

Samantha Absher: Money management & borderline personality d...

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SPEAKERS

Katy Weber, Samantha Absher



Katy Weber 00:00

Well, I am super excited to pick your brain. Because like I said, I found your account. I think it was probably your the video that you that blew up the one about the school system and yes, building. Yes, that's how I found you. And then, you know, just went, I'm one of those people who like I'm like, Okay, let's scroll to the very beginning and see where it all started. And so, you know, I'm a binge eater, right? And no, but it's, I love it because it's like, you really get a sense of like, oh my god, I just kind of showed up and stumbled here and started an account and was, you know, innocently throwing stuff out there. And, and then you know, now here we are, and it's just as amazing for me as it is for you. Like, I don't know, I just love those love imagining, you know, all the all the craziness of a tick tock trajectory. Yes, it



Samantha Absher 00:56

is bonkers. Like I started with like, random videos posted at 2am when I couldn't sleep. And now it's it is what



Katy Weber 01:05

when you started talking about some like serious traumatic stuff, you know, right away, you were sort of initially started going down the path of talking about, like being in a in an abusive relationship, right. I mean, that was kind of, yeah, my first videos,



Samantha Absher 01:24

my very first video that went viral that just like I was like, what is happening? What is this? I was actually, I was homesick that had a migraine, I have chronic migraine, and was kind of recovering in bed and I saw this girl had posted just in tears. And she said if you're me do with us in six months, and she was like, Have

you left him? Are the kids happier? All that stuff? I was like, ma'am, I am you in 10 years. And yeah, it took off. She actually like we're connected. Now. She direct messaged me and thanked me and all of that stuff. And she did leave.



Katy Weber 02:00

Oh, that's amazing. Yeah, yeah, I've, I think oversharing I don't even like the term oversharing because it feels like it's negative. But I think being an open book is something that is like one of my ADHD gifts. Because as awkward and Thai, there are times where I regret talking very openly about everything in my life. You know, for the most part, I think it helps people so much more than it bothers me. Right. And we sat conversations, especially about mental health and about vulnerable situations. And it is one thing that I've always thought people were always like, You're so brave for talking about this. And I was like, No, I have no choice. I just wear choice that I make.



Samantha Absher 02:47

And my question is always like, am I brave? Or did I just stop caring what anyone thinks? Because that really, to me is like the key to a happy life.



Katy Weber 02:57

Yeah, maybe that is it just like the zero fucks given attitude. But you know, I had never felt like I woke up one day and was like, This is who I'm going to be. I just sort of I stumbled through life, I stumbled through everything. And I stumbled through finances to which I also want to pick your brain about because I know the fact I think you're the first ADHD, money management tic tock account I've come across upon and I think it's so important and so fantastic. But I knew this was gonna happen, I knew I was going to hit the ground running with you and get all over the place. So I want to just kind of bring us back and talk about your ADHD diagnosis, because it was it was quite a while ago, right? And what were some of the what were some of the things that were happening in your life that made you first sort of think you even had ADHD.



Samantha Absher 03:47

So um, as the in the first viral Tiktok talks about me going to college as a single mom. And basically, that's when I was diagnosed, I had left my ex I was when I left him, I was a single mom of two pregnant with a third. So about six months pregnant after and during that time, when I was in school, I always attributed my not being able to retain things to just pregnancy brain, right, just, you know, the hormones, all of that stuff. Um, but then after that, even I realized how bad it was because I am a very theoretical person I can read and just like I love information. But I noticed especially when it came to reading just, I would read an entire page and had would not have retained a single thing. But it went beyond that. Because I know that can be common with a lot of people it was to the point where it would take me an hour or longer to read a single page and I would just be in tears because I was completely exhausted. And you know, before kids it had an impact to me that much as like I'll just keep reading this page. Not a big deal. This is everybody, right? But I saw people around me not struggling like that. So at the time I was seeing a therapist to help me through my divorce. And that's when she said, I'm going to refer you to somebody because I think there could be ADHD here, as well as because I also have borderline personality disorder. She said you I could there could be a sub ADHD crossover here. So I went, and I actually see this specialist now who

specializes in ADHD. And they do all this like crazy high tech testing for someone with ADHD. It is monotonous and terrible. Because like, you have to like, click, you're in this room with no distractions and everything. It's awful. But I was diagnosed on medication, and it really helped me get



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through school.



Samantha Absher 05:39

And I've continued with medication, mindfulness, all of those things, but it, it made a huge difference. It was like having a window open. Where before the diagnosis, I really thought I was just lazy. I had been labeled as lazy and underachieving my entire life and disorganized that was just who I was. So getting that diagnosis was, was life changing for me?



Katy Weber 06:02

Oh, yeah, absolutely. I mean, I was just diagnosed at 45. Last year, and so it's still like, I feel like, my, you know, I just go through everything in my entire life. You know, I'm just like, you know, just turning over rocks here, left and right, just being like, that's ADHD. Oh, my God. That's Ha, like, it just feels like so many seemingly random struggles in my life, from middle school to university to parenting and motherhood and newborns, and budgeting money. You know, like, all of those things that all I'm like, Oh, my God, it's all coming together. Like, it's such an overwhelming diagnosis for so many of us in adulthood.



Samantha Absher 06:45

Right? Yeah, I thought I was just incompetent because I couldn't like the money would be in the bank to pay the electric bill. And yet I would come home to no lights. I thought it was just because I was lazy, or because I was disorganized. It's like no, actually, my brain just is not set up to operate the way many others do. And that the way that society demands it.



