

# The ADHD Tax

## Printable Worksheets

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These worksheets are a companion to *The ADHD Tax: Stop Impulsive Spending, Forgotten Bills & Subscription Chaos* by J.M. Struijk. Print them, write on them, mess them up.

You don't need to do all of them. Pick the ones that match where you are in the book and skip the rest. Worksheets repeat in places because some are more useful at different points.

### What's inside

1. **ADHD Tax Calculator** from Chapter 1
2. **Your ADHD Money Personality — Quiz Scorecard** from Chapter 3
3. **Trigger Map & Strengths Inventory** from Chapter 3
4. **48-Hour Action Plan Checklist** from Chapter 4
5. **Monthly Check-In Template** from Appendix B
6. **ADHD Tax Calculator — Full Version** from Appendix A

# ADHD Tax Calculator

*From Chapter 1. The short version.*

Pull up bank and credit card statements for the last three months. Look for patterns, not perfection. Even rough numbers are fine — this is about visibility, not precision.

## Forgetfulness tax

Unused subscriptions

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Forgotten memberships

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Auto-renewals you don't use

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Monthly subtotal

\$

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## Time blindness tax

Late fees (credit cards, bills)

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Overdraft fees

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Parking tickets and meters

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Rush shipping and expedited services

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Other time-related penalties

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Monthly subtotal

\$

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## Impulse purchase tax

Online shopping (non-essentials)

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In-app purchases

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“Treat yourself” spending

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Hobby supplies you don't use

---

Monthly subtotal \$

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## Disorganization tax

Duplicate purchases

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Replacement items

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Lost-item replacements

---

Monthly subtotal \$

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## Convenience tax

Food delivery fees and tips

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Grocery delivery

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Express shipping

---

Convenience store markups

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Ride-sharing (vs. cheaper alternative)

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Monthly subtotal \$

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## Avoidance tax

Penalties from avoided tasks

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Increased interest and fees

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Missed savings or rebates

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Monthly subtotal \$

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## Hyperfocus tax

New hobby supplies

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Abandoned project costs

---

Courses and training not completed

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**Monthly subtotal**

**\$**

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# Your totals

Add up the subtotals from each category, then project the cost over time. Breathe before you keep going.

Monthly ADHD Tax	\$ _____
Annual (monthly × 12)	\$ _____
Ten years (monthly × 120)	\$ _____

## Top three categories doing the most damage

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

## Which category surprised you most? Why?

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# Your ADHD Money Personality

Quiz scorecard — from Chapter 3.

Score each statement 0 to 4 (0 = never, 4 = always). Add up each section to find your primary and secondary types.

## Section A: The Impulsive Buyer

1. I buy things without planning, especially when bored or stressed.
2. I get a real rush of excitement when making a purchase.
3. I often regret purchases within days of buying them.
4. My home has unopened packages or unused items I bought.
5. I struggle to resist sales, deals, or limited-time offers.

**Section total**

## Section B: The Subscription Collector

1. I have subscriptions I forgot I was paying for.
2. I sign up for free trials and forget to cancel.
3. I'm not sure how many streaming services I currently pay for.
4. I find forgotten subscriptions when I review bank statements.
5. I mean to cancel things but never actually do it.

**Section total**

## Section C: The Late Fee Magnet

1. I regularly pay late fees on bills or credit cards.

2. I miss due dates even when I have the money.

3. I get parking tickets or other late-related fines often.

4. I lose track of when bills are due.

5. I pay bills in a panic at the last minute (or after).

**Section total**

## Section D: The Feast-or-Famine Spender

1. I swing between extreme frugality and overspending.

2. I restrict my spending, then “break” and spend a lot.

3. I think about money in all-or-nothing terms.

4. I either track everything obsessively or nothing at all.

5. I feel deprived when budgeting, which leads to splurges.

**Section total**

## Section E: The Avoidant Ostrich

1. I avoid looking at my bank account balance.

2. I ignore financial problems hoping they’ll go away.

3. I feel anxious or overwhelmed thinking about money.

4. I procrastinate on financial tasks for weeks or months.

5. I’m often surprised by my financial situation.

**Section total**

# Reading your scores

**15–20** Primary type. Definitely you.

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**10–14** Secondary type. Somewhat you.

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**5–9** Some tendencies.

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**Below 5** Not really your pattern.

