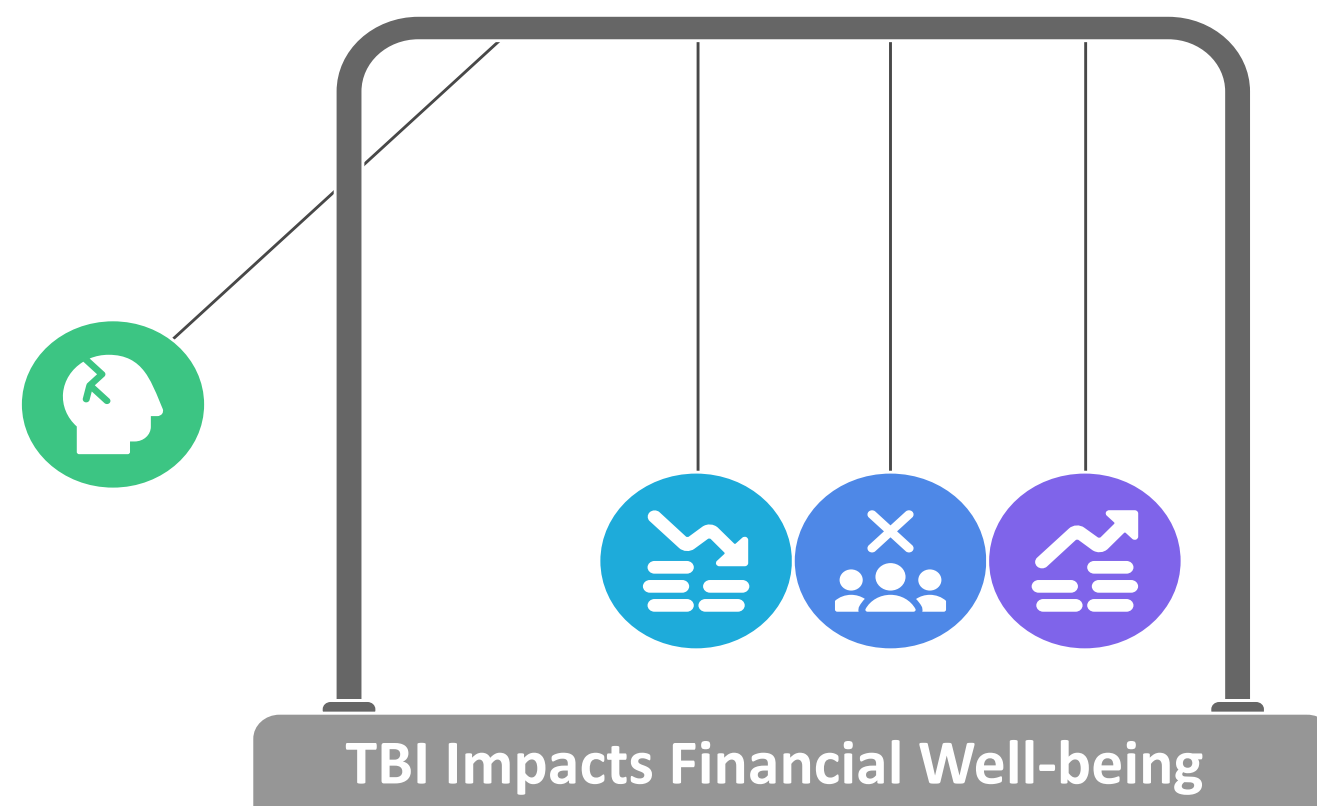


Towards a digital solution for inclusive budget management for people with traumatic brain injuries: a qualitative study

