

THE NEURODIVERGENT TOOLKIT

**A GUIDE FOR AGENCIES, FINANCIAL
COUNSELLORS AND COMMUNITY SECTOR
WORKERS ON SUPPORTING YOUR
NEURODIVERGENT STAFF AND CLIENTS.**

BY AMY WOLTER

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I would like to acknowledge the traditional custodians of the land in which this guide has been written, in Naarm on Wurundjeri country and on the lands across Australia where it is to be read and used. I would like to acknowledge that this land was never ceded and pay my respects to elders, past, present and emerging.

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SECTION 1.

TO EVERYONE...

Thank-you for picking up this guide to supporting neurodivergent clients!

It is my hope that you find this guide simple, practical and hopefully even a little life changing for neurodivergent humans you encounter - from those who are looking for a job to those who are seeking support from a financial counsellor or community services worker.

As always, this guide is not to be used as a diagnostic tool for agencies/ financial counsellors/community sector workers to diagnose yourself, clients, employees or anyone else. The main purpose is to help agencies and financial counsellors/community sector workers understand more about the nuances of neurodivergence, and use their improved understanding to better support these members of our community.

My knowledge and understanding of autism and neurodivergent conditions comes from my lived experience as an autistic/ADHD late diagnosed adult, from parenting autistic children, extensive reading on the topic, via peer support groups and the work I have done as a financial counsellor supporting neurodivergent clients and financial counsellors. There are many experiences of neurodivergence, my experience is just one of those.

THE BASICS

Mainstream media, movies and popular culture have all contributed to a particular stereotype of autism, ADHD and other neurodivergent conditions that are not helpful for those that live with neurodivergence every day. Contrary to what you may think you already know, the reality for most of us on a day to day basis is very different.

So lets start with some neuro-affirming language!

Definitions:

- All of our brains are different. All humans are **neurodiverse**.
- The majority of us have brains that work in a similar way - we are **neurotypical**.
- Some of us have brains that diverge from the typical, we are **neurodivergent**.

Language education is a powerful first step to supporting your clients with neurodivergent conditions. When referring to an autistic person, it's a personal choice how people like to be referred to.

For me, I am autistic. This is known as 'person first' language. I don't 'have' autism, and I am not 'on the spectrum'. I live inside my own spectrum as described below. I am proud to know who I am, and if being autistic is part of that, then I am very happy to be referred to in that way. For some people, they do prefer to say that they have autism - this is known as 'identity first' language.

The best way to find out how to address someone who is neurodivergent is to ask them.

NEURODIVERGENT CONDITIONS

Neurodivergence, is complex and diverse! Just as all humans are different, there is a huge range of diversity within neurodivergence as well.

“WHEN YOU’VE MET ONE AUTISTIC PERSON, YOU’VE MET ONE AUTISTIC PERSON”

So you might be surprised to know the range of conditions that come under the neurodivergent banner:

- Autism spectrum disorder (ASD)
- Attention deficit hyperactivity disorder (ADHD)
- Dyslexia, dysgraphia, dyscalculia, dyspraxia
- Tourettes syndrome
- Sensory processing disorder
- Downs syndrome
- Prader-Willi syndrome
- Mental health conditions - bi polar disorder, obsessive compulsive disorder, social anxiety disorder

AUTISM SPECTRUM DISORDER (ASD)

A neuro-affirming definition of Autism:

“Autism is the lens in which we see, process and experience the world. It is a part of who we are. It is our identity and our culture.” (Katie - CEO Yellow Ladybugs).¹

A medical definition of Autism:

Autism is a neurodevelopmental disability that affects the way people communicate, process information and interact with the world.² Autism can be characterised by difficulties with social interaction/communication and repetitive behaviours.

ATTENTION DEFICIT HYPERACTIVITY DISORDER (ADHD)

ADHD is a developmental disorder that begins in early childhood and is often misunderstood. It can cause problems with concentrating, becoming distracted, being hyperactive (sometimes) and being impulsive.²

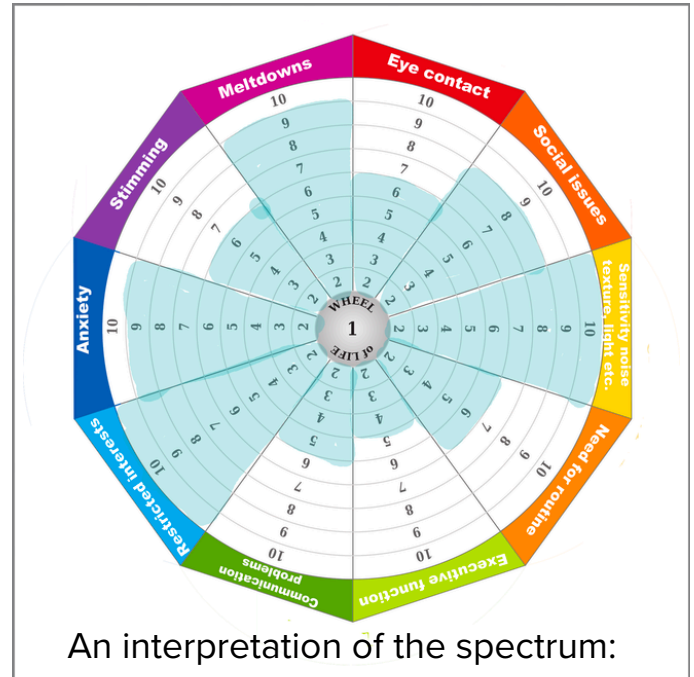
Around 1 in every 20 Australians has ADHD. While ADHD is more common in boys — it's under diagnosed in girls and adults. More than 3 in 4 children diagnosed with ADHD still have symptoms as an adult.

ADHD can present in 3 ways:

- 1. Inattentive symptoms** — a person is easily distractible but isn't hyperactive or impulsive (think - the daydreamer).
- 2. Hyperactive-impulsive symptoms** — a person has symptoms of impulsivity and hyperactivity.
- 3. Combined symptoms** — a person has a mixture of the above symptoms and this is the most common presentation.

