

NIFF-ty
Financial Education and Counseling
A MAP
for a NeuroInclusive Financial Framework

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What do we mean by Neurodiversity?

Reflects the reality that people experience and interact with the world around them in different ways.

Not a medical condition to be cured, but a difference in cognitive functioning.

Neurodiversity can encompass conditions such as:

- Attention Deficit Hyperactivity Disorder (ADHD), Autism (ASD), Dyslexia, Bipolar Disorder, etc.

Key Areas of Neurodiversity



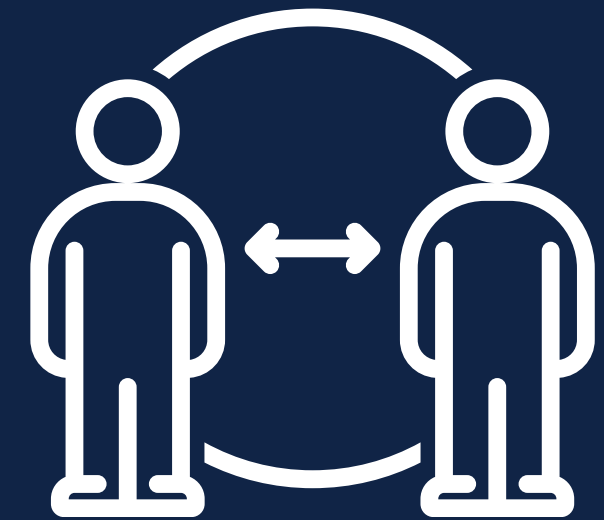
**Sensory
Processing**



**Emotional
Regulation**



**Executive
Functioning**



**Social
Cognition**

These exist on a spectrum—we are all neurodiverse!

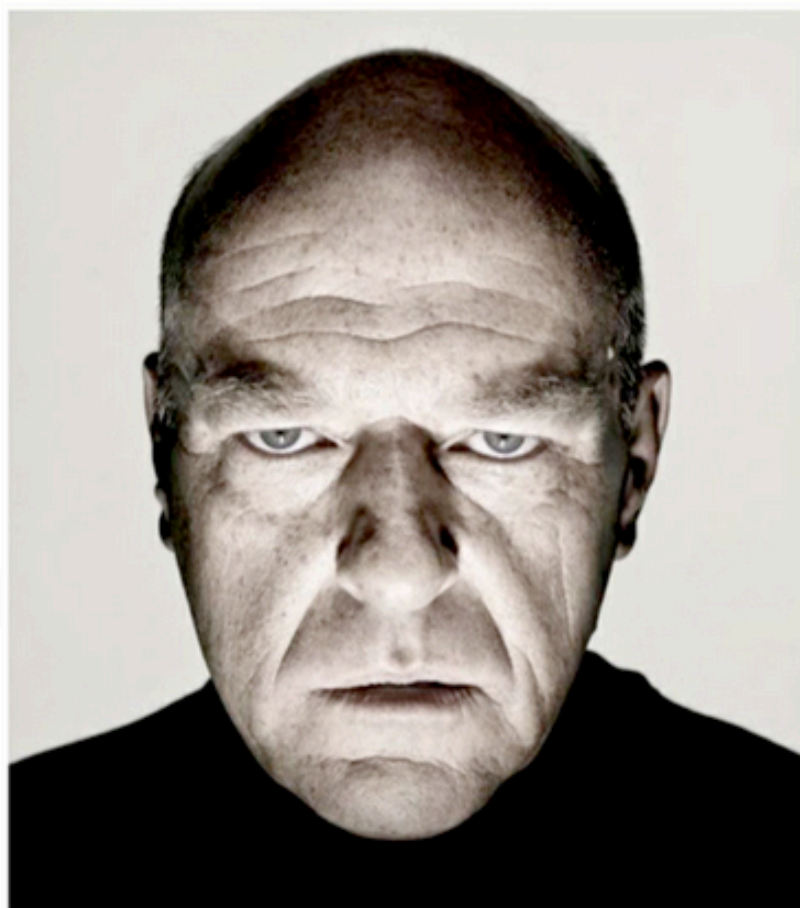
We are all Neurodiverse

SENSORY PROCESSING



We are all Neurodiverse

EMOTION REGULATION




You're not you when you're hungry.