Katy Weber 07:06

Yeah, yeah, I know. Yeah, I lost my train of thought, oh, I want to go back to welcome to an ADHD podcast. Yes. So now, this was 16 years ago, right around that, is that correct? Okay. So,



Samantha Absher 07:26

because my oldest is 16? Yes.



Katy Weber 07:28

Okay. And so let's talk about borderline personality disorder for a bit because it's not something I've actually talked too much about on this podcast, we talk a lot about bipolar, because I certainly thought I

had bipolar before my diagnosis. I know a lot of women did are do you know, sort of feel that pendulum swing of manic energy and, and lethargy and depression? And actually, I think in my early episodes, I actually refer to bipolar disorder as BPD. Because I didn't know that. I didn't even know that that was the wrong acronym. So I apologize to anyone who was listening to earlier episodes. But I'm curious now, like, you know, what is the overlap there? Because I feel like it is something that's quite common among people among adults with ADHD and you know, how do you even discern, which is which? Sure. First, I want to go back and correct. Start with what is? Yeah, sure. First,

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Samantha Absher 08:27

if you don't want to go back and correct something I just said otherwise, it's going to eat my brain by my youngest is 60. Not my oldest, my oldest is 20. Anyway,



Katy Weber 08:36

yeah, that makes sense. I think that's what I heard you say anyway, because right. Okay, fine.

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Samantha Absher 08:42

Everything's fine. So yeah, there is quite a bit of overlap as far as just being a little bit scatterbrained. Right. BPD people are kind of known for being scatterbrained, I would say the biggest difference is the the abandonment component. So the way I understand and the way my therapists have spoken to me about borderline personality disorder is it comes from a very deep, deep fear of abandonment. And we often act out in order to avoid abandonment. And the way that kind of crosses over into ADHD sometimes is grasping at hobbies, right, just to feel some kind of belonging to a group, or spending money erratically. If that's, you know, ADHD, bipolar and BPD. All have that just looking for that dopamine hit right and looking to to feel a certain way about yourself so that you will be more appealing to other people, if that makes sense. Um, those are the biggest overlaps that I've seen. And some of the differences there. I would say for me personally, the biggest difference is emotional regulation. Borderline Personality Disorder, I think is a very scary term. People hear that word and they automatically Like go to like civil right? Of like, you've got like the split personality situation. And that's not the case, it's more of an emotional dysregulation, so it has a lot more to do with your emotions. And a lot of times those motions are so intense as a reaction to perceived rejection or abandonment. Of course, ADHD also has that rejection sensitive dysphoria. So that's another place that kind of overlaps a little bit.



Katy Weber 10:26

I know it is, it is amazing to kind of parse out all the different types of traits and kind of where we fall in terms of what you know, it's almost like whack a mole, you know, like, depending on what our history was, and what sort of traumatic history we have, and what kind of accommodations we had and what privileges we had, you know, so many of us come to adulthood, and it's like, oh, you've got this, you've got this. This? Oh, I don't have that. That's funny. That's weird. Why don't I have that? You know, and so with, like, with abandonment, I mean, I, I feel like I talk about this a lot. I have talked about this in other episodes, like, I have been with the same partner, I've been with my husband for 18 years, we've been together 20 years, and I spend an inordinate amount of time fearful, you know, worrying about when he dies, and how, you know, the, I think that there's like a common theme. And in among a lot of people with ADHD, we're

like, we don't feel like we're adults, you know, right. And a lot of that comes from, because we're terrible with money. And because we're impulsive, and because we have, you know, we can't keep juggling a lot of us can't hold jobs for more than two years before we explode, or, you know, so. So we, there's so much financial insecurity, right? And so I'm always like, asking him over and over again, just being like, Okay, so let's go. Like, I feel like we'd go through the game plan. And he was like, I think he started work. He's like, you fantasize about me dying, don't you? And I'm like, No, I am just that terrified of that, like, what are we going to do? And then I forget, and then I have to go over it again. Because I'm like, you know, where's this? Where's this paperwork? I don't know, where any, you know, like, I, I spiral a lot of the time, but that's not the same type of fear of abandonment, right?

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Samantha Absher 12:08

Yeah, I think I think there's like two different things where you're talking about fear of the unknown and fear of instability, which is definitely true for both disorders. For fear of abandonment, it's more like, for example, and I think I may have posted this on my tic toc at some point. My partner is a terrible texture. We live two hours apart. And he is just he's gotten so much better. The poor guy, he has worked so hard, like this man still has like an iPhone six. Okay, just like to give you some perspective. Like he just does not get on his phone, you'd rather be out in the woods. But I would often get in my head and spiral if he didn't get back to me immediately with a text about an hour pass. Clearly, he's done with me and I am, you know, just completely catastrophizing in my head. Okay, what next? What do I need to do to take care of myself now that this person is not my life anymore, and I have to deal with the fallout, because he didn't text me back for like, two hours. Like it goes that extreme. And thankfully, I have I do a type of therapy called Dialectical Behavioral Therapy, where we kind of go through different skills, they're literally called DBT skills. So different skills to use for those kind of situations where you get into those spiraling thoughts. But my fear of abandonment, I think, comes from a few things that comes from and where I think the ADHD crossover is, as children, we're, we're kind of weirdos, right? And we don't always fit in with the crowd, like, so we never feel really mature. We never feel like the other kids. So there's that kind of rejection. And then also, I was raised in a religion that practice is shunning. So I was threatened my entire life with like losing every one that I do and loved. So I have that abandonment on top of it, which kind of throws that BPD into it. The one time in my brain



