FOUNDATIONS · RESOURCE 01

Executive Function & Money

TL;DR · QUICK SUMMARY

- Executive function refers to the mental skills we use to plan, organise, prioritise, initiate tasks and manage information.
- For some neurodivergent individuals, managing finances can be impacted by executive function challenges rather than financial knowledge.
- Difficulties with money management do not necessarily reflect capability, intelligence or motivation.
- Understanding executive function can help financial planners create more accessible and effective client experiences.

A Note Before You Read On

This resource offers general guidance and reflects common experience, not professional, legal, medical or financial advice. It is not a substitute for employment law, HR policy, occupational health guidance, or individual professional assessment. Every person's experience of neurodivergence is different, so please adapt anything here to your own situation. The Uniquely Wired Network does not accept liability for decisions, actions or outcomes arising from the use of this material. If you need advice specific to your circumstances, please consult a qualified professional (e.g. HR, legal, medical, or financial advisor).

Why This Matters

Many financial planning processes assume that clients can consistently organise information, remember deadlines, follow complex instructions and complete multi-step tasks.

For some neurodivergent individuals, these activities may require significantly more effort.

This can affect financial administration, decision-making and engagement, even when the individual fully understands the importance of the task.

What This Might Look Like

- Missing paperwork deadlines.
- Delaying account administration.
- Forgetting financial tasks despite good intentions.
- Difficulty prioritising competing financial goals.
- Becoming overwhelmed by lengthy forms or documentation.
- Starting financial projects but struggling to complete them.

What You Can Do

1. Simplify Processes

- Break complex tasks into smaller actions.
- Create clear next-step guidance.
- Reduce unnecessary administration where possible.

2. Support Memory

- Provide written follow-ups.
- Use reminders and checklists.
- Summarise agreed actions.

3. Reduce Cognitive Load

- Avoid overwhelming clients with too much information at once.
- Focus conversations on key decisions.
- Allow additional processing time.

Helpful Phrases You Can Borrow

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

> Would it be helpful if we broke this into smaller steps?”

> “Let’s focus on what needs to happen first.”

> "I'll send a summary after our meeting so you don't have to remember everything."

Quick Tips

- Don't confuse executive function challenges with lack of interest.
- Simplify wherever possible.
- Prioritise clarity over complexity.
- Provide written follow-up.
- Avoid information overload.
- Build in reminders and prompts.
- Focus on progress, not perfection.

Want to Know More?

- See our companion guide: Impulse Spending vs Financial Avoidance
- See our companion guide: Pattern-Based Financial Habits

Before You Go

Many financial challenges are not knowledge problems.

Sometimes they are capacity, processing or organisation challenges.

When planners understand executive function, conversations often become more supportive, effective and empowering.