THE SPECTRUM:

- ‘The spectrum’ - contrary to popular understanding, is circular. Each autistic person has their own spectrum, and each spectrum is unique. The image on the right shows areas where the person needs more/less support.³ In the diagram, the autistic person needs more support in areas of noise sensitivity, restricted interests (otherwise known as special interests), anxiety and shutdowns/meltdowns. They need less support with executive functioning, communication and need for routine.



- The level of support that an autistic person needs will be deeply dependent their personal spectrum and possible co-occurring conditions such as intellectual disability, ADHD, depression and anxiety and others. It will also depend on the level of support they received from their family as a child and whether they were early or late diagnosed. Other factors include cultural background, misdiagnosis, trauma experienced and whether the person habitually practices masking (a behaviour where autistic individuals mirror those around them to fit in, usually at a great emotional cost). Some people have masked for so long they lose a sense of who they actually are.
- Other rarer but interesting facets that a neurodivergent person may experience include alexithymia (emotional blindness), interoception issues (our body’s internal signals that tell us when to eat and go to the toilet), synesthesia (crossed neural pathways - for example reading words/playing music and seeing colours, or tasting sound!) and prosopagnosia (facial blindness - being unable to recognise people).
- It is the complex conditions that are described above that makes each neurodivergent person unique, but what seems to be universally experienced is that it is all very exhausting.

FAST FACTS ON NEURODIVERGENCE:

WHEN SPEAKING ABOUT AUTISTIC PEOPLE, REPLACE HIGH FUNCTIONING AND LOW FUNCTIONING LABELS WITH - HIGH SUPPORT NEEDS AND LOW SUPPORT NEEDS.

YOU CAN'T BE 'A LITTLE AUTISTIC', YOU EITHER ARE, OR YOU ARE NOT.

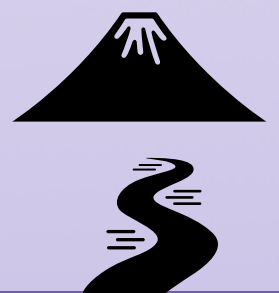
ONE IN FOUR AUTISTIC PEOPLE ARE FEMALE - NOT BECAUSE THERE ARE LESS OF US, BUT BECAUSE WE CAMOUFLAGE OURSELVES SO WELL.

THE 'SPECTRUM' IS NOT A LINE WHERE YOU ARE A LITTLE AUTISTIC AT ONE END AND A LOT AUTISTIC AT THE OTHER END.

ADHD DOES NOT JUST AFFECT CHILDREN. MANY PEOPLE RETAIN THE CONDITION INTO ADULthood.

PEOPLE WITH AUTISM ARE TWO TO THREE TIMES MORE LIKELY TO IDENTIFY AS LGBTQIA+.

AUTISTIC PEOPLE ARE RARELY INTO TRAINS AND LACK EMPATHY. AUTISTIC PEOPLE ARE SOME OF THE MOST EMPATHETIC PEOPLE YOU WILL EVER MEET AND HAVE WIDE VARIETY OF INTERESTS... BUT PERSONALLY I DO REALLY LOVE TRAINS!



CHALLENGES OF NEURODIVERGENCE

The challenge of neurodivergence stems directly from the nature of the conditions - they are not obvious just by looking at someone.

If we don't see difference, it can be easy to make assumptions about a person before we have the full story. In addition, the neurodivergent person lives in a world where they are assumed neurotypical.

Undiagnosed neurodivergent people have in some cases spent a lifetime hiding their struggles by masking (or forcing themselves to appear neurotypical). It is no wonder many neurodivergent people struggle with co-occurring mental health issues such as anxiety and depression.

As we take slow steps toward inclusivity as the norm, advocates instead have started talking about autistic pride - that different does not equal bad, its just different. But this does not change that neurodivergent people feel a great sense of shame that no matter how hard they try, whether its to gain employment, manage money, get through daily life, they seem to be battling obstacles that are invisible not only to themselves but also to those around them.

This is especially challenging when the neurodivergent person doesn't have a full understanding of their own neurotype, and sees themselves as a failed neurotypical, rather than a fully functioning neurodivergent human who just has a different way of thinking!

It is my hope that with greater understanding, neurodivergent people will not need to go through this identity crisis and that diagnosis has a positive connotation rather than a negative one.

DIFFERENCES IN COMMUNICATION

Tell me your neurodivergent without telling me your neurodivergent...

At the time of writing this toolkit - one quarter of my clients had disclosed to me they were neurodivergent or were a parent of a neurodivergent child. None of these clients were asked the question or disclosed this at intake.

Many people with autism and ADHD have spent their lives being misunderstood. They have been told they just need to do better, be more organised, 'just get a diary' as one of my client's was told, and many other statements that bring on a huge sense of shame.

Client's may not share a diagnosis, but instead talk around the topic, and if you listen out for the right cues, they might be trying to tell you something without actually saying it!

My special interests tend to leave me out of pocket at the end of the week.

I am completely confused by numbers.

Someday's I can get stuff done no problem, then I will have a period where I am overwhelmed and nothing gets done!

My brain just works differently - client

I can't look at internet banking, its just too overwhelming - client

When I find a pair of jeans I like, I buy multiple pairs and its all I will wear - DS

When I get fixated on something, it's really hard to get it out of my head.

My child is very demanding on my time and energy - client

COMMUNICATION CONTINUED...



The double empathy problem (DEP) is a concept born from mutual misunderstanding. Two parties, one neurodivergent and one neurotypical, struggle to communicate due to lack of understanding manifesting in being unable to predict the thoughts, feelings or behaviours of the other person.

My favourite analogy to explain this is the Windows versus Apple Mac computers. Both are operating systems for personal computers. Both serve a very similar function, both work very well, but only until relatively recently, Windows products could not be used on a Mac and vice versa and still it's not perfect when programs are used cross platform.

- ◆ Neither are broken or wrong
- ◆ They are just different.

So we begin to start looking at neurodivergence not as a disability, but just a different way of being. With this said, there are individuals who are neurodivergent and have a disability, such as an intellectual disability which co-occurs or alternatively, have always identified autism as a disability. I personally do not see myself as disabled at all, but I am neurodivergent and I must navigate my life through a neurotypical world.

