

## **ADHD Money**

By Louise Leven

Money. Societies have fallen, risen and sustained for centuries according to the power of currency; all of us, however liberal-minded we are or think we may be, need it to survive. Of course, this awesome power comes with responsibility. For many, the virtues of fiscal restraint are easier mandated than achieved, especially in times of financial windfall. What goes up, as we all know, must come down, and the habits of spending are difficult to reign in as we continue to look in any direction but our bottom line.

When does over spending become less a product of economic necessity and more a dangerous, continuous and adrenaline spiked spin of the roulette wheel? Are some more likely than others to throw caution to the wind and engage in risky investments, lavish lifestyles, shopping sprees or regular trips to the racetrack? The answer, of course, is yes. Overindulgence, or lack of restraint, and the failure to consider future financial repercussions and consequences, all of these symptoms indicate a lack of impulse control. The ability to effectively control impulses can be the result of many mitigating factors, but it is extremely prevalent among those, diagnosed or not, with Attention Deficit Disorder (ADHD).

Money management issues are rampant in the ADHD community, due to the particular symptoms of the disorder directly related to impulse control. Money is a commodity that provides the potential for immediate gratification; it is the gateway to unbridled stimulation. Think one too many impromptu “vacations,” entrepreneurial ventures, trips to the track or young, attractive and expensive significant others. Extravagances are not based on financial viability or fiduciary responsibility; they are merely based on serving or satisfying an impulse, want or desire.

To some, extravagance is a trip to the local casino; to others, it can be a shopping spree on Madison Avenue. Extravagance is defined by our impulsive want for things that we neither need nor, in the end, can really afford. Second and third mortgages on property, multiple credit cards and various loans are universal credit traps, whether the mortgage is on your family home or an ill-advised chalet in the Alps. Once the credit rating goes downhill however, and it will, rock bottom, bankruptcy, and enraged family, friends and lovers aren't too far away.

The guilt, blame and shame that attend financial ruin are often catalyzed and exacerbated by the extreme, reactive responses of loved ones. People with ADHDictive personalities often view those “just trying to help” as “the enemy.” The defensive position is assumed, a natural reflex, especially if the source of Addiction has been kept a secret for an extended period of time. Instead of being perceived as spontaneous and indestructible, the individual is now, in his or her own eyes as well as those of loved ones, irresponsible and untrustworthy. This new persona is unsurprisingly difficult to both acknowledge and bear.

Money, a powerful drug, can create the same kinds of Addictions as pills, powders, sex and gambling. The adrenaline rush attributed to ADHDictive spending behaviors is difficult to abandon and modify without help. The aid of an Addiction professional, financial management counselor, and/or the continued support of family and friends, can provide a long-term solution to the problem. Like anything else, the first steps to breaking the spending cycle are education, acknowledgement and ownership of the problem. They also must take responsibility for their actions and choose to become part of the solution, and to participate in treatment.