Katy Weber 14:10

that Oh, my goodness, I know right? I have that same issue. I was just talking about this. I think with the episode that came out this week on about, you know, my best friend who the reason why we are best friends is because we could go months and months and months without talking and then you know, text each other and be like, oh, yeah, let's catch up. And we'll talk for two hours over zoom or something. And you know, like, we can go for long periods of time because we forget about the other person. But I texted her recently and didn't hear back from her and I had I had that spiral where I was like, What did I do? What did I do now? She hates me. Yeah, what did I do? And I think and I thought it was interesting because now we know with this new you know, with my diagnosis I now have like almost like a sports commentator that follows me around wherever I go when I'm like, Oh, this is you're now spiraling into rage right now you know or like So, this is RSD as you experience it, right? So it's like, what did I do? And then I was thinking like, there is that sense of like always feeling like you don't trust yourself in a lot of situations, right? There are ways in which you don't trust relationships with other people because you don't read social cues very well. And so I'm like, so that feeling of like, I've obviously have said or done something to deserve to disappoint her or offend her. And I don't know what that is. Oh, well, I guess this 20 year relationship is now over. Yeah, exactly. There was that sense of sort of like, Oh, crap, it's all my fault, as opposed to you know, she was when she did text me. She was like, No, I was like, busy. And I forgot, because that's what

we do. So yes, I find it so ironic that we not only forget to text each other, and we have the object permanence element of you know, feeling like we're terrible friends, because we forget about other people, but yet, when the table is turned, we you know, have all of the negative ideations that come with the rejection and yeah, anyway, yeah,

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Samantha Absher 16:05

I completely agree. Yeah, it's it goes you know, we're like you said, we're so bad about texting people back but let somebody not text us back. It is the end of the world we are done. I am in a cocoon with a blanket watching Netflix and eating a pint of ice cream and just like mourning the loss of my friend would in fact nothing has happened. I know that's where those DBT skills come in. So whenever I do start spiraling like that, the first thing I do is backtrack. So for example with my partner if he doesn't get back to me in a couple of hours, and my brain starts going, he's a somebody else he doesn't love you anymore. He's done with you. I have to go Wait, wait stop. First of all, it's just like stop right here. I always check Am I hungry or tired? Because those physical needs right there will mess with your head so much. And then next step is to go okay, let's fact check. Has he said anything recently to indicate that he's done with this relationship? No, like just yesterday he said I want you to loves me. So why am I going down this rabbit hole?



Katy Weber 17:15

Yeah, you know that and I have used DBT and I've done quite a lot of DBT therapy before even before my diagnosis of just dealing with childhood trauma and you know, that idea that just the concept that your thoughts cannot be trusted is something that has stayed with me for so much of my life and I use it so much and with my children too, and I use it a lot with health coach I get to write with just that idea of like your you have intuitive wisdom centers, you know, your gut and your heart or your intuitive wisdom centers and they can be trusted your brain cannot be trusted because your brain is filled with all of the messages it's been given from outside sources throughout your entire life. It doesn't have a

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Samantha Absher 18:01

good player. Yeah, your brain is just like it's just like yeah, it's just like all ego and all those external messages and yeah, like you said, You've got to trust how your body feels sometimes.



Katy Weber 19:30

So let's talk about money because it's such a huge issue and I feel like I have so many questions because it's something that I had had a terrible relationship with money growing up and I remember like, getting my first job after I graduated from university, and I just thought, this job is going to pay me a living wage and a living wage is going to be enough for me to afford rent and a car and cable and a cell phone And like the, it'll all just work out, right? Like, that's just what adulthood is at never eight. I never learned how that I needed to keep track. And so I didn't keep track and then I just Oh, and the other thing was my mother said to me when I turned 18, get lots of credit cards, because that'll help you develop a good credit score. And so I did the diligent thing, which was I got lots of credit cards. And then I used to them because I realized I was, couldn't, you know, I had no money after I paid.



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Samantha Absher 20:29

And it's like, free money, right? It doesn't come out of your checking account, like you didn't see.