## My results

**Primary type:** \_\_\_\_\_

**Secondary type:** \_\_\_\_\_

*Most people have one primary type and one or two secondary ones. That's normal. Different types need different strategies, which is what the rest of the book covers.*

# Trigger Map

*From Chapter 3.*

Triggers are the conditions that set off your patterns. Knowing yours is how you design friction at the right places later on.

## Top three emotional triggers

*(boredom, stress, anxiety, excitement, sadness, loneliness, FOMO, shame...)*

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

## Top three environmental triggers

*(sales, ads, payday, shopping with friends, late-night browsing...)*

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

## Top three situational triggers

*(waiting time, procrastination, new interests, life changes, comparison...)*

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

**What happens when I'm triggered (the typical sequence)**

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**Early warning signs I'm about to be triggered**

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# Strengths Inventory

*Also from Chapter 3.*

ADHD comes with real strengths. Naming yours makes them easier to use.

*Common ADHD strengths to consider: hyperfocus, creativity, enthusiasm, adaptability, pattern recognition, risk tolerance, empathy, generosity.*

## Three of my ADHD-related strengths that can help my money

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

## Times I've used these strengths well

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## How I can lean on them going forward

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## My one-paragraph compassion statement

*Write the version you'll come back to on the bad days.*

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# 48-Hour Action Plan

*From Chapter 4. The triage plan.*

Work through each block in order. Take breaks. Use body doubling if it helps. Don't restart if you slip; just keep going.

## Hours 1–2: The subscription purge

- Bank statement search for recurring charges
- Email search for “welcome to” / “free trial”
- Subscription tracker app connected (Rocket Money, Trim, Bobby)
- iPhone / Android app store subscriptions reviewed
- Every subscription sorted: Keep / Pause / Cancel
- Everything in the Cancel bucket actually canceled
- Confirmation screenshots saved

## Hours 3–4: Autopay everything

- Complete bill list written down
- Tier 1 (housing, utilities) on autopay
- Tier 2 (insurance, debt minimums) on autopay
- Tier 3 (everything else) on autopay
- Bills without autopay handled via bank bill pay
- Payment calendar built
- Low balance alerts set up (warning + urgent)

## Hours 5–6: Freeze the impulse channels

- Credit cards moved to inconvenient location
- Saved cards removed from Amazon, eBay, etc.
- Saved cards removed from phone autofill

- Saved cards removed from browser autofill
- Shopping apps deleted from phone
- Retailer email/push notifications turned off
- Bank transaction alerts turned on

### **Hours 7–8: Start a 7-day spending pause**

- Day 1–7: no non-essential purchases
- Daily note: what I wanted but didn't buy
- Daily total: amount I would have spent
- End of week total transferred to savings

### **Hours 9–24: Financial inventory**

- Total assets calculated (accounts, investments, retirement)
- Total liabilities calculated (all debts including BNPL)
- Net worth math complete
- Compassion break taken

### **Hours 25–48: Maintenance + celebrate**

- Weekly five-minute money check scheduled (recurring)
- Monthly twenty-minute review scheduled (recurring)
- Quarterly hour scheduled
- One person told what I did
- Genuine non-shopping celebration done
- Bank account screenshot saved for future comparison

# What you saved

Fill these in at the end of your 48 hours. The numbers belong to you.

<b>Subscription savings per month</b>	<b>\$</b>	_____
<b>Estimated late-fee savings per month</b>	<b>\$</b>	_____
<b>7-day spending pause total saved</b>	<b>\$</b>	_____
<b>Total assets</b>	<b>\$</b>	_____
<b>Total liabilities</b>	<b>\$</b>	_____
<b>Net worth (assets – liabilities)</b>	<b>\$</b>	_____

## One thing I want to remember about this weekend

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# Monthly Check-In

*From Appendix B. 15 minutes, once a month.*

Month: \_\_\_\_\_ Year: \_\_\_\_\_

## Wins (3 minutes)

What went well this month?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

## What am I proud of?

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## Spending review (3 minutes)

Total spent \$ \_\_\_\_\_

Biggest surprise:

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Pattern noticed:

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Bucket 1 (Bills and essentials) \$ \_\_\_\_\_ (\_\_\_% of income)

Bucket 2 (Fun and dopamine) \$ \_\_\_\_\_ (\_\_\_% of income)

**Bucket 3 (Future you)**                      \$ \_\_\_\_\_ (\_\_\_\_% of income)

**Any overspending? Where:**

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**Goal progress (3 minutes)**

**Emergency fund progress:**

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**Debt paid this month / total remaining:**

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**Other goals:**

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## What's not working (3 minutes)

Challenges this month:

1. \_\_\_\_\_
2. \_\_\_\_\_

Why did this happen?