Being around neurodivergent people helps with this and having a detailed understanding of my strengths, weaknesses, likes, dislikes and sensory needs is important.

Tips:

- Listen out for what clients are telling you indirectly.
- Acknowledge when communication might not be conventional.
- Seek other ways of communicating that works for both parties.

SECTION 2

TO EMPLOYERS...

If I told you there was a group of people in Australia, 1 in 80 to be precise, that had a condition that affected how they saw the world and interacted within it, and that in turn had a real world impact on things like employment, financial inclusion and social inclusion - you might wonder how so many have flown under the radar for so long.

Why have we not heard about the needs of autistic people to ensure workplace, social and financial inclusion?

Predominantly due to the nature of the disability - it is hidden. People do not 'look' autistic.

You can't see ADHD which affects 1 in 20 Australians and co-occurs in 80% of people with Autism. Both autism and ADHD are neurodivergent conditions and there are many more.

“NOTHING ABOUT US WITHOUT US”

As community service organisations we go above and beyond every day to provide services to those in a time of need and that in turn helps to build the communities and country we are today.

WHAT ORGANISATIONS NEED TO KNOW ABOUT NEURODIVERGENCE

Neurodivergent people are all around us. You already hire, support and interact with neurodivergent people everyday. But overall, neurodivergent people experience a hidden kind of discrimination that even they themselves find it hard to pinpoint.

The example that best describes this blind spot is the job interview - there is a standard process whereby there is an advert, an application, and interview and an offer.

Neurodivergent people get interviews all the time. They are highly qualified people on paper, but up against someone who is similarly qualified, the neurotypical (non-autistic or non ADHD person) most of the time will get the offer. Simply because job interviews are not about skills, they are about rapport and how quickly you can build rapport with your prospective employer. If you are the kind of person who is going to get along with the team, then you will get the job, even if your skills or qualifications are not as superior as the neurodivergent applicant. Maybe this is a tad controversial, but the numbers speak for themselves.

As a result:⁴

- ◆ In Australia, the unemployment rate for autistic individuals is 31.6%.
- ◆ 20% of autistic people have lost their job due to their autism.
- ◆ 45% of autistic people report their skills are higher than those required to perform their job.

DEVELOPING A NEURODIVERGENT INCLUSIVE HIRING PROCESS

We're already inclusive I hear you say! Absolutely, I am sure you are - but there is one blind spot. If we didn't have these blind spots, the unemployment rate for autistic people in Australia would not be where it is today. It's that simple.

Victorian advocacy group AMAZE have created eight workplace actions as part of their one thing for autism campaign. Here is a summary.⁵

1. Get buy-in

Ensure upper management is on board with broadening the scope of inclusion within the organisation. Once this change is made, then inclusion practices will trickle down through the organisation.

2. Be open

This is all about being adaptive to change. Starting conversations with neurodivergent and neurotypical employees to see what needs to change and be prepared to take action.

3. Recruit differently

Traditional job interviews rarely give you the full picture of potential candidates. Re-think your approach to ensure blind spots are covered.

4. Don't go it alone

Speak with autism experts including grass roots organisations that are neurodivergent run.

NEURODIVERGENT INCLUSIVE WORKING ARRANGEMENTS

Continuing on from recruitment adjustments, here is what you can do once you have your employee hired and ready to go!

5. Make adjustments

There is a long list of potential workplace adjustments that can be made and they are only limited to the creative minds that come together to create a workplace this is neurodivergent inclusive.

6. Offer support

Setting up a buddy system for neurodivergent employees, especially the early days is invaluable. This early support provides a channel for feedback, questions and reassurance to quell anxiety for your new employee.

7. Don't assume

Each autistic person has a unique spectrum of their own. This spectrum measures their support needs in areas such as emotional regulation, sensory sensitivities, executive functioning, stimming (Self stimulating behaviour such as rocking, tapping and many others), and many more. Don't assume what the needs are of a neurodivergent employee - it's best to just come out and ask.

8. Believe it

Autistic people have a unique set of untapped skills, including strong work ethic, attention to detail, problem solving, low error rates and loyalty! Strengths based all the way!

For a more detailed explanation of the steps to making your work environment more inclusive visit www.onethingforautism.com.au

ADAPTATIONS CHECKLIST FOR NEW AND CURRENT EMPLOYEES

When hiring new employees:

- Provide your inclusion statement in with your job advertisement.
- Offering different settings for interviews.
- Providing the questions in advance to all applicants.
- Remove the resume/interview convention and offer a trial period or practical assessment to ensure both parties are happy.
- Employ the use of a specialised autism recruitment firm.

When inducting new employees:

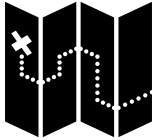
- Clear induction process - using visuals and clear information as to where to go for help.
- Inquire about any reasonable adjustments to the work environment that the autistic employee may require.
- A mentor for long term support that is not in the line of management.
- Opportunities for feedback.



IF YOU ARE NOT YET CONVINCED...

Autistic employees were found to be 92% more productive and 48% faster! (JP Morgan Chase 2016)⁸ when given the correct support in the workplace.

Sorry... whaaaat!!



Task: What is the one thing your organisation can do to improve employment for autistic job seekers and employees?

And I am going to do it by...

Date:

SECTION 3.

TO FINANCIAL COUNSELLORS...

Welcome to all of you and thanks for taking the time to learn about different kinds of brains and how that impacts peoples financial world!

In this section, I will give you some practical strategies you can implement right now including simple changes to intake, your offices, how we communicate with our neurodivergent clients and then something I see as a big next step in supporting our clients - understanding the operating systems in the brain - our executive functioning.

I enjoy a good computer analogy, so to start I am going take you one step beyond the Apple vs Windows analogy (in the communication chapter) when thinking about our brains.

Our body's personal computer can be thought of as the following:

- ◆ Our brains are the hardware.
- ◆ Our executive functioning is our operating system.
- ◆ Financial literacy is the software. (Its optional, it needs to be installed!)

We all have a brain and we all have the processes of executive functioning pre-installed from birth, however if executive functioning is impacted in some way, for example by an acquired brain injury (ABI), intellectual disability or ADHD and Autism, then the financial literacy software even if installed may not work as expected!

