ADHD MONEY SURVIVAL GUIDE

A system that runs itself, for brains that forget to run it

5	3	15	0
CORE SYSTEMS	SIMPLE RULES	MIN/WEEK	SPREADSHEETS

NOT ANOTHER BUDGETING APP

3 rules. 1 weekly habit. Automation does the rest.

Designed to work on your worst, most scattered day.

Autopay System · Debt Snowball · Low Energy Ready · Daily Allowance

7 Pages · Fill-in-and-Follow · Instant Download

Why ADHD + Money Is Hard

It's not discipline. It's brain wiring.

Your brain doesn't process future consequences well. The fix isn't willpower — it's building a system that removes you from the equation as much as possible.

The Problem	Why It Happens	The Fix
Due dates don't feel real	ADHD causes time blindness	Autopay everything
Visible money gets spent	Impulse + 'out of sight' spending	Hide the savings account
One miss = full spiral	Emotional dysregulation + shame	$1,000 buffer catches you
Can't stick to budgets	Budgets require daily tracking	Daily allowance replaces budgets
Overspending on dopamine	ADHD brains seek stimulation	Planned 'fun money' lane

What Doesn't Work:

Detailed budgets, manual tracking, willpower-based systems, punishing yourself after a bad week, starting over from scratch every month.

What Does Work:

Automation, visual simplicity, small wins, one weekly check-in, removing decisions, and hiding money from yourself on purpose.

The #1 ADHD Money Trap:

Buying a new budgeting app every month is the procrastination. This guide has no app. No spreadsheet. Just 3 rules and a 15-minute weekly habit called 'Money Day.'

1. Build a $1,000 Buffer

Your emergency brake. Do this before anything else.

Sprint, not marathon.

Save $1,000 as fast as possible. Sell stuff. Pause subscriptions. Pick up extra shifts. Speed matters, not comfort. This is a one-time sprint to build your firewall.

Without it: every surprise becomes new debt. With it: surprises get absorbed. Don't skip this step to pay off debt faster — one emergency wipes out all your progress.

MY $1,000 SPRINT PLAN

Target date: ____________ Current savings: $ ____________

3 things I can sell or cancel this week:

1. ____________
2. ____________
3. ____________

2. The Debt Snowball

Small wins = momentum. This is ADHD's secret weapon.

1. List all debts smallest to largest balance. Ignore interest rates.
2. Set all minimum payments to autopay. Never think about them again.
3. Attack the smallest debt with every extra dollar you have.
4. When it hits $0, celebrate. Move to the next one.

Why not the Avalanche Method?

ADHD brains need dopamine from visible wins. Crossing off a whole debt triggers the reward that keeps you going. The snowball pays a small 'motivation premium' that's worth every penny.

MY DEBT SNOWBALL

Debt #1 (smallest): Balance: $ ____________

Debt #2: Balance: $ ____________

Debt #3: Balance: $ ____________

Extra monthly payment at smallest debt: $ ____________

The 3 Rules

This is the entire system. No apps. No spreadsheets.

Rule 1: Autopay Minimums on Everything

Rent, utilities, insurance, subscriptions, every minimum debt payment — autopay. Configure once. Never manually pay these again.

Why: Removes the need to remember. Eliminates late fees. One fewer decision for an already-overloaded brain.

Rule 2: Split Money Into 3 Lanes

Three accounts. Three jobs. Income splits into its lane immediately. Your debit card links only to Spending.

Account	Job	Access
Bills Account	Fixed costs + all autopays	Confirm payments only
Spending Account	Groceries, gas, eating out, daily life	Your only active debit card
Snowball / Savings	Protected growth	Separate bank — don't check

Rule 3: Hide the Snowball Account

Keep savings at a completely separate bank — ideally a high-yield account (HYSA) with a 2–3 day transfer delay.

Why: The delay kills impulse access. By the time 2 days pass, the impulse is gone. Out of sight, out of app, out of mind.

Split Formula:

Income arrives >> Bills auto-transfer >> Snowball auto-transfer >> What's left in Spending is yours, no guilt.

How to set it up: Use your bank's recurring transfer or direct deposit split feature to automatically route income on payday. Most banks support this in online settings.

