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Navigating Financial Lives: How Autistic Adults Adapt Financial Technologies, Tools and Strategies

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Abstract

Neurodiversity and autism research look at the ways in which neurological differences shape people's lives. Money and finances touch almost all aspects of life in some way, yet there is very little research at the intersection of money and autism. This paper is the first to explore how autistic adults navigate their financial lives by using, adapting, and re-inventing financial technologies and strategies. Drawing on 20 interviews with autistic participants that included a visual mapping activity, the study identifies areas that characterise financial management activities of autistic adults, such as sensory and cognitive overload, executive functioning, and autistic joy. It further explores the technologies and strategies employed by participants and how they make these fit their needs. Using the theoretical framing of neuroqueer technoscience, the study aimed to highlight individual solutions and adaptations that the autistic participants developed, therefore treating them as knowers and makers of financial technologies. This study reveals design tensions that should be considered when creating financial technologies.

CCS Concepts

• **Human-centered computing** → **Empirical studies in HCI**; *Empirical studies in accessibility*.

Keywords

Autism, Moneywork, Neurodiversity, Fintech, Money Management, Financial Technologies, Banking, Money

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1 Introduction

Money and financial management are deeply ingrained and connected with almost all aspects of life, impacting overall wellbeing, health and opportunities for social participation. Moneywork

describes the often invisible labour required to manage everyday finances [34], encompassing not only practical tasks such as budgeting, paying bills and shopping, but also the emotional and cognitive effort that underpins these activities [15].

As with many other aspects of daily living, the management of personal finances has increasingly shifted into the digital sphere. From online banking and mobile payment services, to budgeting and saving apps, these tools promise convenience and efficiency but also reflect assumptions about financial practices that may not align with the needs of all users. This raises important questions about how different groups, including autistic adults, experience and adapt financial technologies.

Despite their central role, moneywork and the management of personal finances are topics that remain largely underexplored in the context of autism and neurodiversity research [38]. This is despite autistic adults being one of the groups most likely to experience poor financial well-being and hardship due to unemployment, under-employment, and the lack of appropriate financial support [11, 12]. The studies that do exist around finances and autism have focused on the cost of autism, usually related to things such as healthcare, therapy and care [44], or on reporting general financial wellbeing, income, savings and debt levels of autistic people [12]. While valuable, these studies tend to overlook the everyday financial practices of autistic adults, including strategies, adaptations, and creative solutions they develop in response to the abstract and ever-changing nature of money management.

This research seeks to close this gap by exploring how autistic adults navigate their financial lives through the use and adaptation of technologies, tools and strategies. In doing so, it contributes to the expanding body of HCI research that engages with autism from a perspective attentive to the lived experiences, priorities, and identities of autistic and neurodivergent people [22], and to the design and development of inclusive financial technologies [3, 5, 20, 51]. Drawing on 20 interviews with autistic participants, the study answers two research questions. RQ1: *How do autistic adults perceive the impact of autism on their moneywork?* RQ2: *In what ways do autistic adults use and adapt financial technologies, tools and strategies to better suit their needs?*

2 Related Work

2.1 Autism and Neurodiversity

Autism falls under the umbrella of neurodiversity, a concept that is aligned with the social model of disability and was coined to



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describe differences in experiencing the world through perception or cognition [22]. The neurodiversity paradigm acknowledges that a large proportion of people have ways of thinking and perceiving the world that can be described as neurotypical. People with notable differences in how they perceive and make sense of the world are, therefore, neurodivergent [54]. By viewing autism as an alternative cognitive style, the neurodiversity paradigm recognises the challenges that autistic people face in a neuro-normative world, while resisting a pathologising and deficit-based view [22, 47].

Due to the prevalent deficits-based conception, autism is often framed as a ‘social communication disorder’ [33]. Damian Milton has contributed to changing that perception, by redefining the issue as the ‘double empathy problem’, which emphasises that it is a breakdown in mutual understanding [33]. Non-autistic people struggle to empathise with autistic people as much as the other way around. A study by Compton et al. [17] looked into communication effectiveness between and among autistic and allistic (non-autistic) groups. They concluded that communication between autistic individuals is as effective as communication between allistic individuals. The only group that experienced challenges was the mixed group that contained both autistic and allistic people [17]. Therefore they concluded that the burden of resolving the communication challenges should be on both sides, not just the autistic.

Belek [6] talks about autism as a collection of traits, sensitivities, preferences, tendencies, and strengths. A mix of biological and societal factors, that occur in different variations across people [6]. Autistic people, for example, may show an inclination to deep analytical thinking and tend to be focused on details rather than the broader “big picture” [40]. They are often methodical in their decision-making and prefer to rely on well-established routines, which can make unexpected changes especially challenging [6]. Differences in social communication shape interpersonal relationships [33], while other tendencies include reduced sensitivity to risk or danger [6], heightened reactivity to sensory stimuli [40], and a propensity to develop fears and anxieties [6].

2.2 Autism, HCI and Neuroqueer Technoscience

For a long time, HCI research approached autism with a deficit-based framing, often prioritising research topics that revolved around making autistic people fit into neurotypical ways of being, focusing on the neuro-normative ideal of independence, while undermining autistic autonomy and agency [47]. Additionally, much of the research on digital tools has targeted autistic children [2], leaving the experiences and challenges of autistic adults underexplored [37]. Rejecting assimilationist perspectives, an increasing corpus of work in HCI adopts perspectives from critical disability studies [7, 42, 47, 57]. Vines, Dunphy and Monk [51] together with Rogers and Marsden [43] advocate for HCI to go ‘beyond the rhetoric of compassion’, saying that inclusion cannot be reduced to a set of well-meaning adjustments: truly inclusive design requires empowering excluded groups to set their own agendas and to shape systems around their lived realities.

The theoretical frameworks of crip technoscience [23] and neuroqueer technoscience [41] provide ways to shift HCI and design research towards autistic expertise, creativity and agency. Crip technoscience situates disabled people not as passive recipients of

technology, but as knowers and makers with agential, politicised, and transformative relationships to technoscience. As Hamraie and Fritsch [23] argue, disabled people actively shape, subvert, and repurpose technologies in ways that resist assimilationist logics, prioritising interdependence over independence. Neuroqueer technoscience [41] builds on this, extending the approach to neurodiversity and highlighting the potential of autistic and neurodivergent practices to remake worlds, technologies, and social relations. These theoretical frameworks position autistic people as active knowers and makers whose creative practices of adaptation and world-(re)making reveal alternative possibilities for how financial systems and technologies could be designed.

