Steps Forward

Any step, no matter how small, deserves recognition. Opened one bill? That's progress. Set up one autopay? Celebrate it.

100%

Effort Counts

Even when tasks aren't completed, the effort you put in matters. Trying is progress, especially when facing something you've been avoiding.

0

Perfection Required

Progress isn't about doing everything perfectly. It's about doing something, anything, to move forward. Imperfect action beats perfect inaction.



Many women resist celebrating because it feels like they haven't done "enough" to deserve it. But celebration isn't earned through achievement—it's a tool for building motivation and self-trust. You don't celebrate because you've done enough. You celebrate to build the momentum that makes future actions possible.



Start noticing and naming your wins daily. Text a friend about what you accomplished. Check items off a list with satisfaction. Do a literal happy dance. The form doesn't matter—what matters is that you're training your brain to recognize progress.

Creating Your Action Plan

You've done deep work in this workbook—understanding your patterns, naming your shame, building safety, and exploring tools and strategies. Now it's time to create a simple action plan that puts this learning into practice.

Your action plan should be realistic, specific, and kind. Don't plan to overhaul your entire financial life next week. Choose a few small, achievable actions that will move you forward without overwhelming you. Remember: small and sustainable beats big and abandoned.



Exercise: Your Action Plan

01

Choose Your Focus

What's the one area where you most want to see change? Paying bills on time? Reducing impulsive spending? Building savings? Pick one to start.

02

Identify Your First Three Actions

List three small, specific actions related to your focus area. Make them so small they feel almost silly. Example: "Open bank app," "Save one icon to home screen," "Set one bill reminder."

03

Schedule and Support

For each action, decide when you'll do it and what support you'll use. Be specific: "Tuesday at 2pm, with Sarah on video call, safety toolkit ready."

04

Plan Your Celebration

Decide how you'll celebrate completing each action. This isn't optional—it's part of the plan. Make it something you'll genuinely enjoy.

05

Review and Adjust

After one week, review what worked and what didn't. Adjust your plan based on what you learned. This is refinement, not failure.



Important: Your plan will need adjustments. That's not only normal—it's expected. The goal is finding what works for YOUR brain, which requires experimentation. Be curious about what doesn't work rather than ashamed.

Resources and Next Steps

Healing your relationship with money is a journey, not a destination. This workbook has given you tools and awareness, but the real work happens in daily practice. Be patient with yourself as you integrate these new approaches.

ADHD-Friendly Financial Tools

- YNAB (You Need A Budget) - Visual budgeting app
- Mint or Personal Capital - Automatic expense tracking
- Digit or Qapital - Automated savings apps
- Focusmate or similar - Body doubling platforms

Professional Support

- ADHD coaches who specialize in financial management
- Therapists trained in shame resilience and ADHD
- Financial advisors with neurodivergent experience
- Professional organizers who understand executive function

Learning Resources

- QueerdCo - Ellyce Fulmore's work on money and neurodivergence
- Books on shame, ADHD, and financial wellness
- Online communities for ADHD women
- Podcasts about ADHD and money management

Continued Practice

- Return to exercises in this workbook regularly
- Keep journaling about your money relationship
- Revisit your action plan monthly to adjust
- Connect with others who share similar experiences

Remember that setbacks are part of the process. You won't do everything perfectly, and that's okay. What matters is that you keep showing up with compassion, keep adjusting your approach, and keep treating yourself with the kindness you deserve.



Your Compassionate Money Manifesto

As you move forward with this work, return to these truths whenever shame or overwhelm creep back in. These aren't aspirational statements—they're facts about you and your journey with money.

My worth is not determined by my bank balance or my ability to manage money "perfectly."

My ADHD brain is different, not deficient. I deserve systems that work for me.

Asking for help is strength, not weakness. Support is a resource I'm allowed to use.

Small progress is still progress. Every tiny step forward matters.

Shame thrives in silence. I will name my struggles and treat them with compassion.

I am learning and growing. Setbacks are part of the process, not proof of failure.

You are capable. You are worthy. You are doing better than you think.



Your relationship with money can change. It won't happen overnight, and it won't be linear, but with compassion, support, and ADHD-friendly strategies, you can build a financial life that feels manageable rather than overwhelming. You can face money tasks without shame. You can trust yourself.



This workbook is here whenever you need it. Return to it when you're struggling, when you need a reminder of your progress, or when shame starts to take hold again. You're not alone in this journey, and you don't have to figure it all out right now.

Take a breath. You've got this. One small step at a time.