We are all Neurodiverse

SOCIAL COGNITION

When your friend is crying and you don't know how to comfort them



Happy Father's Day! I hope you have a great day. You're the best father in the world!

We are all Neurodiverse

EXECUTIVE FUNCTIONING

Doom scrolling:
Just 10 more
minutes...



Why did I come
in here again?

Standard Financial Advice vs. Neurodivergent Lived Experience



Lack of discipline - Systems

→ Executive functioning difficulties

Financial infidelity

→ Social Cognition - Rejection Sensitivity

Bad financial decisions – Impulse Control

→ Emotional Regulation - Dopamine-seeking

Legacy Language: Shifting the “Should” Shame

What is Said

“You should...”
“You just need to...”

What is Heard

“It should be easy to make this change”
“This works for **everyone**”
“I am a total **failure**”
“I know but I **STILL** make the same types of decisions”

How it Can Exclude

Fuels guilt and shame
Promotes black-and-white thinking

Legacy Language: Shifting the “Should” Shame

What is Said

“Make **smarter** or
good financial
choices”

What is Heard

“If I don’t, I am **stupid/
dumb** or **bad**”
“It’s **never** okay to do
this”

How it Can Exclude

Lacks context and nuance

Restricts self-acceptance

Who defines “good” and
“smart”?

Legacy Language: Shifting the “Should” Shame

What is Said

“Use your **best** judgement”

“Reduce **unnecessary** expenses”

What is Heard

“There’s a correct way to do this, but you have to **know the secret**”

How it Can Exclude

Assumes everyone understands

Lack of clarity can be overwhelming

Legacy Language: Shifting the “Should” Shame

What is Said

“Overcome this
bias/habit/mindset”

What is Heard

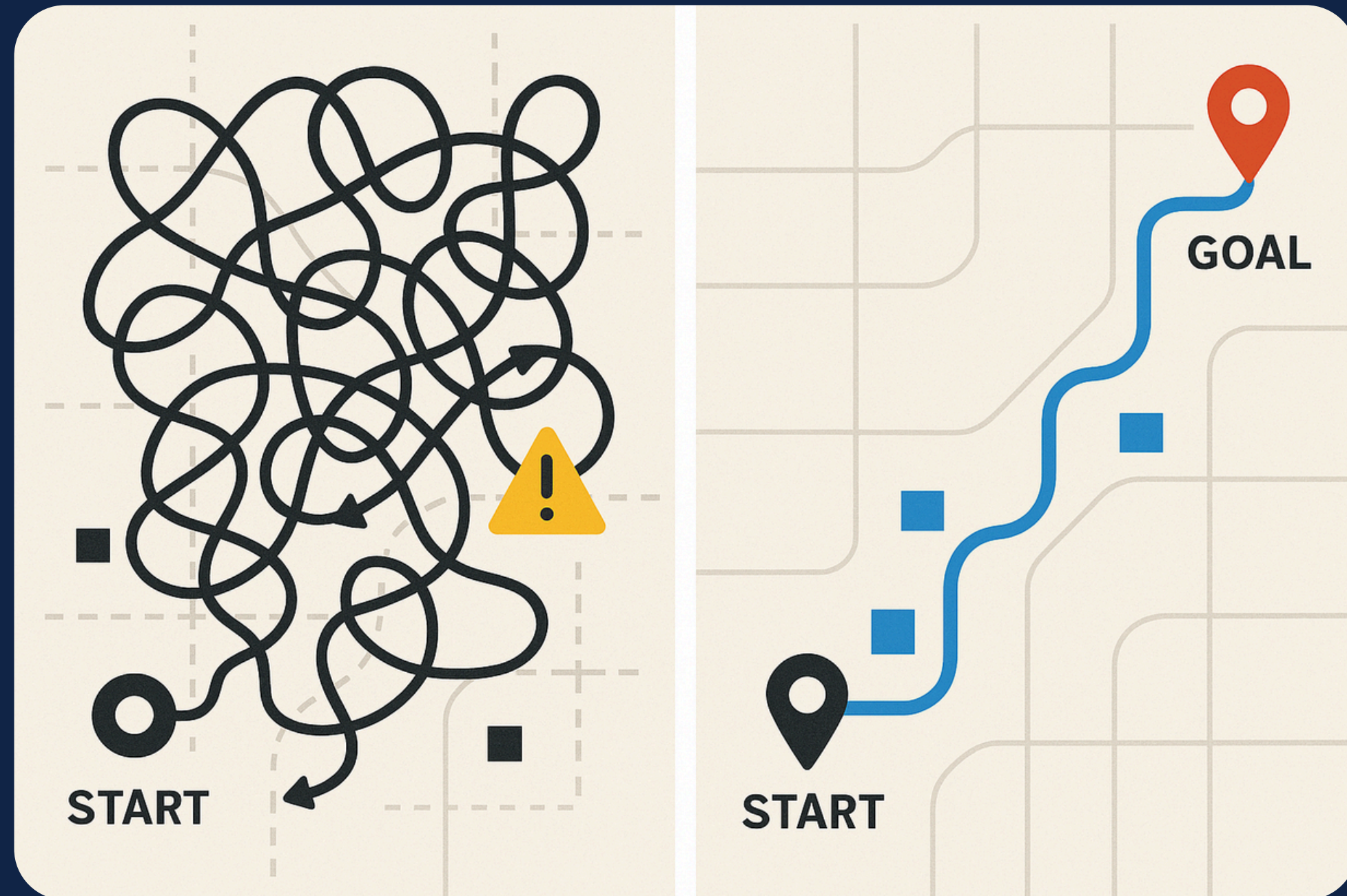
“If I can’t, there’s
something **wrong with
me**”