2.3 Autism and Financial Wellbeing

To date, there has been very little research on the personal finances of autistic people, and no research looking into their use of financial technologies. Research on autism and finance often focuses on ‘the financial burden’ for families with autistic children [8, 30]. Ghanouni et al. [21] conducted qualitative research on independent living with autistic adults and parents of autistic adults in Canada. They identified financial management as a core requirement for living independently and indicated that autistic adults might find managing and planning their finances challenging [21]. Their participants indicated that they “cannot cope with things like finances” [21], without diving deeper into the reasons. Pellicano et al. [38] conducted a qualitative study of the financial wellbeing experiences of a small sample of autistic adults in Australia. Their analysis produced four themes around the financial wellbeing of autistic adults: 1) the importance of sufficient and stable income; 2) the role of social dynamics in financial wellbeing; 3) difficulties with financial planning; and 4) a desire to stay in control and avoid risk [38]. These themes provide a good starting point for understanding which factors are important to autistic adults regarding financial wellbeing. However, the themes identified by Pellicano et al. [38] tell us little about the lived experiences, money management practices or the use of financial technologies among autistic adults. Cheak-Zamora et al. [14] studied financial management skills among autistic youth. Their participants perceived themselves to lack skills in managing their finances and expressed the need for further education [14]. Cheak-Zamora et al. [14] also referenced a report from 2005 [53] looking at the use of financial tools among youth with special healthcare needs in the U.S., which indicated a low uptake of checking accounts and credit cards. These studies approached autism with a deficit-based view that sought to educate autistic people rather than looking at how the tools and technologies could be changed to better fit the autistic experience. However, they also highlight that we do not currently have a full picture of the ways in which autistic adults manage their finances and how they utilise financial technologies to do so.

2.4 The Challenges for Autistic Adults in Moneywork

Moneywork is a term first coined by Sandra Colavecchia to describe the often invisible labour involved in managing household finances, encompassing not only practical tasks such as bill paying and budgeting but also the cognitive and emotional effort required to keep

financial matters in order [15]. Perry and Ferreira [39] introduced the concept of moneywork to HCI, and discussed how users constantly manage fragmented ecologies of analogue and digital systems, pulling together technical, social, and contextual resources to complete transactions. Far from being frictionless, users encounter mismatches between systems, delays and uncertainties that they navigate creatively [39]. While the practices and challenges of moneywork have not been studied in the context of autism, existing literature points to several factors that are likely to influence how autistic adults engage with and experience moneywork.

2.4.1 Statistically Low Income. Autistic adults are statistically likely to experience financial hardship due to under- and unemployment [11, 12]. The challenges of managing money on a low or unstable income have been researched in other contexts [16, 51, 52]. This prior research shows that people are resourceful. Contrary to popular belief, they have sophisticated systems to manage their money and often develop their own approaches to work around financial systems that are unsuitable for their needs.

2.4.2 Executive Functions. Dealing with finances often requires goal-oriented long-term planning, budgeting and monitoring of one's finances. Research suggests that autistic people tend to struggle with executive functions, the mental processes involved in planning, initiating, sustaining, and completing tasks [18, 25, 32]. Also, Ghanouni et al. [21] found in their study on independent living in autistic adults that issues with functional capabilities are a common theme. Williams and Gilbert [57] highlight that despite the importance of executive functions for autistic people, they have been underexplored in sections of HCI research.

2.4.3 Co-occurring Conditions. It is estimated that around 70% of autistic people have co-occurring conditions [45]. Lai et al. conducted a meta-analysis on co-occurring mental health diagnoses in autistic people. They found that the overall prevalence is 28% for ADHD, 20% for anxiety disorders, 12% for disruptive, impulse-control disorders, 11% for depressive disorders, and 5% for bipolar disorders [29]. Some of these conditions may cause additional challenges regarding financial management. The links between financial problems and ADHD have been more thoroughly explored [13]. Mental health conditions, such as anxiety or depression, come with their own challenges [29]. Barros Pena et al. [3] explored how financial problems caused by the fluctuating nature of mental health issues could be addressed using technology.

2.4.4 Digitisation of Money. Despite autistic people's general preference for digital or online services [13], the digitisation of the financial sector comes with a range of accessibility issues [1, 50, 56]. Barros Pena et al. [4] explored the problems arising from digitising personal finance. Among other issues, they identified the removal of friction by user interfaces that, for example, make borrowing easy but hide high interest rates [4]. Young autistic adults are especially vulnerable to predatory behaviour, such as 'payday' lending' [14, 46]. Another aspect is what Barros Pena et al. [4] call the 'individualisation of finance', the assumption that finances are managed by one account holder solely responsible for financial decisions. The reality is that moneywork is highly interwoven with networks of care [1, 38, 39], but financial technologies are not built for these use cases [4]. Pellicano et al. identified that family dynamics can

have a strong, positive influence on autistic people's financial well-being [38]. This shows the need for technology that considers social dynamics and support structures.

3 Study Design

3.1 Participants

Twenty adults (18+) with an autism diagnosis were recruited through the Autistica newsletter to participate in the study. Autistica [28] is a charity that connects autistic people with autism research, ensuring that studies are relevant to the autistic community. Participants were offered 50 GBP as compensation for two hours of their time in the form of a retail voucher of their choice.

According to an open letter by Pellicano et al. [36], there have been cases of fraudulent participants who posed as autistic for financial gain, which is why we made the decision to require an official diagnosis. In addition, participants had to fulfil the following requirements: no learning disability (this is distinct from *learning difficulties* such as ADHD, dyslexia or dyspraxia [35]), residency in the UK, ability to communicate verbally and to interact through a video call. Related to the research topic, participants also had to have some degree of financial independence, which meant making decisions about their income, which could come from any source.

The initial response to the invitation to participate in the study was greater than expected, with over 400 people expressing an interest in participating. A scoring system was therefore introduced to select participants: each person expressing interest was given points based on our confidence of them being genuine (IP address in the UK, no unreasonable duplicates of emails or IPs, details given about their diagnosis) and their interest in the topic (details given about money management). Based on this initial ranking, potential participants were contacted in order. While aiming for a good spread of gender and life stage at diagnosis, demographic factors were considered secondary, and we did not prioritise equal representation of ages or genders within the sample. Priority was given instead to study-related criteria, such as financial confidence and interest in financial topics.

