

The Companion Pack

Printable worksheets & quick-start tools for *Budgeting for ADHD & Neurodivergent Minds*

by **Adrian J. Lin**

A Dime Path companion to the book.

These are the same worksheets from the book, gathered in one printable place. Use the ones that help, skip the rest, and fill them in messily. A half-finished worksheet still counts.

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How to Use This Pack

A few gentle ground rules — the same spirit as the book.

Rough is fine. None of these need exact numbers or neat handwriting. A quick, messy pass beats a perfect one you never start.

Use what helps, skip the rest. You don't have to fill in every worksheet, or do them in order. Flip to whatever fits what's loud in your life right now.

Most are meant to be redone. Print a fresh copy whenever life changes. Nothing here is a one-time test.

Look for the low-energy version. Most worksheets have a bare-minimum version for tired, depleted, not-today days. On those days, do the small version and call it a win.

What's inside

1. **If You Only Do Three Things** — the whole system in three moves.
2. **Money Snapshot** — a 15-minute (or 5-minute) picture of where you stand.
3. **Low-Friction Budget Template** — pick one budgeting style and set it up once.
4. **Bill & Autopay Tracker** — one home base for every recurring bill.
5. **Impulse Spending Pause Plan** — speed bumps, a 24-hour list, a subscription sweep.
6. **Visual Savings Tracker** — a color-in progress bar for a starter buffer or any goal.
7. **Account Setup Checklist** — build the bills/spending/savings/fun “buckets.”
8. **Weekly Money Reset** — a short, repeatable weekly check-in.
9. **30-Day Money System Challenge** — a gentle, week-by-week ramp.

Tip: print single-sided if you want room to write, or fill them in on a tablet/phone PDF app.

If You Only Do Three Things

Don't have the bandwidth for the whole book right now? That's allowed. Do **these three** and you'll have headed off many of the most common money pitfalls:

1. **See your money.** Take a quick, no-spreadsheet snapshot of what's coming in, what's going out, and what's left. → *Chapter 2*
2. **Protect your bills.** Put your safe, predictable bills on autopay, set a reminder for the ones you want to review first, and add a low-balance alert underneath. → *Chapter 4*
3. **Start a weekly reset.** One short, repeatable check-in — glance, tidy, decide, done — anchored to something you already do, so the whole system stays in tune without daily effort. → *Chapter 10*

Got room for a fourth? Start one small automatic transfer to savings — even a few dollars — so a buffer builds in the background without a decision. → *Chapter 6*

That's it. Three moves (okay, four), and money goes from a thing you dread to a thing you can see and mostly handle. Everything else in this book just builds on these.

Start with whichever one feels least overwhelming. Start small. Start today.

Money Snapshot

A 15-minute, no-spreadsheet picture of where you stand. Do it fast and imperfect. You can fix the numbers later — done beats accurate today.

Low-energy version (5 minutes): Just fill in the **three numbers** in Part A and stop. That alone is a win.

Date: _____ How's your energy right now? (1-5): _____

Part A — The three numbers (start here)

1. **Money I have right now** (checking + cash + savings, rough): \$ _____
2. **Money coming in this month** (best guess): \$ _____
3. **Fixed bills due this month** (rent, utilities, loan minimums, subscriptions you know about): \$ _____

Rough "left over" = (1 + 2) - 3 = \$ _____ (Negative or unsure? That's useful information, not a verdict. Keep going only if you have energy.)

Part B — Where money lives (accounts)

Account / where it is	Type (checking/savings/cash/other)	Approx balance
		\$
		\$
		\$

Part C — Regular bills (don't aim for perfect)

Bill	Roughly how much	About when it's due	Autopay? (Y/N)
	\$		
	\$		
	\$		
	\$		

Add the ones you remember. You'll catch the rest later (see Bill & Autopay Tracker).

Part D — Money I owe (debts)

Who I owe	Approx balance	Minimum payment	Approx interest rate
	\$	\$	%
	\$	\$	%

Don't have the numbers handy? Write "look up later." Estimating is fine for now.

Part E — One thing I noticed

Finish the sentence (no judging):

- “The thing that surprised me is _____.”
 - “The one money thing I’d most like to feel calmer about is _____.”
-

My next step (pick ONE)

- Set up the **Bill & Autopay Tracker** for the bills above.
- Do the **Subscription sweep** (Impulse Spending Pause Plan / Ch. 5).
- Open or label a separate **savings** spot (Account Setup Checklist).
- Just sit with the snapshot. Revisit in a week.

That’s the whole snapshot. You don’t need a spreadsheet to know where you stand — you just took the picture.