Katy Weber 20:36

Exactly, I didn't like it just now looking back at it, you know, 20 years ago, just being like, I asked them often asked myself, What were you thinking? And the answer is, I wasn't like, I, I think that there is a way in which and I don't know if this is ADHD, or if this is just being in your 20s. But like, I think there was a, there's, I feel like there's so many things in my life, where I just like, never stopped to really deconstruct in a way that meant something. And, and so I just kept racking up debt, and I wasn't paying off my credit, but the minimum payments on my credit cards, this was up in Toronto, and Canada. And I had all you know, I had all of this, the credit card companies were actually starting to come after me. So I decided to move to the US and ignore the credit card companies in Canada. And so I moved to New York, and I was just started dating my now husband and like he was over at my apartment one day, this was like our second date, I kept I still to this day, can I believe he didn't run for the hills. But he was there and my phone was ringing. And I he was talking to me. And I was like, oh, excuse me Hold on one moment. And I picked up the receiver and then hung it back down again to stop the ringing. What was that about? That was like a big, it's just the lawyers from Canada calling me about my credit card debt. And then I burst into tears. I burst into tears because it was you know, they had credit debt collectors were had tracked me down and I burst into tears. And I was like, I don't know what to do. Please help me. So again, like, why he didn't run out the door that moment, I'll never know. But he stayed with me. And he was like, let's get you a debt. You know, we'll get you a credit counselor, we'll figure this out. And he basically took over my finances. And, and has I mean, I think a lot of my, you know, crippling fear about believing me has to do with the fact that he took over everything and and really helped me get out of that crisis. And and really like, he basically put me on a cash allowance. And I lived on a cash allowance for 20 years until the pandemic when we stopped like using cash. But he basically writing on this cash allowance. I was sort of like, you know, it'll, it'll be a lot easier for you. If you, you know, I think he realized in his own way that I had no sense of prioritizing when it came to, to spending. Yeah, you know, I just buy things without thinking about whether they're necessary or not. But when I run out of money, then I make do and I'm like, Oh, well that I won't buy the impulsive target purchase, because I ran out of money for the week, right? And so he kind of was like, oh, you know, what will work for you if you just get \$200 worth of cash. And that's just your money for the week. And when it runs out, it runs out? And I was like, You're right, that is kind of brilliant. And it's like the system that has been working for me for so long. And it's kind of infantilizing and really not helping me budget, but it's what helped me and yeah,

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Samantha Absher 23:43

like everyone's doing the best they can, right. And so you you have done the best you could and that system works. The only thing I counsel especially women on whenever I'm talking to them who are in that situation, because that's what works for them. I'm always about with my clients, working with them where they are. And a lot of women do, they just kind of hand things over because it's it's very overwhelming. And I completely understand that. So what I do recommend is having a Ohshit binder, where it has all of the account information, all of the passwords, where life insurance policies are, where wills are, where any medical directives are, you know, passwords to the electric bill and just a list of bills that have to be paid every month. Just so that if something happens to them that then the other person in the relationship can come forward and say, Okay, I've got this notebook. I know what needs to be paid. I know what the accounts are. I know exactly what's going on. And just to kind of review that with your partner like once a month like you said, you know, you kind of go after your husband like what's the plan because of that panic of you know, what if something happens and having that binder is fantastic for that?



Katy Weber 24:57

Absolutely. And I think having my diagnosis has helped me in so many ways just understand what is happening here. Right? So it was like realizing that, you know, okay, so in your 20s, you just didn't think about it, that's not going to work for you. So I actually am very good at budgeting now, you know, it's just a spreadsheet, but like, I'm very, very diligent about it, because I really like accounting. It was, that was the other thing that was very ironic, for me was the fact that like, my mother was an accountant. And I loved accounting in school. It was no, I loved math, too. Yeah. Right. And so I thought it was always strange that I couldn't actually budget in real life. And so I think a lot of the stuff that you talk about about variable spending, too, is really fascinating to me, because I think that was another thing that I didn't take the time to, you know, break down. And I think that that's something that's really important for our brains is like, it's so easy when something becomes overwhelming to just be like, No, I'm not, I'm not gonna think about that, right now. I'm gonna move on, I'm just gonna make do with what is working now. And then next thing, you know, you know, you open the closet door, and everything falls, exactly because of dealing with it,

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Samantha Absher 26:11

right? Because the fact is that it's probably not working. And yet, I do the this kind of chaos budgeting method where there are just those really those two main categories of your fixed and your variable. And it's almost like putting yourself on a cash allowance, right? You know, you have this number of dollars every week, to spend to meet your needs, outside of things like you know, mortgage rent, you know, insurance, all of that stuff, you have this little budget set aside, and that is for your food, your gas, entertainment, random target and Amazon purchases. And the thing I find working with clients is often the first few weeks they will go over. And I always say you know, don't beat yourself up, it's a design this way you are. So you're kind of supposed to go over the first few times so that you learn exactly where your money is going. And it's kind of a trial by fire situation. The best example I can give is, when my son was two years old, my youngest is two years old, he jumped off of a bunk bed, and he broke his leg. Guess who never jumped off of a bunk bed ever again. So if all it takes is one or two times of blowing through that budget and realizing, Oh, shit, I still have to feed myself. Now no money left for it. You do that once or twice, and you get the hang of it. Right? It starts to click in your brain of I really want to go to Target. But wait, I need to make sure I flew to the refrigerator first.



Katy Weber 27:32

Yeah, yeah, you know, it's funny, because a lot of the times speeding will be listed as something that eight people with ADHD have an issue with. And I'm always like, I don't have a problem with speeding. Because when I was 18, I got a \$350 speeding ticket. And that cured me of my speeding ticket that and cruise control have cured me of my desire to ever speak again. Because Exactly. Yeah, just a really, really huge moment in your life where you're like, I never want this to happen again.