The final set of 20 participants consisted of 11 people who identified as female, 7 who identified as male, and 2 who identified as non-binary (according to their preferred pronouns). The relative gender imbalance reflected the responses to the initial invitation to participate, which consisted of 66% female, 21% male, and 13% non-binary responses. This imbalance may be explained by Colavecchia's findings, which suggests that family finances are often the responsibility of women [15]. In terms of age, 5 participants were young adults (18 to 30 years old), 7 were 31 to 60, and 8 were older adults (61+). Autism has a high probability of co-occurring conditions, which range from other neurodivergences, to mental health issues to chronic illnesses [24, 29]. This is also reflected by the participants in this study. A full participant breakdown is provided in Table 1. The figures on co-occurring conditions are based on what participants disclosed in the interview and therefore do not represent a full clinical picture.

3.2 Method

This study was designed to be participant-centred, with individual accommodations made throughout the process. Ethical approval

Table 1: Participants and self-reported co-occurring conditions.

ID	Pronouns	Self-reported co-occurring conditions
P1	She	Trauma, mobility issues, mental health struggles
P2	She	–
P3	She	Trauma
P4	She/They	ADHD, burnout, mental health struggles
P5	He	ADHD
P6	She	Chronic fatigue, mental health struggles
P7	He	–
P8	She/They	ADHD, mental health struggles
P9	She	–
P10	She	–
P11	He	ADHD
P12	She	Chronic illness, burnout, mental health struggles
P13	She	Visual impairment
P14	She	ADHD
P15	He	ADHD, chronic illness, mental health struggles
P16	She	ADHD, chronic illness, burnout, mental health struggles
P17	He	Chronic illness, mental health struggles
P18	He	ADHD, chronic fatigue and other conditions
P19	She	–
P20	He	ADHD, mobility issues, chronic illness, mental health struggles

was obtained from the City St George’s, University of London Computer Science Proportionate Review Committee (ETH2324-1653). Two autistic experts by experience were consulted to provide input on the study design in several separate online calls. They were asked for feedback on the overall method, the material, and helped shape research questions.

Grounded in the theoretical framing of neuroqueer technoscience [41] the aim of the study was to highlight not only the challenges that autistic people face, but also their individual solutions, adaptations and strategies, therefore treating them as knowers and makers of financial technologies. Furthermore, the design of the study was shaped in a way that promoted participation based on mutual respect and reciprocity.

We considered two main aspects when designing the study: Firstly, because of the sensitivity, abstractness and interconnectedness of the topic *moneywork*, consumer finance research often uses object-centred methods and methods of visual elicitation [49]. Secondly, existing research methods are often designed with neurotypical participants in mind, disregarding communication differences and preferences. Bennett [7], an autistic researcher, addresses this by introducing Collaborative Drawing as a method for meaningful co-creation of knowledge that supports a variety of communication styles. Together, these considerations suggested that visual approaches may be particularly suitable in this context.

Also participatory design studies tend to use visual and creative methods, which have been adapted for working with autistic people in different ways, such as giving space for advance preparation,

choice of medium, and collaborative reflection on the method itself [31].

Rather than using a workshop or focus group format, as is common in participatory design, this study applied a visual approach within a one-to-one interview setting, drawing on methods such as Collaborative Drawing [7] and Sketching Dialogue [26], which integrate real-time collaborative drawing or sketching into interviews to support shared sense-making. These methods move beyond one-sided visual elicitation by foregrounding collaboration and the co-construction of meaning.

Based on these considerations and existing methods, we developed Collaborative Visual Thinking (CVT). At the core of the method is the co-creation of a shared visual artefact during an interview, providing predictability and a visual anchor to the loose flow of a semi- or unstructured interview setting. This artefact can take the form of a sketch or drawing similar to what is used in Collaborative Drawing [7] or Sketching Dialogue [26], but may also include other means of visual representation, such as screenshots, spreadsheets, sticky notes or shapes on a digital whiteboard. The central elements of the CVT method are:

- (1) Collaboration canvas: A medium on which a visual artefact can be created collaboratively, e.g. (digital) whiteboard, paper, or spreadsheet.
- (2) Guiding concepts: Pre-defined concepts or categories of interest that provide a basic structure for the interview and the visual artefact. In this case: *Income, Storage, Outgoings, People, and Tools/Technologies*.
- (3) Visual artefact: A visual representation (e.g. a sketch, table, diagram, mind map, ...) based on the guiding concepts, which is co-created on the collaboration canvas during the interview.

The overall process consists of several steps: an introduction to the research, an opportunity for participants to prepare, the research session itself, and the incorporation of feedback from participants. In this study, the process unfolded as follows:

1. **Introductory Phase:** To introduce the task, potential participants were invited via email to a 15-minute introductory video call with the lead researcher. The call provided an opportunity to explain the study, introduce the guiding concepts, preparation task, and consent process, and to discuss participant’s questions, preferences, and accommodation needs.

2. **Preparation:** Participants were asked to reflect on the study’s guiding concepts related to money management (*Income, Storage, Outgoings, People, and Tools/Technologies*) prior to the research session, each accompanied by reflective prompts. They were encouraged to prepare in a way that felt comfortable, either by thinking through the topics, taking notes, or by preparing a visual artefact in advance with a tool of their choice.

3. **Research Session:** The research session was a 90-minute session, conducted either online or in person, taking the form of a semi-structured interview organised around the guiding concepts and the co-creation or extension of a visual artefact. The researcher facilitated the visualisation process either passively by asking questions about the participants’ creation, or actively, by mapping out the participants’ responses on the collaboration canvas. The visual artefact served as a tangible reference point for both researcher and

participant, which supported reflection, helped surface connections, and allowed additional thinking time during the interview [26].

3. Feedback: After the research session ended, participants were given the opportunity to give feedback via an anonymous survey, allowing them to express what worked well, and things they would change about the research. Whenever possible, feedback, such as suggested wording changes, were incorporated into the following sessions. Being actively involved in creating a 'big picture' of a topic from their personal lives was perceived to be a positive experience by many participants.