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What triggered it?

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## One adjustment (3 minutes)

What I'll change for next month:

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Specific action:

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How I'll implement it:

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Who will hold me accountable:

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## Quick check on system health

*Rate each 1–5:*

Weekly money dates

Autopay working

Staying within buckets

Impulse control

Accountability

Overall satisfaction

**Notes:**

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# ADHD Tax Calculator — Full Version

*From Appendix A. The detailed audit.*

Same idea as the Chapter 1 calculator, but with every line item. Pull three months of statements. This version takes about 30–45 minutes but gives you the clearest picture.

## Forgetfulness tax

*Subscriptions and memberships you don't use:*

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
<b>Subtotal</b>	<b>\$ _____</b>

## Time blindness tax

*Late fees and penalties:*

<b>Credit card late fees</b>	_____
<b>Utility late fees</b>	_____
<b>Rent late fees</b>	_____
<b>Overdraft fees</b>	_____
<b>Parking tickets</b>	_____
<b>Library and rental late fees</b>	_____

**Other penalties**

<b>Subtotal</b>	<b>\$</b>	_____
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**Impulse purchase tax**

*Non-essential purchases:*

**Online shopping** \_\_\_\_\_

**In-app purchases** \_\_\_\_\_

**Impulse clothing** \_\_\_\_\_

**Hobby supplies you don't use** \_\_\_\_\_

**"Treat yourself" purchases** \_\_\_\_\_

**Other impulse buys** \_\_\_\_\_

<b>Subtotal</b>	<b>\$</b>	_____
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**Disorganization tax**

*Duplicate and replacement purchases:*

**Duplicate purchases** \_\_\_\_\_

**Lost-item replacements** \_\_\_\_\_

**Phone chargers** \_\_\_\_\_

**Keys and wallets** \_\_\_\_\_

**Other replacements** \_\_\_\_\_

<b>Subtotal</b>	<b>\$</b>	_____
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**Convenience tax**

*Paying extra for ease:*

**Food delivery fees and tips**

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**Grocery delivery**

---

**Express shipping**

---

**Convenience store markups**

---

**Ride-sharing vs. cheaper options**

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**Prepared foods vs. cooking**

---

**Subtotal**

**\$**

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## **Avoidance tax**

*Costs from avoided tasks:*

**Collections and penalties**

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**Increased interest rates**

---

**Missed refunds and rebates**

---

**Expired benefits**

---

**Other avoidance costs**

---

**Subtotal**

**\$**

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## **Hyperfocus tax**

*New-interest spending:*

**New hobby equipment**

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**Courses and training (unfinished)**

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**Books and resources (unread)**

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**Specialized tools**

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<b>Subtotal</b>	<b>\$</b>
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# Your total ADHD Tax

*Add up the subtotals from each category, then project the cost over time.*

<b>Monthly total</b>	\$ _____
<b>Annual (monthly × 12)</b>	\$ _____
<b>10-year (monthly × 120)</b>	\$ _____
<b>20-year (monthly × 240)</b>	\$ _____

## Reflection

**Which category is your biggest ADHD Tax?**

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**Which category surprises you most?**

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**Which category could you reduce first?**

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**What's one action you can take this week?**

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# What's next?

You've used the worksheets. You've seen your ADHD Tax. You've stopped some of the bleeding.

The next step is building a real, repeatable budget system — one that actually works with your ADHD brain instead of against it. That's what Book 2 in the ADHD Money Mastery series is for.

## **The ADHD Budget Workbook**

*Book 2 of the ADHD Money Mastery series*

A step-by-step system for building a budget that survives contact with an ADHD brain. Exercises, decision trees, monthly planning templates, and the frameworks that turn the worksheets in this PDF into a system you actually use.

[jmstruijk.com/adhd-budget-workbook](http://jmstruijk.com/adhd-budget-workbook)

## **Also by J.M. Struijk**

### **The ADHD Reset Series**

- The ADHD Overthinking Reset
- The ADHD Eating Reset
- The ADHD Decision Reset

### **The ADHD Money Mastery Series**

- The ADHD Tax (you're using its worksheets right now)
- The ADHD Budget Workbook
- The ADHD Side Hustle

## **Wired Different**

- The Autism Masking Reset

## **Recovery Guides**

- The ADHD Burnout Recovery Guide

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