How it Can Exclude

Suggests the barrier is a
conscious choice

Reinforces “I am” self-
concept

Different Brain Function = Different Approach



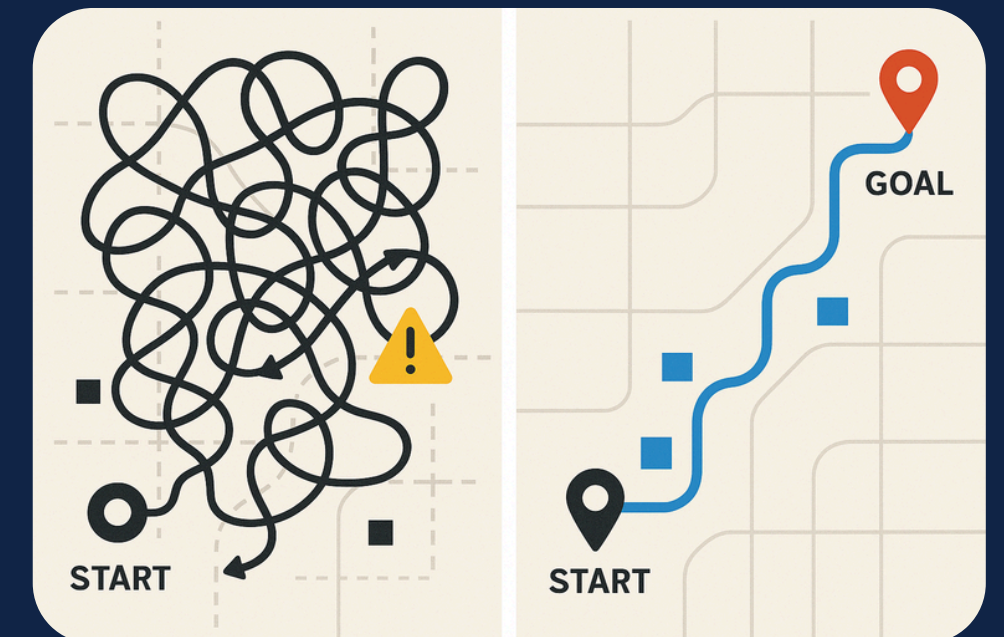
Different Brain Function = Different Approach