3.3 Data Analysis

Research sessions were audio- and video recorded. All interviews were fully transcribed, and annotated with non-verbal information. Whenever relevant, screenshots and descriptions were added to the transcripts. Transcripts and screenshots were de-identified to ensure participant anonymity. Data analysis was conducted using reflexive thematic analysis as described by Braun and Clarke [9, 10]. This method was chosen due to its reflexivity and inherent theoretical flexibility. Especially in the context of neurodiversity, it is essential for researchers to actively engage in reflections on their own experiences of neurodivergence and neuro-normativity, and how these might shape how they interpret the data. The theoretical flexibility allowed us to bring in perspectives from moneywork, neurodiversity and neuroqueer technoscience, while approaching the data from a primarily inductive angle. Overall, the research was guided by a contextualist epistemology, which acknowledges the meaning individuals make of their experience while also considering the broader social and material reality [9].

After familiarising themselves with the data through transcription, initial note taking and some reflexive writing on the method, the lead researcher completed an initial round of inductive coding, evolving codes along the way and taking further notes to reflect on. These codes ranged from descriptive accounts of what participants said (e.g. 'Spending in physical shops'), to more interpretative, theory driven codes based on crip- and neuroqueer technoscience (e.g. 'Tools or systems created or adapted', 'Working around and playing the system').

Once the coding was completed, the lead researcher explored several angles for theme development, such as emotional impact, temporal aspects (past, present, future), moneywork, institutions and practices. These angles resulted in different sets of preliminary themes, which were discussed at length by all authors. We identified a set of five themes representing a holistic view on the data. In this paper we will only discuss two of these themes: *The Intersection of Autism, Neurodivergence, Mental Health, and Disability*, and secondly, *The Use of Strategies, Tools and Technologies in Moneywork*

These themes are unpacked in 7 sub-themes, focusing on the role of autistic identity in relation to how participants created, adapted and used financial technologies, thus highlighting specifically practices of neuroqueer technoscience: 1) *Analytical Skills*; 2) *Attention Patterns*; 3) *Control and Categorisation*; 4) *Impact of Unpredictability and Uncertainty*; 5) *Social Communication Differences*; 6) *Overload and Overwhelm*; and 7) *Impact of Co-occurring Conditions and Emotional Barriers*.

4 Findings

In this section, we use the 7 sub-themes to report on how participants made sense of the ways their autism shaped their approaches to managing money and how they are using financial technologies, tools and strategies. This perspective needs to acknowledge that every autistic person is different and has a different experience and understanding of what constitutes 'their' autism. In addition, we must recognise that there are many different factors influencing a person's relationship with money and their financial practices, such as upbringing, socioeconomic conditions, and (mental) health. Autism is just one of these factors, and cannot be neatly singled out as being responsible for specific aspects of moneywork.

While all participants discussed challenges as well as strengths in moneywork, the majority of participants (13 out of 20) indicated that struggles connected with autism outweighed the perceived positives. In contrast, three participants stated that they thought autism gave them an advantage in moneywork. Four participants were positioned more neutrally, implying that they did not perceive their autism to be connected to the way they manage their finances in a significant way. A sub-set of 9 out of 20 participants disclosed having co-occurring ADHD, with five suggesting that their ADHD impacted their financial lives more strongly than their autism, or at least in more obvious ways. Participants used a range of digital and analogue technologies in their financial management. Table 2 gives a breakdown of the different technologies and tools used by participants, based on whether a tool/technology came up during the research session. The table is therefore not an exhaustive inventory of everything used, but rather of what seemed relevant to participants' financial lives.

Together, these technologies and tools illustrate the diverse tools and strategies that participants used to navigate their financial lives, blending digital and analogue practices in ways that reflect both personal preference and individual needs. The following sections move beyond listing the tools themselves to examine the 7 sub-themes around autistic identity and moneywork.

4.1 Analytical Skills

Money and finances as a topic are often associated with mathematics and numbers, skills that are also commonly associated with autistic people, who often have an inclination to deep analytical thinking [40]. It was therefore not unexpected that some participants raised their analytical skills and ability to understand complexity and numbers as a strength in money management (P2, P3, P12, P15, P17, P18, P19, P20). P3 argued that having a sense of true proportion helped her understand the difference between borrowing money and actually having money:

"Numbers, I've always understood about numbers. I have got ... and this is a rare thing to have [...] I have got a strong sense of true proportion. And many people don't. Those that think they got more money by borrowing for example." (P3)

Additionally, P2 argued that her autism gave her the required abilities to work in the financial industry. This was not just numeracy, but rather her talent to make things clear and simple.

Table 2: Technologies and tools mentioned by participants and their use cases.

Technology/tool	Used by	Specific use cases (#)
Online banking/ banking apps	20	Cashflow management
Current account (personal)	17	Personal or household financial management; earmarking
Direct debits / standing orders	16	Automation of payments
Pen and paper	14	Budgeting and tracking (3); overview of finances/funds/savings (3); tallying (3); drafting (1); saving challenge tracking (1); tax return (1)
Credit cards	11	Payment
PayPal	10	Payment
Digital wallets	10	Payment; earmarking
Excel / spreadsheets	7	Budgeting and tracking (5); planning and projecting costs (3); overview of funds/savings (2); tax return (1)
Digital financial education content	7	General financial education (5); autism-specific financial education (2); YouTube (2); TikTok (1)
Cash	7	Cash savings (3); specific cases (3); regular payments (1)
Calendars / reminders	5	Phone reminders / digital calendar (4); physical calendar (1)
Joint accounts	4	Financial collaboration; household financial management; earmarking
Cashback / rewards	4	Spending control; gamification
Budgeting apps	3	Budgeting; automated tracking
Text editors (Word, Notepad)	2	Tracking income and expenditure
Digital cash pots	2	Earmarking; saving

However, not all participants were keen on numbers and mathematics, with P4 and P14 challenging the notion that every autistic is like ‘Rain Man’:

“Unfortunately, I didn’t get the Rain Man autism. I got the ‘good with words and people autism’, which always feels like a bit of a ... like an oxymoron? Because the thing that I’m good at – hurts me, mentally.” (P4)

Not being very number-centric, P4 used their people skills to get financial knowledge and advice.

4.2 Attention Patterns

Autism is also characterised by differences in attention and information processing and autistic people tend to focus on details rather than the broader “big picture” [40]. Participants described how different attention styles, such as hyperfocus, detail orientation, or struggles with big-picture thinking, influenced their experiences of moneywork. A high level of detail orientation can be an advantage in some aspects of money management. However, it also sometimes means people struggle with seeing the bigger picture.

