FOUNDATIONS · RESOURCE 16

Reworking Financial Plans Around Energy and Capacity

TL;DR · QUICK SUMMARY

- Financial plans often focus on income, assets and goals, but rarely consider energy and capacity.
- Many neurodivergent clients experience fluctuating capacity, particularly during periods of stress, change or burnout.
- A financially sustainable plan should be realistic, manageable and achievable within the client’s day-to-day life.
- Planning around capacity can improve long-term consistency and wellbeing.

Why This Matters

Traditional planning often assumes consistent levels of productivity, organisation and decision-making capacity.

For some clients, this may not reflect reality.

Periods of burnout, overwhelm, illness, major life events or increased demands can affect a person’s capacity to manage finances, complete tasks or maintain financial routines.

Building flexibility into financial plans can improve resilience and long-term success.

What This Might Look Like

A client may:

- Struggle to maintain financial systems during stressful periods.
- Experience cycles of high engagement and complete disengagement.
- Find administrative tasks difficult during periods of burnout.
- Need more support during transitions or life changes.
- Feel frustrated when trying to maintain routines that no longer work.

What You Can Do

1. Focus on Sustainability

Ask whether a plan feels realistic as well as financially effective.

Sometimes the most successful strategy is the one a client can consistently maintain.

2. Build Flexibility

Consider:

- Automated savings.
- Automated investments.
- Simplified budgeting systems.
- Reduced administrative burden.
- Scheduled review points.

3. Explore Capacity Openly

Where appropriate, discuss:

- Busy periods.
- Energy fluctuations.
- Sources of stress.
- Existing support systems.

4. Plan for Difficult Periods

A resilient financial plan should still work when life becomes challenging.

Helpful Phrases You Can Borrow

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

> "Does this feel realistic to manage alongside everything else in your life?"

> "How easy would this be to maintain during a particularly busy or stressful period?"

> "Let's build something that works on your best days and your difficult days."

> "What systems tend to work well when life feels overwhelming?"

Quick Tips

- Sustainability matters more than perfection.
- Consider energy as well as income.
- Reduce unnecessary complexity.
- Build in flexibility where possible.
- Use automation to reduce cognitive load.
- Plan for periods of lower capacity.
- Focus on long-term consistency.

Before You Go

Good financial planning isn't just about creating the most efficient plan.

It's about creating a plan that works in real life.

When finances are aligned with a client's energy, capacity and circumstances, they're often far more likely to stay engaged and make meaningful progress over time.

Sometimes the best financial strategy is not the most ambitious one.

It's the one that remains achievable, sustainable and supportive of the client's overall wellbeing.