

# más allá del síntoma



## ADHD and finances: what happens seconds before spending

*Culturally, money management is often understood as a problem of habits or financial education.*

*However, in adults with ADHD, this explanation is incomplete.*

*Many people know the basic rules: organizing expenses, avoiding impulsive purchases, meeting payments on time.*

*Even so, they experience persistent difficulties applying these behaviors in their daily lives.*

Clinical evidence suggests that these difficulties are related to impairments in executive functions, particularly in processes of self-regulation, behavioral inhibition, and time management.

In this context, the problem is not at the level of knowledge, but at the moment of execution.

Consistent findings in adults with ADHD:

- Higher frequency of impulsive decisions in financial contexts.
- Difficulties anticipating medium- and long-term consequences.
- Problems with organizing and keeping track of payments.
- Lower consistency in saving behaviors
- Greater risk of debt

These patterns, documented in longitudinal and clinical studies, reflect a style of functioning in which decisions tend to respond to immediate demands, with less influence from future goals.

ADHD can be understood as a difficulty in the ability to:

- Inhibit immediate responses.
- Use internal information (rules, goals) to guide behavior.
- Organize behavior over time

Financial management in ADHD cannot be addressed solely with general recommendations. It requires interventions that consider:

- Real-time behavioral regulation
- The relationship between impulsivity and decision-making
- The need for external structures that facilitate consistency

In ADHD, money management does not depend solely on knowing what to do. It depends on the ability to execute that decision when the context demands it.

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