WHAT CAN FINANCIAL COUNSELLORS DO?

Here is a quick summary of small things that you can do to support neurodivergent clients who are either known to you or not, that could make a big difference.



Learn about neurodivergence, particularly autism and ADHD.

How? By doing professional development, speaking to someone with lived experience, or online learning. Ask your state peak body for financial counselling to run a session if they haven't yet provided this training.



Create a social story for your agency to provide to clients.

How? Create a simple word document that explains the financial counselling process and the logistics of appointments. An example is in the next section, it helps ease the client into the service and provide more information on what to expect.



Use diagrams when explaining complex concepts to clients.

How? In a face to face appointment, draw on your notepad as you talk to create a visual of what you are saying. Do the same if you are on the phone and take a photo and text it to the client in real time!



Take into account the clients sensory needs.

How? Offer different locations for appointments like in office, in the outdoors, video link, or telephone. Inquire about the noise level and brightness of appointment rooms.



UNIQUE CHALLENGES IN THE FINANCIAL COUNSELLING SPACE:

In my experience as a financial counsellor I have seen a pattern emerge amongst my neurodivergent clients.

After completing the budget with a client and we begin talking about options, I observed that the option chosen tends to be more justice driven. These can include irresponsible lending, fighting unfair fees or charges or pushing an outcome through to Australian Financial Complaints Authority (AFCA). It doesn't mean that a client who chooses a justice option is neurodivergent, but that it is the predominant option chosen within this cohort. It may baffle the financial counsellor that the client opts for the hard road especially if you can see they already have a lot going on!⁹

Further to this, you may also observe clients being actively engaged then returning back to the sandpit to firmly stick their heads back in for a little while when overwhelm sets in, it can look like disengagement but in my practice for neurodivergent clients I generally don't close a file at this point as more often than not, the client will re-engage with renewed energy and the process moves on.

As a result, I find that I work with neurodivergent clients for much longer than neurotypical clients. There will be periods of indecision and more support needed in advocacy rather than less, as well as more time to deal with disappointing outcomes as the person adjusts their expectations which can be really hard to do with a fixed mindset.



A QUICK NOTE ON CLIENTS DIAGNOSED WITH ADHD:

During Covid 19, an increased number of people were diagnosing themselves or getting a diagnosis of ADHD. Whether this was from TicToc or a qualified psychiatrist its worth taking a moment to acknowledge the importance of this for the client.

In some cases, the financial counsellor may interpret the client's disclosure of ADHD as an excuse and that they are trying to blame their ADHD as the cause of their current financial circumstances.

Please see this as an opportunity for growth rather than a hollow 'excuse'. Let's instead reframe it for the client. Congratulate them on revealing their ADHD to you, normalise that it absolutely plays a part in their financial situation and then acknowledge with them that the struggle is real and then talk about steps to move forward.

From here they could speak with a therapist, or learn more about their own condition (see next section on executive functioning) because with knowledge the client can start to move forward, learning how to change behaviour and manage symptoms which may have gone under the radar for them in the past.

Ultimately we all live in a neurotypical world and its vital to develop skills or hacks to get around the challenges they face every day to ensure that the financial literacy skills can be used effectively. Neurodivergent or not, if you signed a contract, you signed a contract and the options remain the same for all of us.

MINI CASE STUDY:

I can give you an example of when I have successfully advocated for a client based on their neurodivergence. A female client who had fines had let them go for many years. Some fines were related to the family violence she experienced which added a layer emotion in dealing with them, but others were simply because she couldn't bring herself to go through the steps to contact Fines Victoria and address them early in the process.

With a psychiatrist letter, we were able to have the fees removed from the fines and have them placed on a payment plan for the original amount of the fines due to her ADHD diagnosis. Great outcome!

SOCIAL STORY

Social stories have been used to support children through new situations for a long time, but they are a wonderful simple tool to help anyone of any age to navigate new situations and places. You do not even need to be neurodivergent to benefit from a social story! Who doesn't want to be more informed about a new situation?

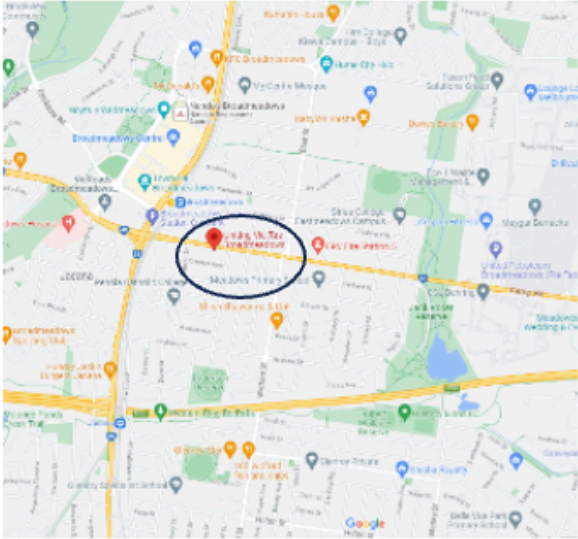


Social stories are an art form. It is up to the person creating it to assess the task being described in the social story and provide as much detail as possible to help the user to navigate the new situation.




What may be obvious to some, may not be obvious to others which is why looking at each step of the process is important to ensure a good social story serves its purpose.

Things to highlight:

- ◆ Full step by step instructions on what to expect.
- ◆ Images of each step (appointment rooms, the car park, tram/bus/train stops, reception).
- ◆ Explanation of any tricky steps, like finding the car park, or navigating your way to the reception.
- ◆ What to bring to an appointment.
- ◆ Things you can ask for to make the experience more comfortable (space for a therapy dog, low light, outdoor appointment, place to calm down if overwhelmed).
- ◆ Contact details of the service, time and date of the appointment.