Low-Friction Budget Template

Not a track-every-penny spreadsheet. Pick a style that fits your brain, set it up once, and let automation do most of the work. Your job becomes a quick weekly glance — not daily willpower.

Choose **one** style below. You can switch later — switching styles is normal, not failure.

Step 1 — Pick your style

- **Percentage / proportional** — split income into rough buckets by percent (e.g., needs / wants / savings). Good if you like a simple rule.
- **Two-account split** — bills account + spending account. Whatever’s in “spending” is safe to spend. Good for impulse control and simplicity.
- **Pay yourself a salary** — for **irregular income**: keep a buffer, pay yourself a steady “salary” into spending each period regardless of the swings.
- **Anti-budget** — automate savings + bills first; spend the rest freely with zero tracking. Good if tracking burns you out.
- **Value-based** — fund only what you truly care about; cut the rest. Good if generic categories feel meaningless.

My chosen style: _____

(Percentages and rules in this template are examples to adjust, not laws.)

Step 2 — Your numbers (rough is fine)

- Income per week paycheck month: \$ _____
 - Fixed bills total (from Bill & Autopay Tracker): \$ _____
 - Automatic savings (set first): \$ _____
 - **Spendable = income - bills - savings = \$ _____**
-

Step 3 — Set the buckets (example: percentage style)

Bucket	Target %	Target \$	Auto-routed?	Where it goes
Bills / needs	__%	\$	<input type="checkbox"/>	bills account
Spending / wants	__%	\$	<input type="checkbox"/>	spending account
Savings	__%	\$	<input type="checkbox"/>	savings account
Fun / guilt-free	__%	\$	<input type="checkbox"/>	fun account

(Two-account style? Just use Bills and Spending. Anti-budget? Just set Savings + Bills to auto, leave the rest as “spendable.”)

Step 4 — Automate it (the whole point)

- Auto-pay bills (Bill & Autopay Tracker).
- Auto-transfer savings on payday / on each deposit.
- Route “spendable” to one account tied to my debit card.
- Low-balance alert on the bills account.

Step 5 – The only ongoing task

- A weekly glance (Weekly Money Reset). That's it. No daily logging required.
-

If your income is irregular

1. Find your **lean-month survival number** (bills + basics): \$_____
2. Build a buffer that covers it (Visual Savings Tracker).
3. Pay yourself that “salary” each period; in big months, top up the buffer and savings instead of inflating spending.

Low-energy version: Two accounts. Bills auto-pay from one. Everything else lives in “spending.” When spending is low, slow down. Done.

Bill & Autopay Tracker

One home base for every recurring bill, so nothing hides and “I forgot” stops costing you money. Set it up once; glance at it during your Weekly Money Reset.

Heads up: Autopay is great for *not forgetting* — but it can overdraw an account if the money isn’t there. Pair autopay with a **low-balance alert** (see bottom). For variable or large bills, consider “review first, then pay” instead of full autopay.

Last updated: _____

Decide once: which bills are safe to autopay?

- **Good autopay candidates:** fixed, predictable amounts you always want paid (rent/mortgage, insurance, loan minimums, phone, utilities you trust).
 - **Review-first candidates:** variable amounts, anything you might cancel, free trials, things that sometimes overcharge.
- _____

The tracker

Simplified for print: a bill that isn’t on autopay is a “review-first” bill (you approve it each time). Low-balance alerts are set per-account in the table at the bottom.

Bill	Amount (or “varies”)	Due day	Autopay?	Account it pulls from	Notes
Rent / mortgage	\$		<input type="checkbox"/>		
Electric / gas	\$ varies		<input type="checkbox"/>		
Water / trash	\$		<input type="checkbox"/>		
Internet	\$		<input type="checkbox"/>		
Phone	\$		<input type="checkbox"/>		
Insurance	\$		<input type="checkbox"/>		
Loan / credit min.	\$		<input type="checkbox"/>		
Subscriptions	\$		<input type="checkbox"/>		
	\$		<input type="checkbox"/>		
	\$		<input type="checkbox"/>		

Rough total of fixed bills per month: \$ _____

Irregular-income tip

If your income is lumpy, you can time some payments to **when money lands** instead of a fixed calendar date — or keep one “bills” account you top up first whenever you get paid (see Account Setup Checklist).

Set-it-once checklist

- Listed every recurring bill I can think of (check last month's statement to catch hidden ones).
- Marked each as **autopay** or **review-first**.
- Turned on autopay for the safe ones.
- Set a **low-balance alert** on the account bills pull from.
- Set a **payment-due reminder** for review-first bills.
- Picked a weekly day to glance at this (Weekly Money Reset).