In money management this might express as being highly aware of specific details (such as prices), while not being confident about one’s overall financial situation. P6 described this as

“being like super on top of how much I’m spending on lentils ... but not being on top of... Spending loads of money on other things. And that kind of inconsistency and hyperfocus on one thing while missing the big picture.”(P6)

The difficulties with big-picture thinking can also impact future thinking. Several participants shared that they struggled with foresight and long-term planning (P1, P5, P14, P18, P19, P20).

Some participants found strategies to help them with future and big-picture thinking, harnessing their ability to hyperfocus. P14 used a financial management app to learn more about her spending habits and sought advice from YouTube to set specific spending goals per category. While she was still at the beginning of using this setup, she reflected on how it had helped her to be more specific about her goals:

“I just think, especially with [...] the app, it allowed me to look at instead of just going ‘I’m not good with money’ - It allowed me to look at ‘Right, what areas am I not good with money?’” (P14)

P6 benefitted from setting a clear goal. What made the difference for her was naming her savings pot after what she was saving for so she would not take money out of the savings too easily, a tip she had found on the internet.

Several participants described using the joy of list-ticking and gamified experiences to stay on top of financial tasks (P3, P4, P5, P8). P8 shared how financial tracking had almost become a special interest because of the joy she experienced when engaging with her personalised, colour-coded notebook (P8). And P4 used the enjoyment she found in creating systems and structures to develop a personalised and physical version of the ‘1p saving challenge’ that helped her focus on saving towards her goal. The system worked incredibly well for her, and she reflected:

“That’s how I managed to get my [goal] in my savings, just by like gamifying it and making the checklists and stuff ... which I am surprised worked, because I have ADHD and normally like you don’t enjoy things for that long with ADHD. And it worked so well in the first month that I doubled it” (P4)

P4’s strategy successfully harnessed her enjoyment of creating systems, looking into details, and the satisfying feeling from seeing visual progress, to achieve a long-term goal.

However, participants P1 and P18 warned that because of their ability to hyperfocus, gamification, goal-chasing and hyperfixating on certain activities could turn into an obsession. P1 shared:

“I tried an excel spreadsheet last year. It was absolutely fatal [...] I would write down absolutely everything. And I showed my husband, who’s like ‘you’re gonna drive yourself insane’ [...]. So I think this is where the sort of the hyper fixation, your hyper focus on something, it becomes an obsession.” (P1)

So while list-ticking and other gamified systems can be very useful - when paired with perfectionism and high detail orientation, there is a potential risk of these turning into an unhealthy fixation.

4.3 Control and Categorisation

Because digital banking eliminates the physical experience of handling money, it creates a level of abstraction that can obscure day-to-day financial decision making. For autistic people, who tend to value clarity and tangible information, this abstraction can be difficult. A common challenge participants faced was keeping track of their cashflow and knowing how much they could safely spend in a given moment, feeling unsure about how much money was available in their accounts (P1, P5, P12, P14, P16, P19).

P16 highlighted that the easy access to her digital bank app helped her not go into overdraft like she used to, because she was able to easily check her balance in the app. However, as P14 pointed out the bank account often just showed 'one big number' (P14), but with no indication of bill payments or outstanding payments. P1 and P19 felt the lack of physicality with digital payments made it more difficult to stay within budget. P1, who struggled with anxiety about money, said that spending money digitally had increased her fear of overspending and said it felt disempowering.

Account separation and earmarking [59] was a way that participants used to deal with these challenges (P4, P9, P14, P15, P16, P18). Before digital banking existed, P16 used to manage a very small budget by taking out cash and putting it physically aside for specific purposes. In recent times P16 became a strong proponent of digital cash 'pots' offered by mobile-only banks, which she used to ringfence money from spending and build up savings for specific purposes. However, the lack of friction when moving money in and out of these digital cash pots can undermine this strategy. P14 reflected on how the easy-to-use digital cash pots made saving challenging at times because it was too easy to take out money in moments of impulsivity.

Some participants therefore introduced additional layers of friction by removing apps from their phone (P8), keeping money in separate banks or in accounts with limited withdrawal (P4), or adding social accountability (P18). The additional friction also led to a further mental compartmentalisation for P4:

"I realised I really appreciated having the money in separate places... because a lot of autism for me [...] is putting things into very distinct discrete categories. So like the [UK Bank 1] account is... that's the account I don't touch. That's the expenses. That's not even my money. That's numbers that passively exist in the background that keep me alive. And then the [UK Bank 2] account, that's my money. That's like... I can spend this. And just having them in separate boxes helps. It makes me feel less anxious." (P4)

This setup allowed them to not track their spending on a daily basis, while having the mental security of never running out of the money necessary to keep going.

4.4 Impact of Unpredictability and Uncertainty

Autistic people are often methodical in their decision-making and prefer to rely on well-established routines, which can make unexpected changes and dealing with uncertainty challenging [6]. Participants shared how this translated into challenges in money management, and a desire or tendency to plan ahead and keep things under control.

Several participants (P2, P4, P8, P11) raised frustrations with relying on external factors and other people, which made financial management unpredictable, e.g. not knowing when a client will pay or a service provider will send the bill. P11 and P18 also highlighted that the constant change inherent in a lot of money matters (e.g. bills changing, investments developing) put them off in engaging with it on a deeper level. P11 went on to reflect on the unsteady nature of value:

"I bought some instruments years ago [...] And obviously the increase in prices has [...] developed. I still can't look at it and go - it's worth that now. [...] It's the same with shares really, [...] it's difficult for me to look at them and go OK, so they're that now." (P11)

To cope with the everchanging nature of financial management, participants developed strategies and structures to make it more manageable. Several participants talked about creating budgets, keeping track of regular outgoings and monitoring their spending in ways that allowed them to make informed decisions (P2, P3, P6, P7, P8, P9, P10, P14, P16, P17). For example P2 was managing her finances very closely using a custom spreadsheet that she updated on an almost daily basis. She reflected:

"However I organise things, it's always with a view to keeping control very closely and very tightly on everything because that reduces stress for me. As pretty much every other autistic person on the planet. [...] We don't like loss of control. We don't like uncertainty." (P2)

Other participants such as P8, P11 and P15 created their own paper-based systems for tracking their spending. Another way of dealing with the unpredictable nature of moneywork, is to make planned and well-informed decisions. Some participants monitored prices at varying levels of detail and prided themselves in finding good deals (P1, P2, P4, P5, P6, P11, P13, P15). Others invested a lot of effort in making sure that money was spent well by researching the best options or by spending on quality products that retain value, often related to their special interests (P1, P6, P9, P11, P15, P16), and kept control by spending modestly on things of daily life (P2, P3, P4, P6, P9, P13, P17, P18, P19). To avoid mistakes and mitigate risk, some participants used additional strategies, such as double entry book-keeping (P3, P11), not taking precious devices to risky places (P13), having a back-up card or pin with them (P4, P11, P15) and storing some emergency cash at home (P20).