SOCIAL STORY EXAMPLE

Financial Counselling – Social Story	
Date:	Wednesday 16 May – 2pm
Where:	Uniting – 413 Camp Rd, Broadmeadows VIC
Getting there:	 <p>By car/taxi/Uber - There is free parking available onsite at our Broadmeadows office.</p> <p>By Train – A short walk from Broadmeadows Train station or take the #538 bus.</p> <p>By Bus - #538 bus (Broadmeadows train station to Campbellfield) nearest stop is on Walsh Street. From the bus stop walk towards Camp Road and turn left, our office is on 120 meters on your left.</p>
Important information:	 <p>Arrival:</p> <p>When you arrive, please enter the main doors to reception. You will be greeted by our receptionist and they will ask you who you are seeing today. Please tell them you are here for a financial counselling appointment and they will contact your financial counsellor to meet you. You can sit in the waiting room until your financial counsellor is ready to see you.</p> 

	<p>Your appointment:</p> <p>During your appointment your financial counsellor will be talking to you about money matters, budgeting and financial hardship. Please ensure you have brought your paperwork with you that you wish to discuss with your financial counsellor so that the financial counsellor can assist you with your financial issue.</p> <p>If you feel overwhelmed during your appointment, please let your financial counsellor know. They will work with you to find the best way to support you. You may wish to take a break in our fruit and vegetable garden, or you may wish to reschedule for another time.</p>	 
<p>Your financial counsellor:</p>		<p>Amy has been a financial counsellor for Uniting for over 7 years. She works in the generalist team.</p> <p>When she is not working as a financial counsellor part time, she is working on advocacy projects to highlight the issues around high unemployment for neurodivergent (Autistic/ADHD) individuals or spending time looking after her two cats, Hatty and Florence.</p>
<p>Questions:</p>	<p>Please contact your financial counsellor directly on their mobile phone. If the matter is urgent and you can't get through – please call our reception on 03 9... .. during business hours.</p>	



Task - Design your own social story and share it with your team!

EXECUTIVE FUNCTIONING

There are twelve areas of executive functioning (EF) and we all have them. These are the parts of our brain that help us to get stuff done. If you have a client with attention deficit hyperactivity disorder (ADHD), an acquired brain injury (ABI) or other condition that affects their executive functioning then this section may be of some help.

The executive functioning areas all serve a function and we tend to perform better in certain areas and require additional support structures in others. For myself, I struggle with impulsivity, working memory and task initiation. My strength areas are planning, goal setting, sustained attention (when it suits) and metacognition.

If you have a moment, have a think about your own strengths and areas for improvement. Are you one of those who loses their keys all the time or maybe you have ten projects on the go currently - all started but none finished. For more information, authors Dr Peg Dawson EdD and Richard Guare, PhD have a range of books in the 'Smart but Scattered' range that have questionnaires that can help you get a better understanding where your own executive skills are at currently.

<https://www.smartbutscatteredkids.com/esq/>¹⁰

If we can identify the strengths and weaknesses in executive functioning, we can gain a better understanding of why we do things and why we are the way we are, and then develop strategies to help when needed. I believe this will be enlightening for our clients and promote long term financial success.

This is intended to be a thought provoking exercise and not a replacement for therapy, but it can be seen as a starting point for your client.

The twelve categories of executive function are listed on the next page with a description about the function each area serves.¹¹

EXECUTIVE FUNCTIONING SKILLS



1. **Response Inhibition**
The ability to think before you act.



2. **Working memory**
Holding thoughts in your memory while doing multiple tasks.



3. **Emotional control**
Keeping your emotions in control while completing tasks.



4. **Flexibility**
The ability to pivot when the unexpected happens.



5. **Task initiation**

It's all about getting started!



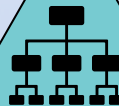
6. **Sustained attention**

Staying on task, even in the face of interruptions.



7. **Planning/prioritisation**

Knowing where to start and in what order to do things.



8. **Organisation**
The ability to create a system that will support your goal.



9. **Time management**

Being able to predict how much time it will take to achieve your goal or complete a task.

10. **Goal directed persistence**

To have a goal, follow through to the end and not get distracted by competing interests.



11. **Metacognition**
Standing back and being able to see the big picture.



12. **Stress tolerance**
The ability to thrive in stressful situations.

EXECUTIVE FUNCTIONING HACKS

The section below are some workarounds or hacks that could assist a client in the long term. The hacks would be used where the client needs more support in that area of executive functioning. Its also important that the client knows which areas are their strengths and use those areas to their advantage and success.

Skill type	Potential workarounds/hacks in financial counselling
Response Inhibition - a strong contributor to ADHD tax (see page 34 for more information on this).	<ul style="list-style-type: none">◆ Avoid the tax! Delete Menulog, the shop app, unsubscribe to promotional emails, and avoid large shopping centres. (Gosh I really need to take my own advice!) Remove credit cards from phone wallet and physically take them out of your purse/wallet and leave them at home.◆ Write a weekly shopping list that covers all meals, drinks and snacks and shop to the list - no you can't have 3 things for the price of 2 if its not on your list!◆ Distract yourself with free activities, working (which means you are earning not spending), volunteering, hobbies.◆ Take a photo of the item you wish to buy, give it 7 days before buying it. (From KH ASD/ADHD client).◆ Once all the bills are paid, use cash only on purchases so you can see the physical money deplete in your wallet - the challenge is make it last the fortnight.

Skill type	Potential workarounds/hacks in financial counselling
Working Memory	<ul style="list-style-type: none"> ◆ Reminders - using a phone app to remind when bills are due. ◆ Using a checklist - this will support your task initiation and sustained attention. ◆ The checklist could include: <ul style="list-style-type: none"> ◆ Weekly task - open mail or check email and file bills into a bill subfolder. ◆ Fortnightly task - Steps for when payday rolls around, pay rent, utilities, put money aside for food and petrol and other bills. ◆ Reminders about what bills are due when. ◆ Annual review and tax return.
Emotional Control	<ul style="list-style-type: none"> ◆ Therapy - lets leave this one to the experts!
Flexibility	<ul style="list-style-type: none"> ◆ This is closely linked to emotional control so we will let the counsellors and psychologists help this with one too.