Low-balance / safety alerts

Account	Alert me when balance drops below	Alert channel (text/app/email)	Set?
	\$		<input type="checkbox"/>
	\$		<input type="checkbox"/>

Low-energy version: Turn on autopay + a low-balance alert for just your **rent and one utility** today. Add the rest later.

Impulse Spending Pause Plan

The goal isn't to never want things. It's to put a small speed bump between the urge and the checkout — so the impulse has to wait, not disappear. If you still want it later, you can buy it. Most of the time, the wave passes.

This is about **friction, not forbidding**. No shame here — impulse pulls are normal, especially for ADHD brains wired for novelty and quick dopamine.

Step 1 — Build your speed bumps (set up once)

Check the ones you'll use:

- **Un-save my cards** from phone/browser/shopping apps (no one-tap checkout).
 - **Delete or log out** of 1–2 tempting shopping apps.
 - **Turn off** “buy it again” / marketing emails and push notifications.
 - Make my **spending account** the only one on my debit card (Account Setup).
 - Set up a **24-hour list** (below) instead of buying now.
 - Tell a **money buddy** the things I'm tempted by (accountability).
-

Step 2 — The pause routine (use in the moment)

When you feel the urge to buy, run these in order:

1. **Pause & name it:** “I'm feeling the urge to buy ____.” (Say it, even quietly.)
2. **Add it to the 24-hour list** instead of the cart.
3. **Ask three quick questions:**
 - Do I already have something that does this job?
 - Is this a *want-it-now* feeling or a *need-it* problem?
 - What was I doing/feeling 10 minutes ago? (Bored? Stressed? Tired?)
4. **Wait 24 hours** (or until your Weekly Money Reset).
5. **Decide later, calmly.** Still want it and it fits your money? Buy it, guilt-free.

Low-energy version: Just do #1 and #2 — name it and park it on the list. That's enough to break the auto-buy.

My 24-hour (cooling-off) list

Date	What I wanted	Cost	Why it pulled me (bored/stressed/sale/etc.)	Decision after waiting
		\$		<input type="checkbox"/> bought <input type="checkbox"/> skipped
		\$		<input type="checkbox"/> bought <input type="checkbox"/> skipped
		\$		<input type="checkbox"/> bought <input type="checkbox"/> skipped
		\$		<input type="checkbox"/> bought <input type="checkbox"/> skipped

Money I kept by skipping this month: \$_____ (this is a win — make it visible!)

Subscription sweep (do once, then twice a year)

Go through your card/bank statement and list every recurring charge:

Subscription	Cost/month	Used it lately?	Keep / Cancel / Decide
	\$	<input type="checkbox"/> Y <input type="checkbox"/> N	
	\$	<input type="checkbox"/> Y <input type="checkbox"/> N	
	\$	<input type="checkbox"/> Y <input type="checkbox"/> N	
	\$	<input type="checkbox"/> Y <input type="checkbox"/> N	

- Cancel at least **one** today.
- Set a **reminder before any free trial** turns into a charge.

Monthly money freed up: \$ _____

My personal “spend triggers” (know your patterns, no judgment)

- I’m most likely to impulse-spend when I feel: _____
- The apps/stores that get me most: _____
- A non-spending thing that gives me a similar lift: _____

Visual Savings Tracker

Saving is easier when you can SEE it grow. Pick a goal, automate a tiny amount, and color in the progress. Your brain likes the visible win — use that.

The trick: automate the boring part (an auto-transfer you won't notice), and make the *progress* visual and satisfying. Even \$5 counts.

My savings goal

- **What I'm saving for:** _____ (starter buffer, a trip, a bill cushion, "just in case" — anything)
 - **Target amount:** \$ _____
 - **Where it lives:** _____ (a separate, slightly-inconvenient account so I don't spend it by accident)
 - **Auto-transfer set up?** Yes — \$ _____ every week paycheck month
 - **For irregular income:** I'll move _____% of each deposit the day it lands.
-

Progress bar (color in each box as you hit it)

Set each box to a chunk of your goal (e.g., 10 boxes = target ÷ 10).

1 box = \$ _____

Goal: \$ _____

[] [] [] [] [] [] [] [] [] [] []
 10% 20% 30% 40% 50% 60% 70% 80% 90% 100%

Fill style (pick one you like): ■ filled · ★ star · ✓ check · or color it in by hand if printed.