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Samantha Absher 28:03

Yeah, it's that whole, like emotional connection to outcomes, right, of being really emotionally connected to the outcome you either want or don't want. Oh,



Katy Weber 28:12

okay, I know, I've heard you talk about that in your videos. But I didn't really make that connection as to what it actually was into when you talk about emotional connections. I couldn't really like figure out, you know, in what's the word I'm looking for in the real world, you know, I couldn't have a real world version of that for myself. So that's really interesting. Okay. All right. I'm gonna have to think about that. Okay, so let's go back to just the characteristics of ADHD and and why are people with ADHD so bad with money in you know, what are? What are we dealing with? We talked a little bit about it, I think it's



Samantha Absher 28:52

a combination of things. But I think that the primary thing, there's two, there's very short term thinking there's the here and now and there's dopamine chasing. And for example, you know, if you see this beautiful shiny pair of shoes on some stunning woman, you're like, Man, she looks like she has her shit together. I would like to look like I have my shit together. And if I get those shoes, I will feel like I have my shit together. So it's this thinking about the here and now and also thinking about the dopamine that that purchase is going to give you and so that's what we do. We chase things like that. And it isn't even always stuff for us. My ex brother in law was the world's worst for buying gifts for other people because that's where he got his dopamine from. was just you he'd spend all of his money on like taking a friend out to dinner, or you know getting a present for somebody and then he didn't have money for rent.



Katy Weber 29:45

My father is like that he will go if you we always say don't tell him you like something because yeah, if you if you mentioned that you like something. He will show up the next time he sees you with like, a lifetime supply of it that he bought for you. because he went to Costco, he has a cost issue a problem and you know, and so he will, he will justify his spending by spending it by spending it on his kids. And so we're always Yeah, don't tell him. Don't tell him you like you're gonna regret it forever.



Samantha Absher 30:15

Yes. And that's a huge way that people justify their spending right while doing it for somebody else that doesn't count.



Katy Weber 30:21

Right. And then you get nice. The hit the dopamine hit for sure. Yes, I, I feel like there's a sense of you know, I talked about this a little bit before, I have a really hard time prioritizing what is urgent and what is it can go in the cart, you know, so that's sort of how I've learned to live with Amazon type websites, which is like, I'm not allowed to buy things. The moment they occur to me. I'm allowed. I'm allowed to put them in my cart. The moment they occur to me, but then I have like a week buffer where it has to sit there. Yeah, the Buy Now button is like the word that is villainous. It should be illegal.



Samantha Absher 31:01

The actual worst? Oh, my goodness, I can't even tell you. Because for a long time, if it was like under 20 bucks, I had no problem hitting that bite out. But none.



Katy Weber 31:11

Yeah, I know. Right. Absolutely. I think it is. You know, it is really like it's criminal. Because I think it really preys upon that. That impulsive. Nature. I think a lot of us have I think I don't think it's just ADHD. Obviously, many of us have an issue with with the impulsivity of online shopping especially since of endemic Oh, yeah. But I do think that the impulsivity, there's more there. It's not just impulsivity. I think there is a real sense of like an inability to decipher between what is important right now, like you said, the here are the now like things, everything feels urgent. Everything feels important. And it really takes like a lot of extra steps to stop yourself and say, You know what, maybe I don't need this immediately right now. And I feel like I have to talk myself through that a lot.

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Samantha Absher 32:08

Yes, yeah. And it's really important that we talk ourselves through it anytime that I'm about to make a purchase about of something that was not planned. So any unplanned purchase during the week, my immediate thing is to just stop right there. And first I check it, am I hungry, Angry, Lonely or Tired? Any of those things, I immediately stop right there. Those things have to be resolved first before I can make this decision. And then after that, if all those things are handled, I asked myself, What am I trying to accomplish with this purchase? am I chasing an emotion? am I chasing up functionality? And if so, do I have something else that I already own that can meet this need?



Katy Weber 32:49

Oh, I like that. Because often we forget we already have it. Right? Yeah. How many times has that happened? Where I've gone to the store and bought the thing and come home and realized I already had that thing. Yeah, I just totally forgot that I bought it.

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Samantha Absher 33:04

Right or something else that can function the same way. I posted a blog post about emotional sending recently where I talked about that where I had a co worker who had this amazing pair of Nike Air Maxes and it wasn't the Nikes but she was wearing them with Hi Lauren if you hear this, but she was wearing it with these like cute jeans or just a black T shirt, a messy bun amazing earrings. Like it was this whole I woke up like this and I look amazing. Don't you wish you were me vibe. And I was like, I want that. And to get that I'm gonna need those shoes. There was \$120 tennis shoes, right? And so my process was to just stop and say, What am I trying to chase? I'm trying to chase this this look right. That's the feeling that I want. What else do I have that can make this happen? Well, I already have the jeans I have black T shirts, all that jazz and actually I do have a pair of shoes that will accomplish the same thing. So I can do that. Did it take care take away the desire for the shoes? No, it's not I still want the frickin shoes. But now I don't need them right now and I can make a plan and actually by the time I put away the money for them I didn't want them anymore



Katy Weber 33:11



Katy Weber 34:44

so Okay, so I'm aware I'm just looking through my notes because I have so many notes that are like illegible right now. Okay, so let's go back and talk about just like make all these points our notes when I was watching your videos that I wanted to come circle back to and now I've like, I don't even know what that is chaos budgeting we talked about right? So chaos budgeting just in case somebody wasn't figuring out what that was. It's the three types of spending that, you know, you had this wonderful video where you were talking about, like, budgeting can be really difficult for so many of us because there's just so many categories, right? Like, I downloaded Quicken because once a year, I get really upset about the fact that I can't budget and so I do something like I buy Quicken, which is, you know, an impulsive purchase, which then makes me angry because I'm like, I can't be trusted with money because I've always falling for these schemes. Right. But you know, I buy Quicken. And then I go through and I try to hyper focus and organize everything into all of these different categories. And like, it's really great and all color coded and super, you know, you get the OCD and me comes out where I'm like, I'm going to master all of this and, and then it becomes too much and I become overwhelmed. And then I don't do anything. So I really loved your video about your the idea of just like breaking it up into the three categories with



Samantha Absher 36:07

the savings fixed and variable.



