FOUNDATIONS · RESOURCE 17

Dopamine-Driven Spending

TL;DR · QUICK SUMMARY

- Some neurodivergent individuals may be more likely to seek novelty, stimulation or immediate rewards.
- Spending can sometimes be linked to interest, excitement, emotional regulation or the pursuit of dopamine.
- These behaviours are not about being irresponsible or lacking financial knowledge.
- Understanding the drivers behind spending can help create practical, sustainable financial strategies.

A Note Before You Read On

Why This Matters

Financial planners often encounter clients who know what they "should" do financially but find themselves repeatedly making purchases they later regret.

For some neurodivergent individuals, spending may provide stimulation, excitement, comfort or a temporary boost in mood.

This isn't necessarily a budgeting problem.

It's often a behavioural pattern that requires understanding rather than judgement.

What This Might Look Like

A client may:

- Make spontaneous purchases during periods of boredom.
- Frequently buy new hobby-related items.
- Struggle with online shopping habits.
- Experience regret shortly after purchasing.
- Move rapidly from one interest to another.
- Spend more during stressful or emotionally demanding periods.

What You Can Do

1. Explore the Pattern

Instead of focusing solely on spending, explore:

- When it tends to happen.
- What triggers it.
- How the client feels before and afterwards.
- Whether there are recurring themes.

2. Create Practical Safeguards

Consider:

- Spending buffers.
- Separate discretionary accounts.
- Cooling-off periods.
- Automated savings.
- Spending alerts.

3. Focus on Sustainability

The goal is rarely to eliminate spending completely.

It’s to create systems that support conscious decision-making.

Helpful Phrases You Can Borrow

You don’t have to use these exact words — take what fits and leave the rest.

> “Have you noticed any patterns around when spending feels hardest to manage?”

> “What tends to be happening before you make those purchases?”

> “Let’s look at ways to create a little more pause between the impulse and the decision.”

Quick Tips

- Avoid judgemental language.
- Explore behaviour with curiosity.
- Look for triggers and patterns.
- Build practical safeguards.
- Focus on progress, not perfection.
- Recognise emotional factors.
- Work with the client’s strengths and preferences.

Before You Go

Most spending behaviours exist for a reason.

Understanding what the spending is doing for the client is often more valuable than focusing only on the spending itself.

When financial strategies work with human behaviour rather than against it, they are often far more sustainable.