4.5 Social Communication Differences

One defining trait of autism is differences in social communication [33] and these differences can shape interpersonal interactions

around money. This surfaced in this study, with participants discussing moneywork in relation to communication and interpersonal challenges (P2, P3, P4, P7, P9, P10, P12, P14). Some comments were about navigating informal financial relationships, e.g. different preferences in splitting a bill, or negotiating mutual financial support.

Higher risk of financially exploitative relationships and interpersonal financial abuse came up in 4 of the 20 interviews (P4, P7, P13, P14). P14 described an autistic relative who was persuaded to take out a loan for someone else, despite normally being careful with money and avoiding debt. P4 reflected on a past relationship where friends pointed out they had been taken advantage of financially, prompting them to question whether this was linked to being autistic. Similarly, P13, drawing on experiences from a previous marriage, highlighted difficulties with setting financial boundaries and how these had shaped her approach to relationships and money.

These examples suggest that autistic people may be particularly vulnerable to interpersonal financial abuse from within their personal network, which is different to outsider fraud. Participants seemed well aware of the latter. They appeared to be well-informed about scams and had taken measures to protect themselves and their accounts. Some specifically mentioned using or not using certain technologies because of worries about fraud (P13, P14). And P17 expressed annoyance about some security procedures that he perceived to be mainly aimed at keeping the bank out of legal trouble rather than protecting him, showing a very reflective stance on the nature and impact of digital security approaches:

“And I get really quite annoyed sometimes where I have to... Play the game. So... I guess it's to do with the fact that if stuff like fraud happened and you had been told, then they would say ... that you had been told. So you couldn't claim anything against the bank. I'm sure that's what that's about.” (P17)

4.6 Overload and Overwhelm

Sensory sensitivities are another defining characteristic of autism, which may result in heightened reactivity to sensory stimuli [40]. Participants commonly spoke about cognitive or sensory demands becoming overwhelming and disrupting their ability to deal with their finances. The triggers varied between participants, but commonly included sensory factors such as light, sound, or colours, as well as cognitive ones, such as the number of people, decisions, or the volume of information involved.

For some participants, the use of digital technologies could be overwhelming at times, which was exacerbated by certain applications having a lot of visual noise and bright colours, and disruptive notifications (P1, P5, P10, P11, P13, P18, P19). Some participants also raised getting confused or overloaded by the volume of information on the screen of certain financial management apps, sometimes connected to ads, free trials and special offers (P10, P13, P18). Differing interfaces, inconsistencies across platforms, and frequent updates were described as another source of cognitive load (P13, P19). Passwords also proved frustrating, with several participants (P5, P11, P19) noting that they were unable to access certain bank accounts after losing or forgetting them.

To reduce the amount of sensory or cognitive overload, participants expressed a preference for keeping things simple and minimalist (P1, P2, P11, P17, P18, P19), often choosing tools that were both familiar and easily accessible, such as pen and paper, basic note-taking applications, or spreadsheets. P1, who found technology generally overwhelming, praised apps designed for children for their minimalism and clarity. Similarly, P18 stressed the value of straightforward design and limiting notifications, while P19 highlighted the importance of consistency in wording and interface. To further keep cognitive load low, many participants chose to automate regular payments with direct debits or standing orders, removing human error, the need for repeated decision-making and overall cognitive load (P2, P7, P14, P16, P18). P2 reflected that automation helped her reduce stress and feel in control:

“Everything's kind of automated and really simple as it can be.[...] I've always recognised that keeping things simple and reducing the opportunity for errors and forgetting things is really important because it reduces stress.” (P2)

However, automation did not always reduce stress, particularly for participants on lower incomes. P12 stopped using direct debits because of constant worry about insufficient funds, opting instead for phone reminders and manual transfers. Similarly, P20 noted that automation was not fully hands-off, as he still had to top up his account with cash savings when multiple payments were due.

Another financial practice that is increasingly automated is tracking and categorising spend. P14 had recently started using an automated budgeting app to get a better grip on her finances. She says:

“it's really helped me actually, because I just don't like looking at the one big number... it breaks it down. [...] it gives you set categories, it tells you like 'you got this much for this month'” (P14)

However, other participants (P2, P4, P9, P10, P18) found automated tracking features unhelpful. P2 noted that banks often provided information she did not want and P9 felt the tools offered no actionable insight into changing spending. P18 stressed that automation risked giving his ADHD brain an easy way out, preventing him from engaging with his habits and developing skills.

To handle overload and overwhelm, many participants (P2, P6, P8, P10, P11, P14, P15, P20) also used a variety of externalising information strategies to reduce cognitive load: using notes, reminders, spreadsheets and calendars to keep track of important information without relying solely on memory. Additionally, developing routines such as doing tasks immediately or at specific times helped participants to reduce their mental load and kept the need to remember low (P2, P3, P7, P8, P19). When owing money, P2 and P8 immediately transferred the money using their phones. P2, who kept track of her spending closely by adding it to a spreadsheet, took notes on paper whenever she spent anything, and introduced regular timeslots during which she added the paper notes to the digital spreadsheet.

4.7 Impact of Co-occurring Conditions and Emotional Barriers

Autism is usually associated with a preference for routine, consistency and scripted behaviours. It therefore may be surprising that almost half of the participants raised behavioural inconsistency and impulsive spending habits as an issue. Inconsistencies in keeping up financial habits can be caused by the normal messiness of life, but were strongly exacerbated by autistic burnout, fluctuating mental health, co-occurring ADHD or chronic illness, resulting in low levels of mental capacity or energy. Additionally, almost half the participants raised how the nature of the topic made finance and money more difficult to engage with. This was often due to the emotions connected with money (e.g. P1, P4, P5, P19, P20) such as anxiety or general disinterest (e.g. P5, P9, P11, P18).