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Introduction



Traumatic Brain Injury (TBI)
 Cognitive impairments affect finances

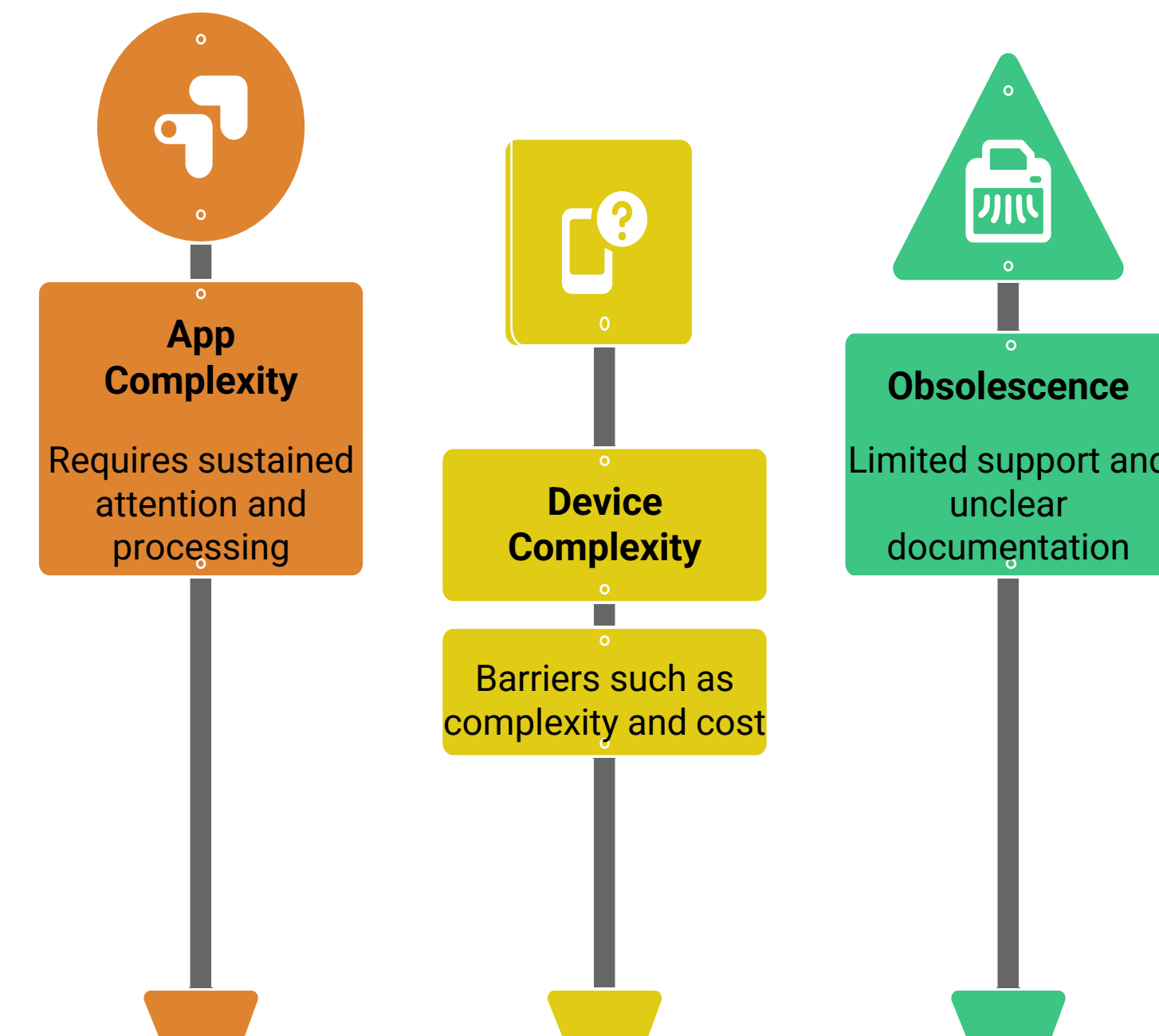
Financial Difficulties
 Budgeting and money management

Social Strain
 Reduced participation, increased debt

Economic Burden
 Healthcare costs, societal expenses



Unveiling Financial Support for TBI Individuals



Unveiling Financial Support for TBI Individuals

(Dreer, 2012; Prats, 2024)

In Ontario, Canada, found care costs averaging \$19 to 72K CAD in the first-year post-injury (Chen et al., 2012)

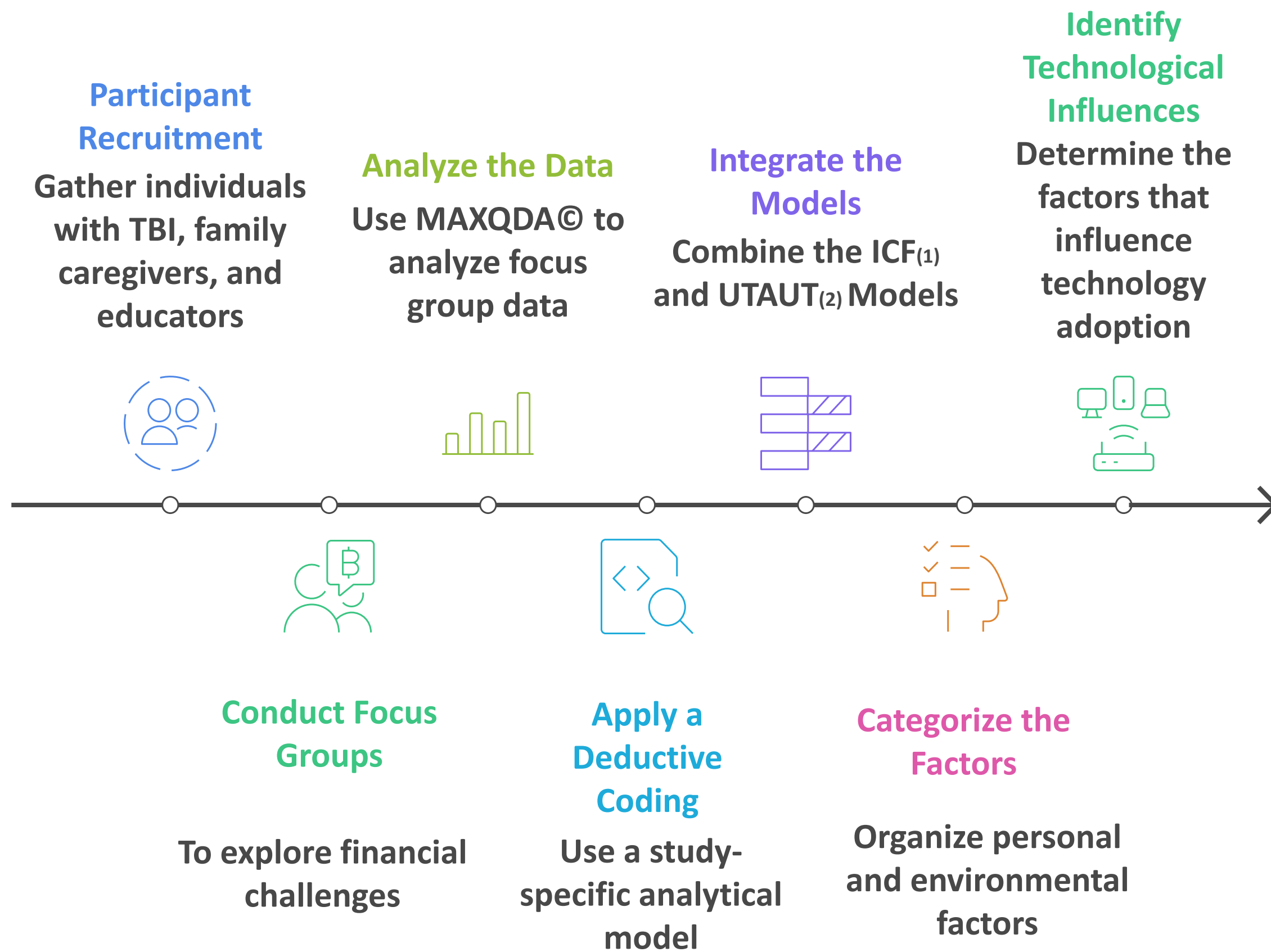
Digital solutions fail to address the specific needs of people with TBI, limiting financial autonomy