Skill type	Potential workarounds/hacks in financial counselling
Task initiation	<ul style="list-style-type: none"> ◆ Reminders, both from other people to keep you accountable, and phone reminder app. ◆ Modify the environment - go to a quiet space, turn phone to 'work or do not disturb mode'. ◆ Modify the task - give yourself a 5 to 10 minute window to do some of the task. If doing some financial admin, make the task just opening envelopes and putting them into piles - rubbish, bills, information, to be actioned (non-bills). Then in the next session, deal with one of those piles.
Sustained attention	<ul style="list-style-type: none"> ◆ Task initiation and sustained attention are good friends - if you can't start a task, then its pretty hard to sustain attention. ◆ Set a timer for 5-10 minutes - focus on one thing in that time period. You can get a lot done in 5 minutes! ◆ Turn your phone to 'personal' or 'work' mode to avoid distractions. ◆ Create a reward system for when that task is finished - a self care activity, like watching an episode of your favourite show, going for a walk, playing with pets or kids, sitting quietly and having a coffee (not going to the shops and spending big!).

Skill type	Potential workarounds/hacks in financial counselling
<p>Planning/ prioritisation</p>	<ul style="list-style-type: none"> ◆ Create a financial timeline for yourself - allow yourself to set goals. <ul style="list-style-type: none"> ◆ Short term goals - within 12 months. ◆ Medium term goals - 1 - 5 years ◆ Long term goals - 5 to 10 years ◆ Tell someone your goals and ask them to check in with you everyone in a while to help keep you accountable. ◆ There are many tools to use to help you plan, but there will be ones that work better for you than others. Some people swear by using online tools and apps, others have to write things down on paper, keep a bullet journal or put things on the fridge. Test out different strategies and see what works best for you. ◆ Keep it visual - using whiteboard or cork boards for setting goals, deadlines, things you need to carry out the task and what your reward you will be once you have planed things out. ◆ A note on financial goals - the great thing about financial goals are that they can be clearly defined. <ul style="list-style-type: none"> ◆ <i>I need a car.</i> ◆ <i>It will cost \$5000</i> ◆ <i>I have two years to save for this.</i> ◆ <i>I need to put away \$96 per fortnight to meet this goal.</i> ◆ <i>Set up a free bank account and set up a direct debit system each pay day.</i> ◆ <i>That's the plan - it will be your response inhibition that puts a damper on the progress or an unexpected expense that may delay the outcome.</i>

Skill type	Potential workarounds/hacks in financial counselling
Organisation	<ul style="list-style-type: none"> ◆ Create a space in the home that is for your financial documents. All unopened letters go here. <u>This is key to organisation of financial matters.</u> ◆ Create a subfolder in your email account and every email from a financial firm, utility company or telco gets filed into this folder - never will an email be lost again! In theory... ◆ Book a weekly or fortnightly appointment for yourself to address all unopened mail, emails and to pay bills. Do not reschedule! ◆ Radical acceptance - the concept of discarding social and community norms and setting your own rules. Within the bounds of your credit contract! ◆ Outsource!

Skill type	Potential workarounds/hacks in financial counselling
Time Management	<ul style="list-style-type: none"> ◆ Knowing whether you are a morning or afternoon or evening person may help to get things done. ◆ Taking advantage of times when dopamine is high for you and using this time to do some of the harder tasks that you usually put off. ◆ There is a strong link between dopamine and time management - if dopamine is low then your perspectives on time create challenges for your like being on time, submitting work by the due date and paying bills. This is very common for people with ADHD and forms a large part of the diagnosis. ◆ Getting bills paid on time - with low levels of dopamine in the ADHD community, this is one of the main issues financial counsellors will see and again contributes to the ADHD tax and this is something that financial counsellors can actively advocate for within this client cohort. ◆ Speak with your clients creditor about their diagnosis of ADHD and provide evidence of their additional needs together with the request for compassion around the challenges they face in asking for fee reduction/removal (late fees, enforcement charges and others).

Skill type	Potential workarounds/hacks in financial counselling
Goal directed persistence	<ul style="list-style-type: none"> ◆ Develop external accountability. Let someone close to you know your plans. For example, your short term goal is to pay off a debt. ◆ Create a vision board at home that provides you with a constant reminder of what you are aiming for.
Metacognition	<ul style="list-style-type: none"> ◆ Seeing the big picture starts with self awareness. ◆ Understanding what went wrong and how you can improve for next time.
Stress tolerance	<ul style="list-style-type: none"> ◆ Mindfulness ◆ You can't always anticipate stressful situations, however in the cases that you can, I have found that using visualisation to rehearse, script and pre-plan out responses to potential stressful interactions can help.

The knowledge that sometimes you will be successful in managing your executive functioning and the associated tasks, and sometimes you will not really helps (this goes back to the idea you are not a failed human). I go through periods of great success in getting things done, and then other weeks I can't even manage to reply to an email. Accepting that this is the way it is can help with routine feelings of failure and shame that is associated with neurodivergent conditions.



Task: This is a working document. I would love to hear from other workers and clients who can add to the above information as to what has worked for them in the past.

THE ADHD TAX

The concept of the ADHD tax is a great way to explain the significant effect this condition has on those who are diagnosed.

The ADHD tax is the cost of:

- ◆ Losing items
- ◆ Spoilt food in the fridge
- ◆ Late fees
- ◆ Being late - for example missing the train and taking an UBER
- ◆ The cost of impulsivity
- ◆ The cost of bad credit in the form of higher interest rates,
- ◆ missed opportunities in life, for example missing a promotion opportunity

To get the client to start thinking about how to navigate these challenging situations which just seem to happen, you might want to talk about the concept of ‘future self’.

Some people find it really easy to see into the future and make plans, its just second nature. People with ADHD tend to live more in the now and impulsivity plays into that trait, the future is not relevant, but if you speak with the client about their future self, in say, a week or a month or a year, it can assist to counter the effects of challenges seeing through time and dealing with impulses.

Ask the client how they might feel to have saved for something into the future rather than using after pay, credit, or their rent money?

“The past self thanks the current self for attending this appointment today and/or the future self will thank current self for developing skills in managing their executive functioning challenges/money matters in order to reach some of your goals.”

DYSCALCULIA

In the family of learning differences there are three specific areas of difficulty, dyslexia, dysgraphia and dyscalculia. All make interacting with the written world harder. In this section, I would like to make special mention of dyscalculia.