All these issues can lead to things not getting done. Participants mentioned forgetting things (P5, P6, P14, P15, P18, P20); decision paralysis: inability to make decisions due to overwhelm leading to inaction (P1, P6, P15); inertia: difficulty initiating, changing or finishing tasks (P1, P7, P18); and demand avoidance: inner resistance to internal or external demands (P12). They can also lead to reduced impulse control and an increase in dopamine-seeking behaviours, such as impulsive spending and (over-)spending on special interests. In particular, participants with ADHD, like P8, described it as a constant inner conflict between their autistic and their ADHD side:

“It’s having all the different neurodivergences that can really butt heads and contradict each other. So like the, you know, the absolute attention to detail with working out my finances and then the ADHD-bully coming in and just blowing it sky-high” (P8)

Several participants (P1, P4, P6, P14) described strategies that can be summarised as ‘spending to save’: budgeting for and investing in services that supported their mental health or made daily life easier. By doing so, they were better able to stay regulated and, in turn, to keep overwhelm and impulse spending in check. For example, both P4 and P6 mentioned having a taxi budget, that allowed them to avoid the stress and sensory overload of using public transport, especially on difficult days. Alongside that, participants P4 and P10 mentioned trying to be mindful and kind to oneself, to not self-criticise for overspending in times of mental health crisis.

To overcome some of the emotional discomfort and barriers that the topic of finances causes, some participants suggested making the engagement with finances less daunting by connecting it with a positive, encouraging and rewarding experience. One aspect that seemed to play a crucial role for several participants was the aesthetic. P2 enjoyed using her spreadsheet because it was highly personalised and colourful:

“I then make something, this is very much the autistic mind, again, I want to make it really pretty and so I want to make it all colourful” (P2)

Other participants also shared how making things aesthetically nice and colourful brought them joy and helped them engage with tools more regularly. P6 re-purposed a mental health tracking app for reminding her of regular payments, because of its cute and wholesome aesthetic and said “It gives me little sparkles in my brain.” (P6).

Some participants shared that it was helpful to remove emotions from financial information, to not get distracted (P11, P12). For instance, P11 kept a simple list of expenditure and receipts that did not contain all the details but included just enough information to do his taxes.

5 Discussion

This paper set out to answer two research questions revolving around the relationship between autistic identity, moneywork and the ways in which neurodivergent people have long created, adapted, and engaged with technologies in their everyday lives [41]: RQ1: *How do autistic adults perceive the impacts of autism on their moneywork?* RQ2: *In what ways do autistic adults use and adapt financial technologies, tools and strategies to better suit their needs?* By answering these questions, the study contributes to an understanding of how the experience of being autistic shapes autistic people’s financial lives. Framed by neuroqueer technoscience [41], participants were treated as designers of their own financial landscapes of tools, technologies, and strategies, revealing the creative ways that autistic people made their financial tools work for them.

5.1 RQ1: How do autistic adults perceive the impacts of autism on their moneywork?

RQ1 refers to the ways in which autistic adults make sense of their autistic identity, and how it relates to the way they manage their finances. Belek [6] highlights that it is important to differentiate ‘autism’ from ‘autistic person’. In his view, what constitutes ‘autism’ is constantly negotiated in a network of different factors of biological, social and political nature. This means that autism encompasses more than a specific set of diagnostic criteria or traits, it contains identity, cultural and biological roots, and the definitions will continue to change. Autistic people on the other hand have agency and power to define ‘their’ autism [6]. Asking participants how they perceived autism to impact their moneywork revealed a set of recurring tendencies that shaped their financial practices. These included an inclination for deep analytical thinking and a strong focus on details over the big picture, as well as a preference for creating structure and maintaining control. Participants also described methodical approaches to decision-making.

Participants utilised these tendencies and skills as strengths in managing their finances, but were also faced with challenges they saw as connected to their autism. Heightened sensitivity to sensory stimuli and a propensity toward fear and anxiety made it difficult for participants to engage with their finances on a regular basis, while differences in social communication influenced financial interactions. Taken together, these tendencies illustrate both the strengths and challenges that autistic people have in the management of their finances.

5.1.1 Challenges: The Burden of Keeping on Top of Finances. The findings suggest that participants often perceived their analytical abilities and attention to detail as strengths in money management. These skills were applied in the creation of systems that brought clarity and control to otherwise abstract financial flows, for example, earmarking and categorising money into distinct accounts or pots, a practice also discussed by Zelizer [59]. Establishing such routines and practices of control was described as necessary not

only to keep financial management on track but also to support self-regulation and wellbeing, by maintaining predictability and reducing uncertainty.

However, many participants struggled to engage with their finances on a regular basis. Money was often described as emotionally uncomfortable, overwhelming, and in some cases anxiety-inducing. Avoiding engagement could result in missed payments, overspending, and ultimately heightened stress and overwhelm, kicking off a vicious cycle, further destabilised by fluctuating mental health and episodes of overwhelm. The connections between poor mental health and problems with money management have been well established [3, 27]. These findings show that moneywork is not simply a practical task of budgeting and payment, but an ongoing process situated at the intersection of emotional, cognitive, and sensory demands. This can be especially strenuous for autistic individuals. Participants' reports illustrate this clearly, revealing the cognitive, sensory, and emotional labour that autistic adults invest in managing their finances.

5.1.2 Strengths: Harnessing Autistic Joy. Within a clinical paradigm, autism research often treats participants' accounts as evidence of pathology, interpreting their responses to social and environmental stimuli through a deficit lens. In contrast, Williams and Park [58] argue that autistic people live within complex and pervasive sociotechnical systems that are not designed to support or enable the kinds of experiences they value. In response to these unsupportive systems, participants actively reshaped their technological environments, using adaptation, tinkering and experimentation as strategies for survival and access [41].

So, while much research on autism has centred on identifying and removing barriers, participants in this study also revealed how joy, interests, and preferred ways of working can become powerful resources for financial management. Several participants described how they harnessed tendencies they enjoyed, such as creating structures, systems, and detailed spreadsheets to make moneywork feel less overwhelming. Colour-coding spreadsheets, designing personal budgeting systems, or engaging in research and analysis were not only strategies to stay organised but also activities that participants derived satisfaction from. Others described "spending to save," where consciously investing in their mental health (for example, paying for services or activities that reduced stress) was framed as a deliberate financial strategy.

