

FOUNDATIONS · RESOURCE 04

Pattern-Based Financial Habits

TL;DR · QUICK SUMMARY

- Many people develop repeated patterns in how they earn, spend, save and manage money.
- Understanding patterns can provide deeper insight than focusing on isolated financial decisions.
- Neurodivergent clients may experience recurring behaviours linked to routine, predictability, interests or stress.
- Identifying patterns can support more sustainable financial planning strategies.

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

Individual financial decisions only tell part of the story.

Patterns can reveal recurring behaviours, challenges and strengths that may influence long-term financial outcomes.

Recognising these patterns can support more personalised planning conversations.

What This Might Look Like

- Consistent saving habits.
- Repeated overspending in particular situations.

- Cycles of intense financial engagement followed by disengagement.
- Strong preference for predictable routines.
- Spending linked to hobbies, interests or periods of stress.

What You Can Do

1. Look for Trends

Focus on:

- Repeated behaviours.
- Recurring triggers.
- Consistent strengths.
- Environmental influences.

2. Build Around Existing Strengths

Where possible:

- Use routines that already work.
- Create systems that support consistency.
- Develop planning strategies around established habits.

3. Use Collaborative Exploration

Invite clients to reflect on patterns and observations.

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 recurring patterns in how you approach money?”

“When things go well financially, what tends to be happening?”

“Are there situations that consistently make money feel easier or harder to manage?”

Quick Tips

- Focus on long-term patterns, not isolated events.
 - Look for strengths as well as challenges.
 - Avoid assumptions.
 - Build on successful habits.
 - Encourage self-awareness.
 - Use patterns to inform planning strategies.
- Explore triggers and routines.

Before You Go

Every client has financial habits and patterns.

The goal isn't to eliminate them.

It's to understand them well enough to create strategies that feel realistic, sustainable and aligned with the client's life.