

HALFDONE

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ADHD MONEY GUIDE

**You are not bad  
with money.**

You are bad with  
systems that  
were not built  
for your brain.

A brutally honest guide to money for ADHD brains.

No spreadsheets. No guilt trips.

# What is inside.

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Each chapter has one core idea and one action. That is it.

# Why your brain hates budgets.

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You have probably been told by a parent, a YouTube video, a well-meaning friend that if you just tracked your spending and stuck to a budget, your finances would be fine. Maybe you even believed them. So you tried a new system. You set up the categories. You lasted four days.

Here is the thing nobody says out loud: traditional budgeting is a system designed for neurotypical brains. It assumes you will remember to log purchases. It assumes future consequences feel real to you right now. It assumes willpower is renewable. For ADHD brains, none of that is reliably true.

"The problem was never that I did not care about money. The problem was every system assumed I would remember, follow through, and feel motivated. I never do."

## What is actually happening in your brain

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### Dopamine + Money

ADHD brains have lower baseline dopamine. That means the reward signal from "saving \$50 this month" is genuinely faint compared to the reward signal from buying something right now. This is not weak character. It is neurochemistry.

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### Working memory gaps

Traditional budgeting requires you to hold numbers, categories, and rules in your head across days and weeks. ADHD working memory does not work like that. Out of sight is genuinely, literally out of mind.

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### Time blindness

ADHD makes it hard to feel future consequences as real. A bill due in 3 weeks feels as abstract as a bill due in 3 years. This is why urgency only kicks in at the last second and why late fees happen even when you had the money.

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#### Key insight:

The solution is not more discipline. It is fewer decisions.

## The ADHD money principles

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### 01 Automate everything possible

If it requires you to remember, it will fail eventually.

### 02 One number, not a spreadsheet

You need to know one number: how much can I spend freely? That is it.

### 03 Short feedback loops

Weekly check-ins beat monthly budgets. Shorter loops catch problems faster.

### 04 Design for your bad days

The system has to work when you are overwhelmed, not just when you are motivated.

### 05 No guilt, only resets

Shame does not fix anything. A clean slate does.

### Your Chapter 01 action:

Write down the last time you "failed" at budgeting.

Now identify which of the 3 brain things above caused it.

It was never your fault. Now you know why.

# The 3-bucket method.

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Most budgeting systems give you 50 categories. You need three. Three bank accounts (or three mental buckets) that handle everything automatically. You set it up once. It runs itself. You stop thinking about money every day.

## BILLS

Fixed costs.  
Rent, utilities,  
subscriptions.

## FREEDOM

Yours to spend.  
No tracking.  
No guilt.

## BUFFER

Safety net.  
For surprises  
and mistakes.

## How to set up the 3 buckets

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You do not need three physical bank accounts (though that helps). You can use one account and track the split mentally, . But if you want the lowest-friction version: yes, three accounts.

### The split (start here, adjust later):

#### **BILLS bucket**

**50% of take-home pay**

All fixed, recurring costs go here. Auto-pay everything

#### **FREEDOM bucket**

**30% of take-home pay**

This is your spending money. When it is gone, it is gon

#### **BUFFER bucket**

**20% of take-home pay**

Do not touch this. It exists for emergencies, mistakes,

Irregular income? Use your lowest month as your baseline. In a good month, put the extra straight into Buffer. Never let it hit Freedom it will disappear.

## Set it up: 20-minute checklist

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Do this once. Then forget about it.

- Open your banking website or app
- Create or designate 3 accounts: Bills, Freedom, Buffer
- Calculate your monthly take-home pay
- Set auto-transfers on payday: 50% Bills, 30% Freedom, 20% Buffer
- Move all auto-pay subscriptions & bills to Bills account
- Set up auto-pay for rent / mortgage from Bills account
- Remove any budgeting apps taking up space on your phone
- Tell one person what your Freedom number is (accountability hack)

**Your Freedom Number is the only number you need to know.**

Everything else is automatic.

# Kill the leaks.

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The average person pays for 12 subscriptions. They think they have 8. The gap between those two numbers the forgotten ones is called a money leak. Leaks are especially brutal for ADHD brains because signing up for things feels great (dopamine hit) and cancelling feels hard (requires remembering + effort). Result: a slow drain you never see.

## Common leaks people forget they have:

- Free trials that converted to paid
- Annual subscriptions (only charge once a year easy to forget)
- Duplicate streaming services (do you really need 4?)
- App subscriptions from 2 phones ago
- Gym memberships used 0 times this quarter
- Old Amazon Subscribe & Save orders
- Cloud storage on multiple platforms
- Domain names / hosting for projects you abandoned

## The 15-minute leak audit

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Do this audit right now. Set a 15-minute timer. Go.

