



MENTAL HEALTH PROBLEMS AND FINANCIAL CAPABILITY

This is a short summary of common ways in which a mental health problem might affect a person's ability to manage their finances. Not everyone with a given mental health condition will experience the same cognitive or psychological impacts; this is simply a list of factors to bear in mind.

Diagnosis	Most likely to experience
ADHD (Attention deficit hyperactivity disorder)	<ul style="list-style-type: none">▶ Short attention span, may be easily distracted▶ Prone to impulsive behaviour▶ May struggle with complex planning and organisational aspects of financial management
Affective psychoses (mood disorders with psychotic symptoms)	<ul style="list-style-type: none">▶ Widespread problems with financial management, affecting even simple tasks such as remembering passwords or filling out forms▶ Paranoia and delusions, which can cause communication problems
Bipolar disorder	<ul style="list-style-type: none">▶ Reduced understanding and problem solving abilities, worse during acute periods of illness▶ Lack of self-restraint; may be impulsive▶ Higher spending, particularly during manic periods, but also common during periods of depression▶ Unreliable memory, which can make it harder to stay on top of a budget or pay bills on time▶ May struggle to process complex problems, such as comparing a range of products

<p>Borderline Personality Disorder</p>	<ul style="list-style-type: none"> ▶ Likely to find it harder to solve problems and understand information ▶ Particularly difficult to plan ahead, which may lead to poor long-term financial management ▶ May struggle to understand social and emotional signals, which can make it hard to communicate with others effectively
<p>Depression</p>	<ul style="list-style-type: none"> ▶ Likely to find it harder to solve problems and understand information, especially during periods of acute depression ▶ May struggle to concentrate on tasks ▶ Lack of motivation, even for things that are normally enjoyable, which makes financial management difficult ▶ Prone to comfort spending or spending on others to boost low mood
<p>Generalised anxiety disorder</p>	<ul style="list-style-type: none"> ▶ Likely to struggle with complex financial tasks, such as comparing different energy tariffs ▶ Anxiety may be triggered by certain forms of communication, such as opening letters or talking on the phone
<p>OCD (Obsessive compulsive disorder)</p>	<ul style="list-style-type: none"> ▶ Unreliable memory and low confidence in own memory ▶ May obsess about or panic in response to certain triggers. This could include bills or other important correspondence ▶ May find it harder to solve problems and understand information
<p>PTSD (Post-traumatic stress disorder)</p>	<ul style="list-style-type: none"> ▶ Severe memory problems ▶ May be unable to understand others' emotions, can seem insensitive or rude when interacting with others