Katy Weber 36:10

Right? Okay, so fixed spending is like the auto, you know, the auto payments that come out of our bank account every month, that are always gonna be there. And thankfully, auto payments exist, because that is the greatest invention for the ADHD brain ever. And so there's the fixed spending and then our savings. So now we have like, you know, other than a 401k and a 529. Those are really the only regular savings we're doing right now. You feel like there should be an additional one for your What'd you call though? Should have Oh, should I forgot about that?



Samantha Absher 36:52

Oh, shit, I forgot about that. So there is there's two and sorry, I swear a lot. There's the ocean or give perfect. So yeah, there's ocean I forgot about that. And then there's your fuck off fund. So the ocean I forgot about that is that I just used it because I had the subscription box the cause box. And I felt really good about it because like they only work with like women and minority owned businesses. And it's just more stuff in my house to be perfectly honest. But I forgot to cancel it so it only renews annually so that just hit my account. So that came out of my Oh shit, I forgot about that account. And immediately I went and cancelled it. Um, things like my my car tax tag, title, tags and tag, that kind of stuff that comes up like once a year that you just forget about and then there is your fuck off. And the fuck off fund is three to six months of your living expenses, it accounts so that you can get out of a bad job that living situation or bad relationship should you



Katy Weber 37:58

need to. Alright, so that's that should be my holy crap. My husband might die in a car accident Tomorrow Fund.

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Samantha Absher 38:05

Yes. Yes. Yes, because it's that that like that, like, ideally six months of living expenses. But three is a great starting point. And my Oh, should I forgot about that fun. I usually keep about 1000 in there, it's enough that if something comes up, I can pull from that account and it keeps me from reaching for a credit



Katy Weber 38:25

card. That's what I was just gonna say why is it so much more important to have that sitting there then you know what we would nor we would tend to use a credit card like, you know, when my boiler dies, and I suddenly have an \$8,000 Charge, that's what my credit card is for. But you're saying that's, that can be a slippery slope.

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Samantha Absher 38:41

It can be you know, for something bigger like that. I love just grabbing a zero interest card for that if you're if your credit score is in a place where you can do that or a lot of times you know like Lowe's or Home Depot will have an intro 0% That's great for those big things. But yeah, definitely you want to avoid using the credit card for emergency situations that could be that could otherwise come from that Oh should I forgot about that fund because once we start leaning on that credit card, it just becomes too easy to whip it out every single time



Katy Weber 39:13

and and too easy to ignore it which I think was my issue and why I learned my lesson thankfully learned my lesson a long time ago and much like my speeding ticket I don't have credit cards anymore. I mean yeah, we have a credit card. But I don't like I don't bend it you know I don't use it to spend that like Target or places where I tend to walk in wanting one thing and you know or Costco Costco is the worst. It's like I go into Costco for one thing and I leave with literally \$300 worth of track pants.

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Samantha Absher 39:46

Yes. So my my sort of kryptonite is Lidl because if I know you know so no. is in store it's like an Aldi.



Katy Weber 39:58

Okay we use yet

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Samantha Absher 40:00

Okay, yeah, it's like Aldi, but bigger. So it's a I believe it's a German based company and they just started opening Actually, yes in the southeast. And Lidl, like you can get amazing fresh baked bread, and a tablesaw. And camping gear and track pants and like all of the things that it's so easy to just pick up

random things.



Katy Weber 40:26

Yeah. Oh, I know. Yeah, those places are, those places are very dangerous for me. Mm hmm. Okay, and so then you have you also have a free variable spend tracker that you created and are offering to you through your website? What is what is that doing? And how is that going to help people who are terrible at tracking money.



Samantha Absher 40:50

So the way it works is, basically it tells you it's you're just tracking your variable spend as one giant category. So going back to the whole, like, like Delma, get quick it or you need a budget or one of those, those are great for neurotypical people. Because you know, they break down everything for every single week, my brain cannot handle that I cannot handle only spending, you know, XML on groceries and X amount of Dining Out What if I don't want to dine out that week, and I want to spend more on groceries, that I have to change my budget so that things don't turn red, because then it means I've done something wrong, you know. So the the variable spin tracker, I actually set it up so that you can set yourself a weakly variable budget, you download, it's a Google form that you download to your phone as an icon. And every time you spend money, you just open it up and type it in. And to me it does two things. One, it takes the stress out of having to okay is is this target spend where I got groceries and I got toilet paper? Where do I categorize categorize that? Right? It just goes in variable spent it's one category. The second thing is, is it brings mindfulness back into the equation. So if I am picking something up, and I immediately know, I'm going to have to put this in my tracker, where's it going? And why am I getting it? That it makes me kind of rethink, you know, do I actually need it? And am I going to go over budget with this because another problem that US ADHD years have is when we downloading what download like a cricket, or you need a budget one of those, it becomes out of sight out of mind, we might sign back in and check that thing once a month. But by then the money's gone, it's too late.