Milestone treats (free or cheap is fine): - At 25%: _____ - At 50%: _____ - At 100%: _____

Tiny-deposit log (optional — every bit visible)

Date	Amount in	Running total	Note (round-up, %, found cash, skipped a buy)
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	

Starter buffer first (recommended)

Before a big emergency fund, aim for a small **starter buffer** that stops a surprise from becoming debt:

- My starter buffer target: \$ _____ (pick something reachable)
- Starter buffer funded — then I'll grow toward the bigger goal.

If your brain says “I have nothing to save”: start with an amount so small it feels silly (\$1–\$5). The habit and the visible progress matter more than the size right now. You can raise it later.

Low-energy version: set one auto-transfer of any amount, then forget it. The tracker fills itself.

Account Setup Checklist

Set up a few separate accounts so good behavior becomes the default. When bills, spending, savings, and fun live in different places, you don't have to decide what's safe to spend — the structure tells you.

Heads up: Before opening anything, check for **monthly fees, minimum balances, and overdraft terms**, and confirm the bank/credit union carries **FDIC** (banks) or **NCUA** (credit unions) deposit insurance. Avoid accounts that nickel-and-dime you.

The buckets (start with 2, grow to 4)

Account	Job	Card attached?	Auto-funded how
Bills	Holds money for fixed bills; autopay pulls from here	No debit card	Top up first each payday
Spending	Day-to-day, safe-to-spend money	✓ debit card here only	Whatever's left after bills + savings
Savings	Buffer / emergency / goals; slightly inconvenient to reach	No card	Auto-transfer each payday or deposit
Fun / guilt-free (optional)	Spend with zero guilt	maybe	A small set amount each period

Start simple: If four feels like too much, begin with just **Bills** and **Spending**. Add Savings next. Add Fun last.

Setup checklist

Phase 1 — minimum viable (today-ish)

- Identify or open a **Spending** account; put my debit card on this one only.
- Identify or open a **Bills** account (or designate my current one).
- Set up **autopay** to pull bills from the Bills account.
- Set a **low-balance alert** on the Bills account.

Phase 2 — add savings

- Open a **Savings** account (separate bank/credit union is fine — adds healthy friction).
- Set an **auto-transfer** to Savings (any amount; even \$5).
- Confirm it's FDIC/NCUA insured.

Phase 3 — optional fun bucket

- Open/designate a **Fun** account; set a small auto-amount.
- Decide: this money is *meant* to be spent, guilt-free.

Phase 4 – wire up the flow

- On each payday / deposit, money routes: **Bills** → **Savings** → **Spending (+ Fun)**. Automate as much as your bank allows.
-

My account map (fill in)

Bucket	Bank/credit union	Last 4 digits	Auto-transfer amount	Insured?
Bills			\$	<input type="checkbox"/>
Spending			—	<input type="checkbox"/>
Savings			\$	<input type="checkbox"/>
Fun			\$	<input type="checkbox"/>

For irregular income

The moment a deposit lands, split it (by % or fixed amounts): - Bills: ____% · Savings/buffer: ____% · Taxes (if self-employed): ____% · Spending: ____%

Low-energy version: Just make sure your **debit card is on the Spending account only**, and **autopay pulls bills from a different account**. That one separation prevents most “oops, that was bill money” mistakes.

Weekly Money Reset

A short, repeatable ritual that replaces daily money vigilance. 10–20 minutes, once a week. If you miss a week, the reset IS the catch-up — no streaks to break, no guilt tax.

Make it pleasant: pair it with coffee/tea, music, a comfy spot, or a money buddy on a call. Anchor it to something you already do (after Friday lunch, Sunday morning, etc.) so you don't have to remember.

My reset is every: _____ (day/time) Anchored to this existing habit: _____

The 5-step reset (glance → tidy → decide → done)

1. Glance (2–3 min)

- Check balances on my main accounts: \$ _____ / \$ _____
- Anything weird? (charge I don't recognize, low balance) → note it: _____

2. Catch bills (2–3 min)

- Any bills due before next reset? (check Bill & Autopay Tracker)
- Review-first bills to approve: _____
- Enough in the bills account to cover them? Yes Top up needed

3. Spending check, no shame (2–3 min)

- Roughly, how did spending feel this week? fine tight over
- Anything on my **24-hour list** to decide now? (Pause Plan)
- One thing I'm glad I spent on: _____

4. Move money (2–3 min)

- Confirm savings auto-transfer happened (or move it now): \$ _____
- Got paid this week? Route it (bills → savings → spendable).
- Color in the **Visual Savings Tracker** if I added to savings.

5. Set up next week (2 min)

- One money thing to handle next week: _____
- Done. Close the laptop. Reward myself: _____

Low-energy version (the 5-minute reset)

When you're depleted, do only this: 1. Glance at your main balance. 2. Confirm nothing urgent is due/overdrawn. 3. Stop. You stayed in touch with your money — that's the win.