**3 Core
Strategies:**

Structural Supports

Psychological Empowerment

Motivational Attainment



Introducing...The MAP

**Structural
Supports**



**Make it
Clear**

**Psychological
Empowerment**



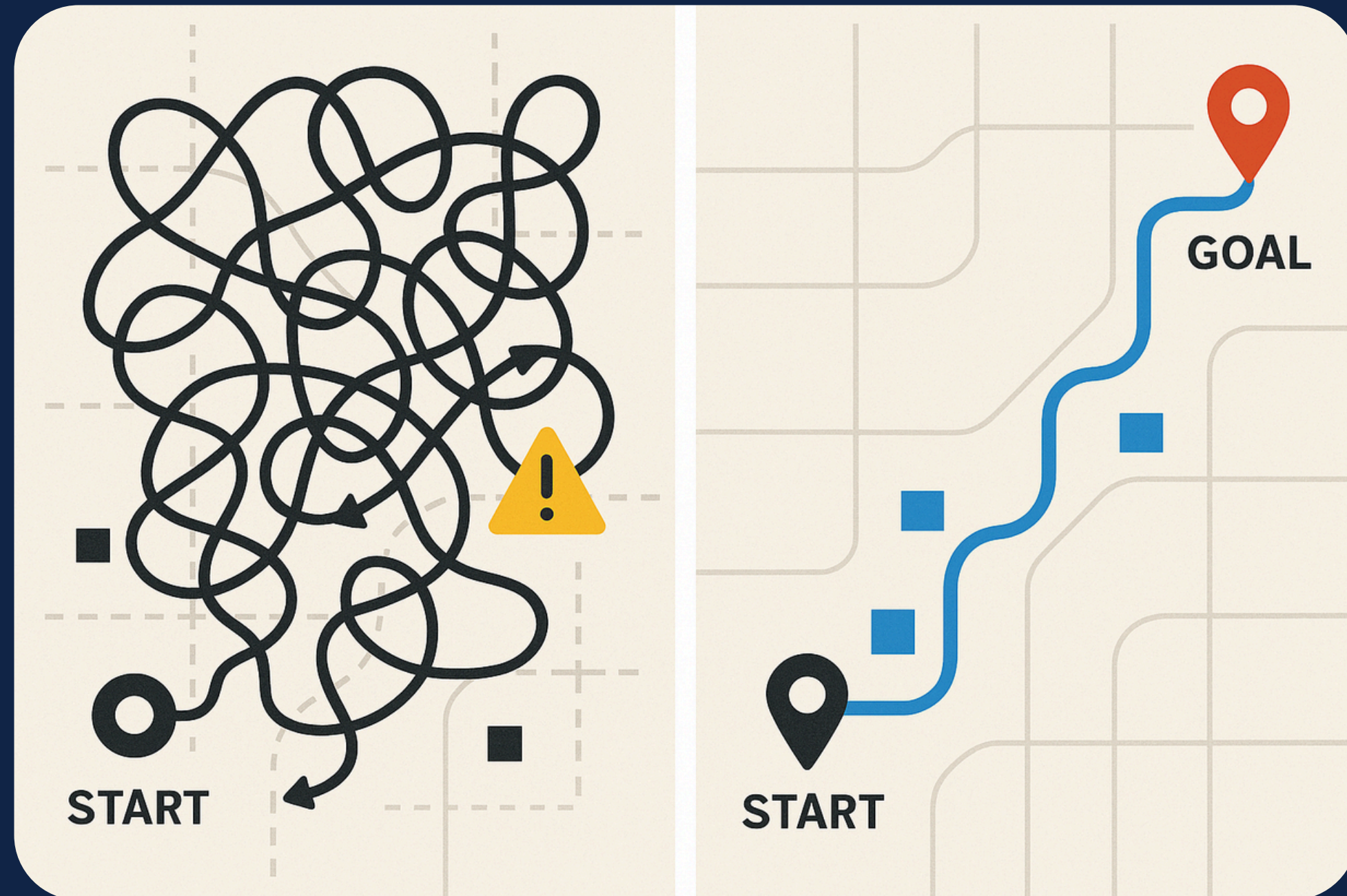
**Align
Values**

**Motivational
Attainment**



**Provide
Support**

Let's connect the dots....