This resonates with Wassell's [55] findings on autistic joy, where joy emerges through absorption, special interests, and sensory or cognitive engagement. Activities that are typically framed as 'obsessive' or 'rigid' in deficit-based models were instead reinterpreted as generative and adaptive. Harnessing autistic joy in moneywork can thus transform financial management from a source of anxiety into one of agency and empowerment. Importantly, the findings highlight that inclusive technologies and supports should not only aim to reduce burdens but also create space for joy, recognising autistic people's strengths, passions, and preferred modes of engagement as legitimate foundations for flourishing.

5.2 RQ2: In what ways do autistic adults use and adapt financial technologies, tools and strategies to better suit their needs?

To address RQ2 we discuss the ways participants described engaging with and reshaping existing systems in their everyday financial practices, by providing considerations relevant to the design of inclusive financial technologies. Dourish [19] brings up a valid critique of adding design implications derived from qualitative and ethnographic work, saying that the value of the research lies in the context it provides and should not be reduced to a bullet point list of design ideas. Similarly, neuroqueer technoscience challenges the ideas of generic design solutions that gloss over systemic issues through one-size-fits-all approaches [41], underscoring the need to keep the complexity of lived experience at the forefront when designing technologies.

The findings of this study have highlighted the wide variety of preferences, experiences and approaches to financial management and technology among autistic adults and there is not one approach that works for all. This emphasises the importance of navigating tensions between competing needs and making conscious decisions about the trade-offs. Therefore, rather than providing implications for design, we highlight design tensions [48] that should be considered and reflected upon when designing financial technologies, especially in contexts of autism and neurodiversity. Below we outline six key design tensions that became evident from participant's accounts.

5.2.1 Simplification vs. Depth/Details. Participants diverged in how much financial information they wanted to see. Some participants, especially those who did not enjoy money and finances as a topic, expressed their preference for highly simplified tools that only offer essential information and make it easy to understand what is needed. In other cases participants thrived on the ability to analyse complexity, to understand the details of what is going on, and ultimately to have the ability to change what is going on. Design could offer layered access, that provides clear and simple information, and optional in-depth breakdowns and customisability options for those who need to understand the details. This is especially relevant in the context of autism, due to the dichotomy of sensory and cognitive overload, and the enjoyment and focus on details, which provide a sense of control for some.

5.2.2 Minimalism vs. Aesthetics. Minimalist interfaces helped reduce sensory and cognitive load by using muted or reduced colour schemes, no animations or visual clutter, and only necessary content and interaction options. This stands in stark contrast to the participants who used colourful and playful aesthetics to make finance more approachable. Tools should allow personalisation of visual style, enabling users to calibrate visual complexity and aesthetic engagement to suit their preferences and energy levels. This flexibility acknowledges that what is calming for one person might feel sterile or demotivating to another. Adjusting things such as colour scheme and other sensory elements is especially relevant in the context of autistic joy [55].

5.2.3 Automation vs. Control. Automation reduced repetitive, administrative and boring labour and even provided a sense of control

to participants who kept regularly engaging with the automated processes. For others it meant a loss of control, especially when it was used without regular conscious cognitive effort. Participants worried about overdrawing due to unexpected withdrawals or felt frustrated when automated insights were irrelevant to their actual needs. These examples highlight that automation can shift, rather than eliminate, financial labour, often creating a need for monitoring and troubleshooting. To support autistic adults, automation should be transparent, optional, and adjustable, encouraging engagement rather than taking it away.

5.2.4 Removing Friction vs. Adding Friction. For many, frictionless tools like instant transfers or easily accessible cash pots undermined efforts to save, as money could be withdrawn impulsively. Conversely, deliberately adding friction, such as using separate bank accounts, limiting withdrawals, or deleting apps, helped participants maintain financial boundaries and reduce impulsivity. These practices show that friction is not inherently negative but can be repurposed as a strategy of control. Design should therefore enable users to decide where they want streamlined efficiency and where they want protective obstacles. Because of fluctuating levels of mental regulation, this is especially relevant in the context of autism and its co-occurring conditions.

5.2.5 Gamification vs. Fixation. Gamified approaches such as list-ticking, savings challenges, or goal-setting helped participants harness hyperfocus and sustain motivation. However, these same features risked tipping into unhealthy fixation, where the system itself became overwhelming or exhausting. For autistic adults who already described perfectionism and intensity in their focus, the danger was that gamification reinforced cycles of over-engagement rather than balance. Financial technologies should therefore use gamification cautiously, embedding gentle boundaries and “good enough” markers that prevent spirals into obsession while celebrating progress.

6 Limitations and Future Work

This study has several limitations that should be acknowledged. First, the focus was exclusively on the United Kingdom (UK) and the UK financial system. While some of the challenges described by participants are likely to resonate across contexts, financial practices are embedded in cultural and structural conditions, and findings may not be directly transferable. Second, although recruitment aimed for a broad spread of participants, the sample could not capture the full diversity of autistic experiences. In particular, the study included only a very small number of participants of colour, and it did not include the perspectives of non-speaking autistic people or those with learning disabilities, whose experiences of financial management will be different. Furthermore, we want to acknowledge that other approaches to the analysis would have yielded different insights. Future iterations of data analysis could specifically target power dynamics and interdependence, the psychological impacts of moneywork, or sociopolitical and systemic issues.

7 Conclusion

This study has explored how autistic adults navigate their financial lives, highlighting both the challenges they face and the strategies

they develop to manage them. By situating moneywork within the lived realities of autistic people, the findings reveal that financial management is not merely a technical or administrative activity but one that is deeply entangled with cognitive, sensory, and emotional labour. While participants frequently described money as overwhelming or anxiety-inducing, they also demonstrated resilience and creativity in harnessing strengths such as analytical thinking, attention to detail, and the joy of creating systems and structures.

The study contributes to autism research by extending the focus beyond costs and deficits, instead foregrounding autistic perspectives on everyday financial practices. It also contributes to HCI and financial technology design, showing how tools that are overly rigid, cluttered, or inconsistent can exacerbate difficulties, while technologies that support routine, personalisation, and user control may enable more inclusive forms of moneywork. Importantly, the findings suggest that designing for autistic people should not only aim to reduce barriers but also create opportunities to harness autistic joy, embedding strengths and preferred ways of working into financial management, acknowledging that neurodivergent people are resilient and creative thinkers and tinkerers, who shape their collective survival through technoscience [41].

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