“Dyscalculia is a term referring to a wide range of difficulties with maths, including weaknesses in understanding the meaning of numbers, and difficulty applying mathematical principles to solve problems. Dyscalculia is rarely identified early.”¹²

Some of client's, unbeknown to themselves, will have this condition, but when numbers make no sense, it presents new challenges around managing money over and above anything else I have mentioned already.

The main issue is around begins with your working memory, this is not short term memory, but how we temporarily hold information in our brains while doing something else. When you don't need the information anymore, your brain discards it. Just like the temporary files on your computer! If you are trying to hold one number in your head and then make a second calculation with dyscalculia, things just get muddled up. But it is more complex than this,

Number sense comes naturally to many, but those with dyscalculia, concepts like, less and more, larger and smaller, first, second and third, making number comparisons as well as judging time bamboozling¹³. For some reading an analogue clock is neigh on impossible!

This concept is something to keep in mind if you come across a client that struggles with numbers. Ask them how they have managed in the past and what has worked best. What makes the most sense to them and how can you best help.

ONE FINAL WORD...

Much of this world hasn't been designed for a neurodivergent mind and due to the nature of the conditions, there are many hidden challenges for those who are managing their lives every day in this world. It is very hard for people to speak up about what their needs actually are. I have witnessed this myself through advocating for my children and in the wider neurodivergent community.

Neurodivergent people will only speak up if they feel safe to do so.

I am lucky enough to work for a psychologically safe organisation and in an industry where each and every worker is open to difference and accepts it - it is only as a result of this that I can bring this toolkit to you.

If you have got this far - many thanks for sticking with me and learning more about the autistic, ADHD and neurodivergent mind. I am incredibly grateful for your precious time to read about a cohort of our society who are incredibly bright and can make a huge contribution to making this world a better place, and yet are hidden and continually slip through cracks. With your help, we can make this world a little more inclusive and for that I am very grateful.

“EVERYTHING THAT IS PAST IS EITHER A LEARNING EXPERIENCE TO GROW ON, A BEAUTIFUL MEMORY TO REFLECT ON, OR A MOTIVATING FACTOR TO ACT UPON.”

— **DENIS WAITLEY**

GLOSSARY:

- ◆ **ADHD tax** - The hidden cost to those with ADHD, by way of late fees, expired food, missed careers opportunities and many more.
- ◆ **Attention Deficit Hyperactivity Disorder (ADHD):** ADHD is a developmental disorder that begins in early childhood which causes problems with concentrating, becoming distracted, being hyperactive (sometimes) and being impulsive.
- ◆ **Autism Spectrum Disorder (ASD):** Autism is a neurodevelopmental disability that affects the way people communicate, process information and interact with the world.
- ◆ **Empath:** A person who is highly attuned to the energies and emotions of those around them.
- ◆ **Executive functioning:** A set of cognitive processes that are necessary for the cognitive control of behaviour: selecting and successfully monitoring behaviours that facilitate the attainment of chosen goals.
- ◆ **Identity first language:** Where the disability is put before the person, for example, disabled person.
- ◆ **Masking:** Suppression of natural responses that autistic people find soothing, such as stimming and sharing of special interests so as to appear neurotypical.
- ◆ **Neuro-affirming:** The practice of supporting a neurodivergent client's health, therapeutic and social supports in a way that removes the traditional medical model, removing the idea that the person needs to be fixed and instead sees the differences as something to be celebrated.
- ◆ **Neurodivergent/neurodivergence:** A divergence/difference in mental or neurological function from what is considered the typical. Characterised by a diagnosis of conditions described on page 8 of this guide.
- ◆ **Neurodiverse/neurodiversity:** A word used to explain that all brains are different.
- ◆ **Neurotypical:** Not neurodivergent.
- ◆ **Person first language:** Where the disability is put after the person, for example, person with a disability.

- ◆ **Selective mutism:** An anxiety disorder where a person is unable to speak in certain unfamiliar social situations.
- ◆ **Shutdown vs meltdown:** Both can be triggered by the same thing and are stress responses. A shutdown is internal and may not be noticed by those around them. A meltdown is more overt and is not a tantrum but instead is extreme overwhelm and in both situations the autistic person should look to move to a safe place and have a safe person to support them to move away from the trigger.
- ◆ **Social story:** A document that is produced to introduce a new concept, providing visual step by step information to reduce anxiety and improve accessibility
- ◆ **Stimming/Stimms:** Self stimulating (stimming) behaviour that is soothing for autistic individuals. Many 'stimms' are helpful to use in stressful situations, but can be unconventional behaviours and are not traditionally socially accepted. Some stimms are harmful and the autistic person needs additional support around this to redirect the behaviour to less harmful stimms. An example of a harmful stim would be head banging or skin picking. Non-harmful stimms are arm flapping or foot/hand tapping. There are many types of stimms and all are as unique as the people that use this helpful tool to self regulate.
- ◆ **'The spectrum':** How autism is experienced by different people. Some people need more or less support depending on the life they want to lead. See page 10.

RESOURCES:

- ◆ **ADHD resources** - <https://www.additudemag.com/>
- ◆ **ADHD videos** - <https://www.youtube.com/c/howtoadhd> - Jessica McCabe's you tube channel on ADHD with some great explainers.
- ◆ **ADHD Tax** - <https://www.additudemag.com/adhd-tax-financial-wellness-money-problems/>
- ◆ **Amaze** - www.amaze.org.au - Do one thing for autism and A-Plus. National autism helpline.
- ◆ **Association for Children with a Disability (ACD)** - www.ace.org.au
- ◆ **Autism Awareness Australia** - <https://www.autismawareness.com.au/> - a great resource for all things autism.
- ◆ **Carer Gateway (Vic)** - Support for carers in Victoria.
- ◆ **Executive functioning** - www.smartbutscatteredkids.com
- ◆ **Raising Children** - <https://raisingchildren.net.au/autism>
- ◆ **National Disability Insurance Scheme (NDIS)** - www.ndis.gov.au
- ◆ **Specialisterne** - <https://www.specialisterne.com.au/> - Autism specific recruitment agency. Put your job ads here to find autistic employees!
- ◆ **Yellow ladybugs** - <https://www.yellowladybugs.com.au/> - a great resource for girls and gender diverse individuals