Missed last week? (the no-guilt restart)

- Don't recount everything — just do **today's** reset.
- Skim for anything urgent (overdue bill, low balance) and fix only that.
- You're caught up. The system is designed to be picked back up, not perfected.

Reset streak-free log (just dots, not pressure)

Mark a dot each week you check in. Gaps are fine and expected.

Wk1 ○ Wk2 ○ Wk3 ○ Wk4 ○ Wk5 ○ Wk6 ○ Wk7 ○ Wk8 ○

30-Day Money System Challenge

One small setup action every few days. By the end, most of your money runs itself and you have a simple weekly reset. Go slower if you need to — skipped days do NOT reset your progress. This is a ramp, not a streak.

If you only do three things (the whole point in a hurry): 1. **Take a money snapshot** — a quick look at what's coming in, going out, and left over (Chapter 2). 2. **Protect your bills** — autopay for the safe ones, a reminder for review-first ones, and a low-balance alert underneath (Chapter 4). 3. **Start a weekly money reset** — one short, repeatable check-in (Chapter 10). **Room for a fourth?** Start **one tiny automatic savings transfer** — any amount — so a buffer builds in the background (Chapter 6). Everything below just builds on these.

Start date: _____ **Energy this month is realistically:** low mid high (*pick your pace accordingly — low-energy = do every task at half speed*)

Week 1 — See it (no fixing yet)

- **Day 1:** Do the **Money Snapshot** (even just the three numbers).
- **Day 2:** List your recurring **bills** in the Bill & Autopay Tracker.
- **Day 4:** Run the **subscription sweep**; cancel at least **one** thing.
- **Day 6:** Pick your **budgeting style** (Low-Friction Budget Template).

Week 1 win: you can see your money and you killed one needless charge.

Week 2 — Automate the boring stuff

- **Day 8:** Set up your **Spending** account; move your debit card to it only.
- **Day 10:** Designate a **Bills** account; turn on **autopay** for safe bills.
- **Day 12:** Set a **low-balance alert** on the Bills account.
- **Day 14:** Open/choose a **Savings** account; set one **auto-transfer** (any amount).

Week 2 win: bills won't be forgotten, and saving now happens without you.

Week 3 — Add guardrails

- **Day 16:** Build your **Impulse Spending Pause Plan** (un-save cards, 24-hr list).
- **Day 18:** Review **credit cards / BNPL**; pick 2 friction tactics (Ch. 7).
- **Day 20:** Set a **starter-buffer** target; start the **Visual Savings Tracker**.
- **Day 21:** (Got debt?) Pick a payoff method + automate one extra payment (Ch. 8).

Week 3 win: there's a speed bump before impulse spends, and a cushion forming.

Week 4 — Make it repeatable

- **Day 23:** Do your first **Weekly Money Reset**; anchor it to an existing habit.
- **Day 25:** Set up your **reminders + one accountability** method (Ch. 11).
- **Day 27:** Add a **Fun / guilt-free** account if you want one.
- **Day 30:** Review: what's working, what to tweak, what to drop. Celebrate — you did it.

Week 4 win: a mostly-automatic money life + a 15-minute weekly check-in.

Progress (dots, not pressure)

W1: ○○○○ W2: ○○○○ W3: ○○○○ W4: ○○○○

Color a dot per task done. Gaps are expected and fine.

Missed a few days?

- Don't restart the challenge. Just do the **next** undone task today.
- Out of energy? Do the **three-things** list above and call it complete.

Day 30 reflection (no grading)

- What feels calmer than 30 days ago? _____
- The one system I'll definitely keep: _____
- One thing I'll make even easier next month: _____

More Resources & Updates

This pack is part of the **Dime Path** resources for *Budgeting for ADHD & Neurodivergent Minds*.

For the latest printable worksheets, companion resources, updates and corrections, and any future tools related to this book, visit:

dimepath.com/resources/budgeting-for-adhd

That page may grow over time. Web addresses and details can change, so check there for the most current versions.

These resources are general education only — not financial, legal, tax, or medical advice. See the note on the next page.

A Quick, Important Note

This companion pack is for general education and information only. It is not financial, legal, tax, investment, credit, medical, or mental-health advice, and it is not a substitute for guidance from a qualified professional who knows your situation. The worksheets here are general tools that may not fit everyone.

Any discussion of ADHD or neurodivergence is practical and educational — it is not a diagnosis, treatment, or clinical advice. For decisions about your own money, health, or specific circumstances, please talk to an appropriate licensed professional. You are responsible for your own choices.

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