



Disclosure Scripts for Financial Oopsies

If you've ever hidden an impulse buy, dodged a balance update, or panicked over a late bill-you're not alone. ADHD brains often struggle with time, money, and memory. These scripts help you talk with your partner, not at them (or against yourself).

Ground Rules

- Lead with honesty, not perfection.
- Use 'I' language, not blame or self-shaming.
- Aim for connection, not confession.

SCRIPT 1: THE "SMALL SLIP"

Hey-quick heads up. I bought [thing] without budgeting for it. I realized afterward that it might throw things off. I'm not asking you to fix it-I just wanted to be transparent, and I'm open to figuring it out together.

SCRIPT 2: THE "LATE BILL PANIC"

I missed a payment because I didn't see the reminder. I'm already handling the fee and setting up automation to prevent it again. I'm telling you because I don't want money to be a secret or stressor between us.

SCRIPT 3: THE "PATTERN CATCH"

I noticed I've been stress-spending when [trigger]. I want to get ahead of it, but I also need some help recognizing it. Can we talk about ways to flag it together without me feeling judged?

SCRIPT 4: THE "RE-ENTRY"

I've been avoiding our finances because I felt ashamed, but I want to reconnect. Can we do a Reset Week together, even just one day? You don't need to solve it-I just want to be back on the same team.

Pro Tip

End with a clear next step: "Can we set aside 15 minutes tomorrow to look at things together?" or "I'll send you a screenshot after I review my account."

Keep learning. Communication is progress.