MY ACCOUNT SETUP

Spending Account Bank: ______________________

Bills Account Bank: ______________________

Snowball / HYSA Bank: ______________________

The 'Money Day' Routine

One event. 15 minutes. Once a week. That's it.

> Set a recurring calendar event. Same day, same time, every week. When it fires, do three things and you're done:

1. Confirm autopays went through
2. Check all 3 account balances
3. Send any extra cash to smallest debt

My Money Day is every ____________________ at ____________________

(e.g., Sunday, 7:00 PM)

Calendar event set? Yes / No

Bills Master List

Fill this out once. Update only when something changes.

Bill Name	Due Date	Monthly $	Autopay?	Account
e.g., Rent	1st	$	Y/N	Bills
		$	Y/N	
		$	Y/N	
		$	Y/N	
		$	Y/N	
Total Monthly Bills:		$		

> **Behind Right Now? Pay in This Exact Order:**
>
> 1. Rent/Mortgage — roof over your head
> 2. Utilities — call provider if behind, hardship programs exist
> 3. Transportation — protect the income
> 4. Minimum debt payments — minimums only, just prevent collections
> 5. Everything else — subscriptions, extras — these wait
>
> Don't pay the loudest collector first. Collectors are trained to create urgency.

Spending Control (No Budgeting)

Budgets don't work for ADHD brains. These two tools do.

Tool 1: Daily Allowance

Formula: Spending balance ÷ days until next paycheck = your daily allowance

'$47 today' hits differently than '$1,400 this month.' One number. Not categories, not percentages.

Next payday: ________________ Current daily allowance: $ ________________

Tool 2: Hours-of-Life Check

Formula: Purchase price ÷ hourly wage = hours of your life

'Is this worth 5.5 hours of my life?' hits harder than 'Is it in my budget?' Hours are concrete. Dollars are abstract.

My hourly wage: $ ________________

Salaried? Annual salary / 2,080 = hourly rate. Variable income? Monthly take-home / 160 = approx. hourly.

Use Both Together

Before any non-essential purchase: Is this in my daily allowance? How many hours does this cost? If both feel okay — buy it with zero guilt.

LOW ENERGY MODE — Flip here on crash days

The 30-Second Money Check

Open bank app. Look at Spending balance. Divide by days until payday. Done.

- [ ] Opened the bank app
- [ ] Looked at Spending account balance
- [ ] Divided by days until payday
- [ ] That's my number. I'm done.

* System assumes 3 separate accounts. If needed, use separate savings accounts at same bank — but a different bank is ideal.

Your Copy-Paste Plan

The entire system on one page.

Setup — Do Once	Money Day — Weekly, 15 Min
Build $1,000 emergency buffer	Confirm all autopays cleared
Open 3 accounts: Bills/Spend/Snow	Check all 3 account balances
Move snowball to separate bank	Send extra to smallest debt
Autopay ALL minimums from Bills	Recalculate daily allowance
Set up auto-split on income	Note any upcoming big expenses
Fill out Bills Master List	

Monthly — 5 Minutes	Daily — 10 Seconds
List debts smallest to largest	Verify no unexpected charges
Confirm snowball grew as expected	Check debt balance decreased
Cancel forgotten subscriptions	Check daily allowance before spend
	Hours-of-life check on non-essentials

When You Fall Off:

You will fall off. It doesn't mean the system is broken. Skip the shame. Restart the next Money Day.

Your One Next Step:

Pick exactly one item from the setup list. Do it in the next 24 hours. Then come back and cross it off. One item. That's how this works.

Your Notes & Wins

Track progress, celebrate wins, capture anything that comes up.

THIS WEEK'S MONEY WIN:

ONE THING I AUTOMATED:

MY CURRENT SMALLEST DEBT:

MY DAILY ALLOWANCE RIGHT NOW: $

SOMETHING I SAID NO TO (HOURS-OF-LIFE CHECK):

NOTES

SPENDING BUCKETS

5 questions. Instant money system.

SCAN TO LAUNCH

Custom Spending Bucket Calculator

Open your phone camera and point it at the code.
No app needed. Works on iPhone and Android.