FOUNDATIONS · RESOURCE 03

Impulse Spending vs Financial Avoidance

TL;DR · QUICK SUMMARY

- Some neurodivergent individuals may experience challenges with impulse spending, while others may avoid financial decisions altogether.
- Both behaviours can create financial stress and uncertainty.
- These patterns are often influenced by emotional, cognitive or processing factors rather than a lack of knowledge.
- Understanding the behaviour behind the behaviour can improve financial planning outcomes.

Why This Matters

Financial planners may encounter clients who appear highly engaged with spending but disengaged from planning, or vice versa.

Understanding the underlying drivers can help create better support structures and more sustainable financial habits.

What This Might Look Like

Impulse Spending

- Unplanned purchases.
- Frequent online spending.
- Difficulty delaying gratification.
- Spending linked to mood or interest.

Financial Avoidance

- Ignoring financial communications.
- Delaying reviews.
- Avoiding account logins.
- Putting off important decisions.

What You Can Do

1. Reduce Friction

- Simplify decision-making.
- Use automated systems where appropriate.
- Create manageable action plans.

2. Create Structure

- Schedule regular reviews.
- Implement reminders.
- Break large goals into smaller milestones.

3. Remove Shame

Focus on understanding rather than blame.

Helpful Phrases You Can Borrow

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

> "Many people find financial tasks overwhelming at times. Let's break this down together."

> "What's making this decision feel difficult right now?"

> "What would make the next step feel more manageable?"

Quick Tips

- Avoid judgemental language.
- Explore patterns with curiosity.
- Create structure and consistency.
  Simplify decision-making.
- Focus on solutions rather than blame.
- Recognise emotional factors.
- Celebrate small wins and progress.

Before You Go

Financial behaviours often make more sense when we understand the pressures, emotions and experiences behind them.

Compassion and curiosity can be just as valuable as technical expertise.