What do we find on a MAP?

Distance – How far and long will this take?

Multiple Places – Where do we start?

Boundaries – What holds us back? Where are we now? What do we need to know about this new location?

Directions – Direct path or Instructions?

Landmarks – Something recognizable that shows on right path?

Multiple Paths – One location, 3 ways? Direct highway or back roads?

Resources – Rest stop? Food? Fuel?



Make it Clear



A magnifying glass gives clarity and focus

But if too far away, everything is...

blurred



Empower decision making through **focus**:

Identify 2 feelings to experience
Identify 3 specific goals
Identify 1-2 action steps



Align Values

Get curious... No 'WHY'

- What is your north star?
- What drives you?
- What has felt like a barrier?
- What has felt frustrating about managing money?
- Who have you looked to for guidance?
- Who do you trust?

Providing Support

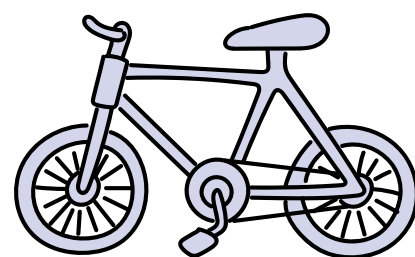
Multidimensional Tools

2D



Tactile "Things" WE use

(Technology, Apps,
Notebooks, Inputs, Data)



3D



Decision Making Empowerment - Interdependence

(Human engagement, rewards,
intervention, advice, conversation,
framing)



Providing Support

The Conversation:
Removing Shame from Action

'Why'

What

What happened that got in the way?

When

When this happens, how do you feel or respond?

Who

Who else could support you?

Testing the Hypothesis



Traditional finance

- Values reflect needs vs wants
- Inventory of current financial state
- Mindset-focused



Values- directed

- Defines purpose of values in goal setting
- Provides exploratory examples
- Strengths-focused

Control

Your
money

Your Values

Values-Directed

What is a

Values-Directed

What happens when we switch our approach?

Traditional approach

- Defensive, restrictive
 - All or nothing vows
 - Week-to-week
-

Neuroinclusive Considerations

- Proactive and allocated to goals
- Nuanced goals
- Planned exceptions

Providing Support

All Tools \neq Same Result

Example Client A -
Need rigid structure
ex. spreadsheet



Example Client B –
Need flexibility and
fewer steps

MAP in Action: Financial Goals-Theoretical



Make it clear

What feeling would you want to experience in your financial situation?

What is the top thing that if changed would cause you less stress about your money?

How do you know you reached the goal?



Align Values

What is most important to you?

What do you find yourself prioritizing spending money on?

When have you felt most at peace after making a financial decision?



Provide Support

What has gotten in the way in the past?

What area can this help?

- Emotional Regulation?
- Impulse Control?
- Improved Executive Function?

MAP in Action: Financial Goals-Theoretical



Make it clear

I always feel like a failure and have no control

I just don't want to worry about money

I don't know what success looks like



Align Values

Family

Health and Well Being

Mindfulness and self-care

Quality Time



Provide Support

Create Ritual

Technology that removes overwhelm

Method to make it more tangible

Accountability partner

Physical or Emotional Reward

MAP in Action: Financial Goals-Practical Reality



Make it clear

Feel proud

Debt Free

Have some savings for emergencies

Retire early



Align Values

My family and their activities for sports

Gym Membership

Book Club

Vacation



Provide Support

Auto transfer to savings

Scheduling a family summit

Vanilla latte

Use white board **and** excel spreadsheet

Giant piggy bank

Vulnerability Break:

What challenges have you experienced with the people you serve?

When did something just not connect?



A “First Mile” Action Plan

Review your
materials for legacy
language



**Center the
person**

Where is it that
‘you’ show up?



Get curious

Reframe *why* into who,
when, how, what



Get creative

Find the good in
the “bad”



A “First Mile” Action Plan



I like.....



I wish.....



I will.....