Katy Weber 42:31

I really like the fact that you bring into the conversation like the the cost isn't always the same for everybody. Right? So like some of those videos like the you know, the cost, like the cost of water bottles is, you know, one person might think it's ridiculous, but right when we are talking about the convenience element and the mental health element, that cost will be very different for different people. Right. And so I think there's like a lot of us with ADHD have a lot of shame around like the extra taxes that come with convenience foods, right. But we also know that if I don't buy the convenience food, and I and I go to the grocery store and only buy fresh vegetables and you know, tell myself that I'm going to make all of these meals and then I get home and then they rot. That's money I lost. So like how do I even begin to kind of calculate the how the fact that the cost is not always as it seems. Right in the moment, you know what I mean? That there is always other hidden costs there. And so really like when you can think about it in those terms, and you're like, Yeah, go for the convenience foods go for like prepackaged stuff. Yes. It's unfortunate. You know, you don't always want to do that. But you also if it's the only way you're going to get a healthy meal. Exactly and not go for takeout or you know, like the again, it feels like there's so much shame around some of these choices that we make in our lives.



42:50

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Samantha Absher 43:59

Yeah, that's why I really don't like a lot of the traditional budgeting and finance people and even there are even some you know, still on Tik Tok. Like one guy was shaming people for buying bottled water. And like look, if that is how you can stay hydrated, then you go buy that bottled water. If and I actually just had a client I met with yesterday who does one of the dinner delete, like the box meal delivery services, those aren't cheap. But she said this is how I get a healthy meal and me once a day, perfect it stays in the budget, we will figure out something else. But that is important to you. That is your mental health. It is your physical health and that is the priority because without that, why are we doing any of this?

**Katy Weber 44:38**

Yeah, yeah, that's something I struggled with a lot was the meal kits because I go back and forth. So you know, I'll order them for a couple months and then I'm just like too much packaging so expensive. So ridiculous. I'm going to do this on my own and that I you know, for three months I'm like, I can't do it on my own and yeah, back to it. But uh, yeah, Again it is like you're always sort of grappling with like what are the hidden expenses of various life choices so I love that you kind of bring that into the conversation I think it's so important I so appreciate it so oh Sure. So before we talk about the, the service of the services that you're offering for clients, I do like to ask all of my guests if you could rename ADHD to something else would you call it something else?

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Samantha Absher 49:27

I would call it my first syndrome. I love it. Like I'm going to do the dishes. But first I need to take out the trash. I'm gonna take this out the trash but first I see a towel over there that needs to be dealt with. And next thing you know, it's been like three hours and you've literally just been chasing yourself in circles. And there's still dishes in the sink.

**Katy Weber 49:48**

Yes, absolutely. Can we call it but with two T's just to confuse people a little bit salutely I have your permission. I will have to come up with a Good acronym for what B TT could mean. I'll think about that get back to you on that one. Yeah. It's just something I like to ask because I just feel like I personally, you know, I thought I had bipolar I did not think I had ADHD. I didn't relate to it, I thought it was something for little boys. And yet had there was so much stigma. So, you know, I, part of these conversations that I have is, is not only realizing, you know, not only showing what ADHD looks like in adult women, but also, you know, when you listen to our conversations, you're like, oh, yeah, you are hyperactive all over the place, or like moving around and do it. Like, you know, realizing that yeah, the H really should still be there. I get it now. You know, but my hyperactivity looks like impulsive shopping. And it looks like inability to prioritize, and it looks like the impatience and speeding and driving and all of those things,

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Samantha Absher 50:57

right. Like, for me, my hyper activity is contained to like a one foot space around me in that space, I'm going to be fidgety. And I didn't even realize it, that I was like a fidgety person, the test that I most recently took, I went to an ADHD specialist. And they sit you in front of this computer, and you're taking this test, but they put this reflective device on your forehead like a headband, right? And there is a camera watching it. And it's not like a camera camera. It's just looking for reflections from the disk. And you're in

this room, the small room with no distractions. But like it shows, basically, it shows how you move right on a graph. And they put me like, the control is like this little tiny dark blob in the center of this, like X, Y axis, and be like, my doctor put it in front of me. And she had a smile. And she was like, No, this is you what happened here? I saw I was in the middle of test, but I saw this black cord. And I wanted to know where it went. So yeah,



Katy Weber 51:58

I remember doing something like that at a science center once where they were tracking eye movement and just be like, oh, yeah, yeah, it's all over the place. I couldn't help myself because it was like, I couldn't even stay on the picture I was supposed to be looking at because there was so much other stuff around. Yeah, that's funny. Okay, so now, where is this blog that you're talking about? Because I know that you have the What the fuck is a budget calm, which is where, which is what I will link to, in addition to your tic tock account? Because I know that's where people can sign up for your newsletter and get your variable spending tracker. But what is this blog?



Samantha Absher 52:37

So the blog, it actually only comes out in my newsletter, because let's be honest, I have ADHD, I don't I don't post consistently enough to like, make it a thing, right. So as of right now, it just comes out in my newsletter. So if you sign up for my newsletter, you'll get my latest blog post, and I send out my newsletter about once every two weeks.



Katy Weber 52:56

Okay. All right. Cool. All right. Well, I will do that then. And then we're you coaching clients before tick tock? Was this something you were doing? Or you've been doing for a long time? And you just kind of brought this into the medium? Or was it something that I just sort of did financial advice blew up? And now this is now this is your life?



