ACROSS THE TABLE · FREE GUIDE

The Three-Container Budget

A one-page money setup for brains that were never built for spreadsheets: essentials, sinking funds and a dopamine fund, plus the $5 habit that proves to your brain you can do this.

Built from Esther Jackson-Stowell's conversation with **Vanessa Dean**, ADHD money coach, financial counseling specialist and host of The Distracted Dollar.

START HERE

Your budget was not built for your brain.

Building a budget takes planning, organizing, time management, working memory, impulse control and emotional regulation. Those are exactly the executive functions an ADHD brain struggles with. The problem was never that you do not care. The tool was wrong.



"You need one of these containers. I can tell by this conversation. A dopamine funds container."

VANESSA DEAN, ACROSS THE TABLE

Five steps, one a day. By Friday the bills run themselves, the big annual surprises are funded a little at a time, and you have one number to look at before you buy something that brings you joy.

1 STEP ONE · THE ESSENTIALS CONTAINER

Everything your life needs to keep moving.

Vanessa builds this container with a buffer: average the last three months of each bill and use that number, so a slightly higher electric bill never breaks the month. Minimum debt payments live here too. Then automate every bill out of this one account.

ESSENTIAL	3-MONTH AVERAGE	AUTOMATED?
Rent or mortgage		
Electric, water, gas		
Phone and internet		
Minimum debt payments		
Insurance paid monthly		
Groceries (tracked, not automated)		
Gas (tracked, not automated)		
Essentials total, with buffer		

"You get the financial peace of: my life continues to move forward as long as this container's funded." Groceries and gas are the only two numbers you track in here.

2 STEP TWO · THE SINKING FUNDS CONTAINER

Fund December in January.

"How many people celebrate Christmas and don't save year-round, and then in December they've got the credit card debt?" Sinking funds catch the bills that come quarterly, twice a year or once a year, so one big month never ruins the budget.

COMING UP	YEARLY COST	MONTHS UNTIL DUE	SAVE PER MONTH
Christmas and birthdays			
Car maintenance and registration			
Home maintenance			
Six-month car insurance			
Life insurance paid yearly			
School, education, activities			
Sinking funds total per month			

The math

Yearly cost divided by months until due equals the monthly deposit. Automate it into one savings account with sub-accounts, or one account and a list.

Future you, a year out

This container is the one that quietly ends the "where did that bill come from" month. It covers the version of you twelve months from now.

3 STEP THREE · THE DOPAMINE FUND

Money you are allowed to enjoy.

Eating out, the movies, entertainment, the clothes you buy because they bring you joy. Vanessa's rule: if it is joy, it comes out of here, and this is the only number you check at the store when you are not buying groceries or gas.

My dopamine fund

Per month: _____ Where it lives (card, cash, separate account):

_____

Three things that reliably bring me joy and cost less than $20:

_____

Esther's rule

"You can treat yourself to an ice cream, but you don't need a whole closet full of stuff." Her college habit: two weeks of studying, then a whole wardrobe from Ross. The reward was real. The size was the problem.

Savings count too

"Savings over a period of time can also increase dopamine." Watching a number grow is a reward your brain will learn to want, if the goal is small enough to reach.

When this container is empty, the fun purchase waits for next month. That is the entire rule, and it is the reason the other two containers stay safe.

4 STEP FOUR · BUILD THE PAUSE

There is no built-in pause anymore.

"You've got to get ready, find your car keys, drive to the store, find a parking spot, go inside, find the book, hand over cash. Each one is a stop point of: do I really want this? We don't have those anymore. We just hit the button."

VANESSA DEAN

Impulse spending wins because the friction is gone. So you put it back on purpose. Pick at least two of these this week and write where you installed them.

- [ ] Shopping apps locked on a schedule (Vanessa uses a Brick; Amazon shuts off at 8 p.m.)
- [ ] No saved cards online: get up, find the purse, type the number
- [ ] Some sites only on the computer, never the phone
- [ ] A 24-hour cart rule for anything over my dopamine fund's weekly share
- [ ] Unfollow the three accounts that make me buy things
- [ ] Kids' in-app purchases off; wants go on a list for the weekly shop

Esther's salami

Her daughter wanted salami right now and could not see why the car would not start for one item. The apps trained that. "They're training them to be those impulse buyers long before they even realize that they are." The pause is something you give your kids too.

5 STEP FIVE · THE $5 HABIT

Prove to your brain you can do this.

Vanessa's one habit for this week is the same for everyone, ADHD or not: automate $5 from each paycheck into a savings account that is slightly harder to reach. Not because $5 changes the balance. Because the proof changes the person.

MOVE	WHY IT WORKS	DONE
$5 per paycheck, automated, starting today	Small enough to never miss, visible enough to count	
Reach $250 in the emergency fund	She cites research that a few hundred dollars of cushion lifts your financial well-being score and your breathing room	
Add 1 percent each quarter	About $10 a check you will not notice; four percent more saved by year end	
Already saving? Bump it 1 percent now	Same habit, one level up, whether it goes to the emergency fund or investments	

Get help built for your brain

Financial coaches often do not understand ADHD; ADHD coaches often do not understand money. "You want somebody who's double-niched." Ask any coach how they handle a client who has not opened the mail in two months. Their answer tells you everything.

It is not a straight line

Vanessa got out of debt, bought a car, got back in, got out, moved to Fort Drum, bought an Expedition before a deployment. Esther: "It will go down. But you can come back up." Keep the tools; drop the shame.

My $5 account: _____ First deposit date: _____

KEEP GOING

Go deeper with Vanessa and Esther



Vanessa Dean

ADHD money coach and financial counseling specialist. Military spouse, homeschooling mother of four, former Dave Ramsey program student, and host of The Distracted Dollar, a weekly podcast about ADHD and money. She paid off $24,000 in 14 months before she knew the name for the brain she was working with.

WEBSITE	VanessaMDean.com
COACHING	4-week Financial Triage or 12 weeks, built for ADHD brains; book a free ADHD Money Clarity Call
MINI-COURSE	Stop Impulsive Spending with ADHD
PODCAST	The Distracted Dollar, weekly



Esther Jackson-Stowell

Host of The Broker's Table, where faith, family and money sit down together. Principal real estate broker, author and mother of four.

PODCAST	thebrokerstable.com
FREE TOOLS	thebrokerstable.com/tools
FREE GUIDES	thebrokerstable.com/free
INSTAGRAM	@thebrokerstable

Watch the full conversation

Across the Table: "Your Budget Was Not Built for Your Brain" with Vanessa Dean, on The Broker's Table YouTube channel and podcast apps, from Tuesday, December 1, 2026.