- Step 1** Open your last 2 bank statements (or banking website)
- Step 2** Search for: recurring, subscription, monthly, annual
- Step 3** List every charge you find below
- Step 4** Mark each: KEEP / KILL / "Wait what is this?"
- Step 5** Cancel everything in KILL and "Wait what is this?" today

Subscription name	\$/month	Last used	Keep / Kill
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## After the audit

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Most people find \$40–\$120/month in forgotten subscriptions during this audit. At the low end, that is \$480/year. Cancel one thing today just one. The rest can wait.

### Tools that help (free):

#### **Your bank search**

Filter transactions by amount to find recurring small charges

#### **Google your bank name + cancel subscription**

Most banks have a subscriptions view built in now

#### **Your bank's search**

Filter by amount to find recurring small charges

Rule: Any subscription you cannot immediately name a reason to keep cancel it. You can always re-subscribe. You cannot un-spend money.

## CHAPTER 04 · THE FRIDAY

# The 5-minute Friday ritual.

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Every other money system asks you to do something daily, or when you remember, or when you feel motivated. This one asks for 5 minutes, once a week, on Friday. That is the entire system. If you do this every Friday for one month, your financial awareness will be better than 80% of Americans.

## Three questions. Every Friday. Nothing else.

### 01 What came in this week?

Total income, transfers, side money.

### 02 What went out?

Check your Freedom account balance. Is it higher or lower than last Friday?

### 03 Any fires next week?

Upcoming bills, irregular expenses, or anything that needs attention.

## Making it stick: habit stacking

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The reason most habits fail is not willpower it is that they float loose in time. Habit stacking fixes this: attach your Friday ritual to something you already do every Friday.

### The formula:

**After [existing Friday habit], I do my 5-minute money check.**

### Examples:

After Friday lunch, I check my bank balance.

After I close my laptop for the week, I do the check.

After ordering my Friday takeout, I do 5 minutes of money.

While waiting for my Friday coffee to brew, I check.

### Your Chapter 04 action:

- Write your stack: "After \_\_\_\_\_, I do my money check."
- Set a recurring Friday phone reminder titled "5-min money"
- Do it this Friday even if it is just for 2 minutes

Missing a week is not failure. The research on habit formation is clear: it is the average over time that counts. One missed Friday changes nothing. Six consecutive misses is a pattern and patterns can always be restarted.

# Emergency reset mode.

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You are going to have bad months. Maybe you overspent. Maybe an unexpected bill hit. Maybe you completely abandoned the system for 6 weeks and you are too ashamed to look. This chapter is for that moment. No shame, no lecture just a step-by-step reset.

First: the fact that you are reading this chapter means you are already doing better than ignoring it. Opening the document is the hardest step. You have done it.

## The reset plan

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Do these in order. Stop when you have stabilized.

### **STEP 1 Assess, do not catastrophize**

Open your accounts. Write down the actual damage number. Most people find it is smaller than the dread made it feel.

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### **STEP 2 Stop new spending for 72 hours**

No purchases except absolute necessities for 3 days. This creates breathing room and breaks the spending momentum.

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### **STEP 3 Handle the urgent first**

If bills are late, call the company today. Most will waive the first late fee if you ask directly and it is the first time. Say: 'I would like to request a late fee waiver.'

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### **STEP 4 Temporarily redirect Buffer**

If you have a Buffer account, it is there for exactly this. Use it. Then build it back at 20% going forward. That is what it is for.

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### **STEP 5 Restart the 3-bucket system**

Do not redesign everything. Just restart exactly as before. The system works you just stepped away from it for a while.

## The reframe

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Here is what neurotypical money advice gets wrong about setbacks: it treats them as moral failures. You overspent = you lack discipline = you are bad. That shame spiral is useless. It does not help you. It just makes you avoid looking at your finances for longer.

ADHD brains are especially vulnerable to the shame spiral because rejection sensitivity is real your nervous system genuinely experiences perceived failure more intensely. Knowing this helps. A setback is not a character flaw. It is data.

### Write these somewhere you will see them:

Resets are part of the system, not a failure of it.

One bad month does not erase three good ones.

Starting again tomorrow is always an option.

Every person with good finances has had a crisis month.

BONUS · NOTION TEMPLATE

# Your Fillable Money Template

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Duplicate the template. Fill in 3 numbers. Done.

The fillable template that comes with this guide has one job: make your Friday 5-minute ritual as low-friction as possible. No setup required beyond entering your three bucket amounts.

## How to use it:

- Open the fillable PDF template included in your download
- Click 'Duplicate' in the top right corner
- Enter your Bills amount (what auto-pays monthly)
- Enter your Freedom amount (your monthly spend money)
- Enter your Buffer target (your safety net goal)
- Every Friday, open it and answer the 3 questions

## What is in the template:

- Weekly check-in view
- Monthly overview
- Subscription tracker
- Reset mode checklist

# You have already done the hard part.

Most people never finish a money guide.

You did. That says something.

Now do one thing: set up the 3 buckets.

Just that. Nothing else.

The rest will follow.

**The HalfDone Team**

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