(Note this list will be built on and added to over time)

END NOTES:

1. Yellow Ladybugs - Supporting autistic girls and gender diverse youth. 2023 p 17
2. <https://www.healthdirect.gov.au/attention-deficit-disorder-add-or-adhd>
3. <https://www.psychologytoday.com/us/blog/women-autism-spectrum-disorder/202208/autistic-linear-spectrum-pie-chart-spectrum>
4. <https://www.amaze.org.au/creating-change/research/employment/>
5. <http://www.onethingforautism.com.au/8-workplace-things/>
6. <https://www.apple.com/diversity/>
7. <https://jobs.netflix.com/inclusion>
8. <https://www.jpmorganchase.com/news-stories/smarter-faster-autism-at-work>
9. <https://www.additudemag.com/why-am-i-so-sensitive-adhd-in-adults/>
10. <https://www.smartbutscatteredkids.com/>
11. <https://www.smartbutscatteredkids.com/about/terms/>
12. <https://dsf.net.au/learning-difficulties/dyscalculia/what-is-dyscalculia>
13. <https://www.understood.org/articles/number-sense-what-you-need-to-know>

READING LIST:

- ◆ Supporting autistic girls and gender diverse youth, *Yellow Ladybugs*. 2023
- ◆ Understanding Autism - The essential guide for parents, *Prof K Williams & Pro J Roberts*. 2018
- ◆ A family's guide to Tourette syndrome, *J.T. Walkup*. 2012
- ◆ The explosive child: A new approach for understanding and parenting easily frustrated and chronically inflexible children, *R Greene*. 2021 (6th ed).
- ◆ Raising human beings: Creating a collaborative partnership with your child, *R Greene*. 2017
- ◆ The complete autism handbook: The essential resource guide for autism spectrum disorder in Australia and New Zealand, *B O'Reilly & K Wicks*. 2016
- ◆ 101 tips for the parents of girls with autism, *T Lyons & K Stagliano*. 2015
- ◆ Understanding ADHD, *C Green*. 2001
- ◆ The new psychology of winning: Top qualities of a 21st century winner, *D Waitley*. 2021.
- ◆ ADD and your money: A guide to personal finance for adults with attention deficit disorder, *K Klein & S Moulton Sarkis*. 2009
- ◆ Smart but scattered: The revolutionary "executive skills" approach to helping kids reach their potential, *P Dawson & R Guare*. 2008
- ◆ Smart but scattered - Guide for success: How to Use Your Brain's Executive Skills to Keep Up, Stay Calm, and Get Organized at Work and at Home, *P Dawson & R Guare*. 2016
- ◆ Executive function difficulties in adults: 100 Ways to Help Your Clients Live Productive and Happy Lives, *S Moulton Sarkis*. 2018
- ◆ How to keep house while drowning: A gentle approach to cleaning and organising, *KC Davis*. 2022
- ◆ Asperger's and girls: World renowned experts join those with Asperger's syndrome to resolve issues that girls and women face every day! *T Attwood, T Grandin et al*. 2006
- ◆ Late bloomer - *C Bastow*. 2021
- ◆ The complete guide to Asperger's syndrome, *T Attwood*. 2008
- ◆ Dhaliwal, AS. 2021, *Role of experiential learning in financial literacy among adolescents with autism spectrum disorder*. Presented to the Faculty of the Graduate School of The University of Texas.

ACKNOWLEDGEMENTS:

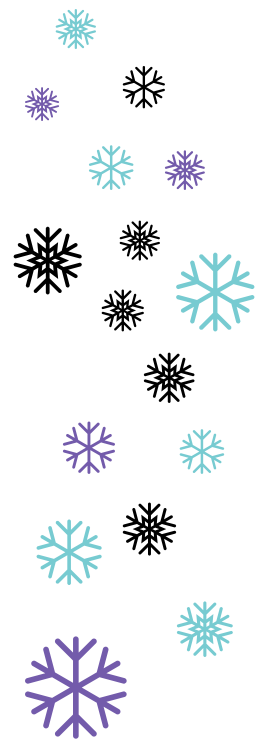
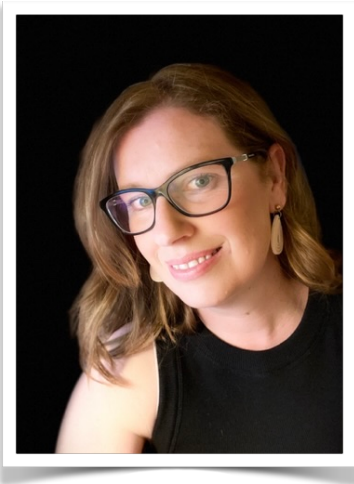
It wouldn't be possible without the encouragement from my agency, Uniting Vic TAS, Victoria's state peak body for financial counselling, Financial Counselling Victoria (FC Vic) and the national peak body Financial Counselling Australia (FCA) who have all supported this toolkit's distribution.

A personal thanks to the following people who provided me with direct support and encouragement in writing this guide including, Deb S, Neoma C, Tom M, my colleagues at Uniting and the many others who listened to me while I threw around ideas and drafts and continued to encourage me along the way.

Attention Victorian FC's - please give yourself one (1) CPD point because reading stuff like this gets you points! Happy days!

Other Australian states - please check with your peak body/professional association to see about whether reading this guide contributes to your PD points.

ABOUT THE AUTHOR...



Amy Wolter is a neurodivergent community based financial counsellor who works in Melbourne's north.

Amy's has lived experience with autism and ADHD and her special interest is the intersection of neurodivergence and financial issues. She enjoys the challenge of working as a financial counsellor, professional supervisor and as an autism advocate.

Her dream is to see equal employment opportunities for those with hidden disabilities so by the time her daughter and son are due to go out and work, there has been some meaningful change.

When she's not working or writing something, she can be found hanging out with family and her two cats and if you can't find her, she's happily somewhere out of mobile range.

She welcomes any questions and is always happy to visit your service to speak more on the topic.

A handwritten signature in black ink, with a light blue shadow effect, reading 'Amy Wolter'.



2023 Amy Wolter