Samantha Absher 53:18

Yeah, it's a little column, a little column base. So basically, yes, I was helping out mostly just family and friends. And they were, they would basically force me to take money from them for it. So I had to set up like a payment structure and a pricing structure and all of that stuff. So I've been doing it, but I hadn't really publicized it that much. Then I had all of these people that were reaching out to me, and they really wanted help. So I do work long term with clients like on a monthly basis. But that is a more high ticket price that is not always within reach of somebody that's just starting out. So for those that are just starting out, I just launched another product of a one hour like one on one strategy call or actually it's about 15 minutes. So there's like 15 minute one on one strategy call where we can like dive into things. And what I love to do my real passion is helping people set their goals, because a lot of people they just know that they they know that they want to get it under control, but they have no idea why. And until you get like a really emotional connection with that reason you want to get things under control, then it can be harder. So that's my favorite thing to do in those calls is set up that why and then just set up just like go through the debt, go through the spending and help them just get their brain around it. So it's actually one of my favorite things to do with people.



Katy Weber 54:42

Yeah, and I think definitely something that I certainly struggle with a lot and something that my neurotypical husband is always coming back to, which is the like, well, we'll just keep spending till we run out of money and then he's like, but then you'll never have the money you want for the thing that comes along, that you really, really want and I'm like, but I really, really want everything. Right? And so I find it very difficult to really think like to stop and be like, Okay, do I want to travel? You know, like, where what are these priorities on my list? Do I would I rather have a trip to Japan? or Yes, refurbished attic, you know, because he's like you get one or the other? And I'm like, but I want them both. So



Samantha Absher 55:27

now, right,



Katy Weber 55:28

exactly right, which is why I think we get into this problematic relationship, as my therapist will, will tell you, and, you know, has been telling me for years that it's like, he's the grown up, and I'm the child and, and, you know, we I think that's a very common relationship, I think with ADHD errs and their partners, which is like, you just do the grown up things, and I do the fun, crazy, weird things, and everybody's happy. Yeah. And I will just be incredibly terrified and anxious about the fact that you might leave me someday. Anyway, I'll save that for my therapist. But I one thing I really like is greenlight the app, we use that with my children, my kids are 14 and 10. And we've, it's a spending and budgeting app that like we put their allowance into this app, and then they you know, it's like they get \$10 and then a mandatory \$1 has to go to a to charity spending or charity, right. And then another mandatory \$1 has to go into general savings. And then they get you know, and then they have ideas where they can, you know, they have like a saving folder where it's like, I really want roller skates. So then they divert portions of that \$10 into the roller skate fund every week. And it's just amazing. Like, I just look at it. And I'm like, Oh, my goodness, we are giving you such a fantastic service that I wish I'd had what the heck was your age?



Samantha Absher 56:54

Yes. Yeah. Cuz I had no financial education growing up like, Absolutely, then my mom, sorry, Mom was terrible with money when I was growing up. And she, you know, much better now. But yeah, so I did not have like a good example at all. So I do love apps like that. The only thing I don't like about them is that they teach. They mostly teach you how to spend money, they teach you how to be a consumer, instead of some instead of focusing on that wealth building, but I do like that that one specifically has the different folders for things they can save towards. So that that part's pretty cool. Because with that, because like you said a minute ago, like if you just want to say for travel, that's cool. But it's not enough. And it's not definitive enough for you to put money away for it. Whereas like, if you will say I want to go I want to go to Japan, and I want to go next year. And here's how much money I need for it. This is how much I need to save every month to get to that goal.



Katy Weber 57:47

Yes, absolutely. But you're right. I think there's not enough attention paid on wealth building and investing,

which is a whole nother topic that I could probably have you back for another hour and talk about something else we're terrible at. But I do want to be mindful of the time. So I really Oh, my goodness, I so appreciate picking your brain about this. I love the fact that you were doing what you're doing. And you know, I find you so likable and approachable. And as soon as I found you, I was like she doesn't know this yet, but we're best friends. You know, I mean that in the least creepy way possible. I totally if I am this say way. I do really appreciate how just how your presence on the app and how much you're obviously helping so many people you have over, you know, a quarter of a million followers at this point and growing. And so congratulations to that. And what a crazy journey. It must be.

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Samantha Absher 58:53

Yes, it's been a little bit bonkers. But yeah, it's great. And I just love it because I get so many messages from people saying how helpful the content is. And one woman messaged me, actually, she emailed me. And she said, I had just had this like massive breakdown with my therapist over my finances. And 10 minutes later, I came across one of your posts, and I'm just sobbing again with relief that there's somebody out there that will help me with my finances. I won't judge me for the decisions that I've made the past



Katy Weber 59:23

that is another really big one is that sort of the shame of feeling like a perpetual child or just prepared just like I can't get it, you know, and why is it so easy for everybody else? And I just can't do you know, it just makes no sense to me. And I think that's another thing. My mother was very good with money and I think she just assumed I would I would also understand it through osmosis or some right and and I was like I needed to be like sat down and told things explicitly. These are things that just kind of, you know, naturally occurred to me and I had a lot of anger over that too. Yeah. So, yeah, I think it is something about like the, the, the explicit, the explicitness and also just the patience to like okay, let's sit down. Yeah. The the lack of judgment in the lack of shame, I think is so important

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Samantha Absher 1:00:12

to him. Oh, yeah, absolutely.



Katy Weber 1:00:16

Okay. Well, thanks again, Sam. It was lovely to be chatting with you. It was great to meet with you. Thanks so much for inviting me. I appreciate it.