Objectives

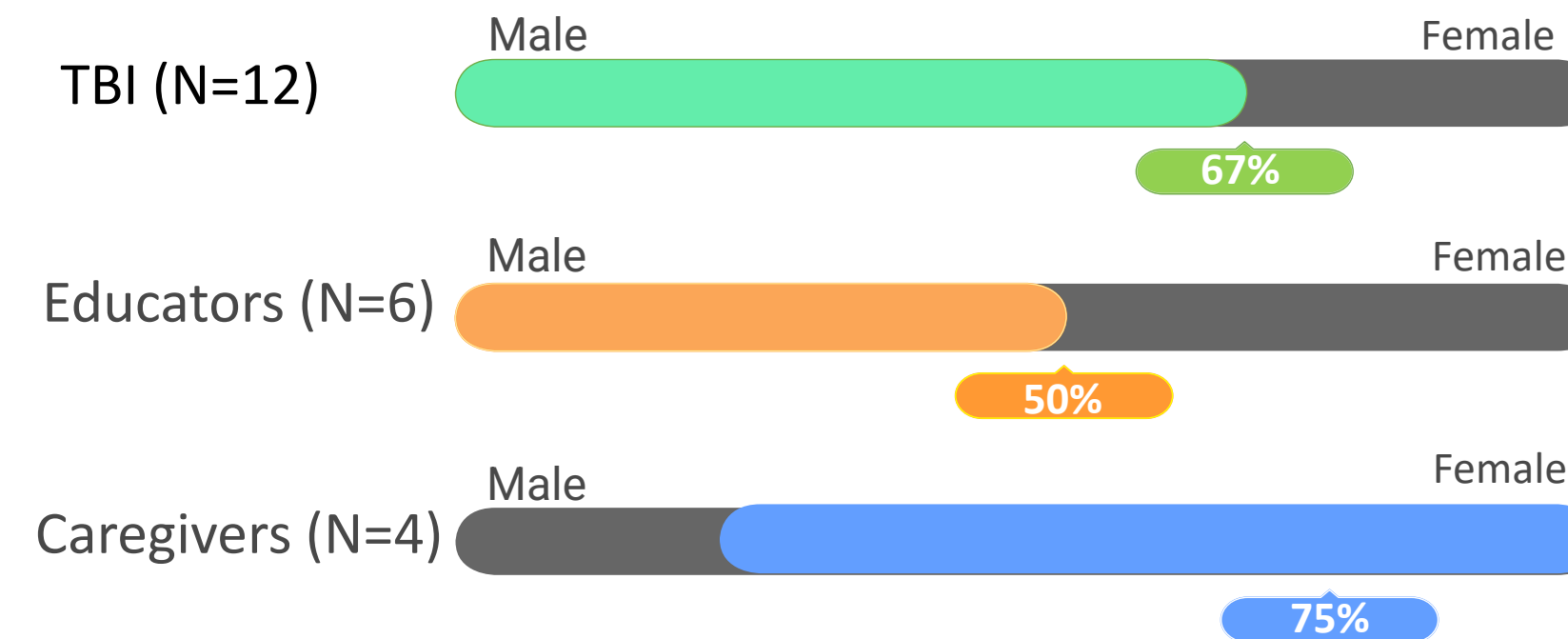
- (1) analyze the financial management experiences of individuals with TBI
- (2) identify essential elements to enhance their experience in managing finances



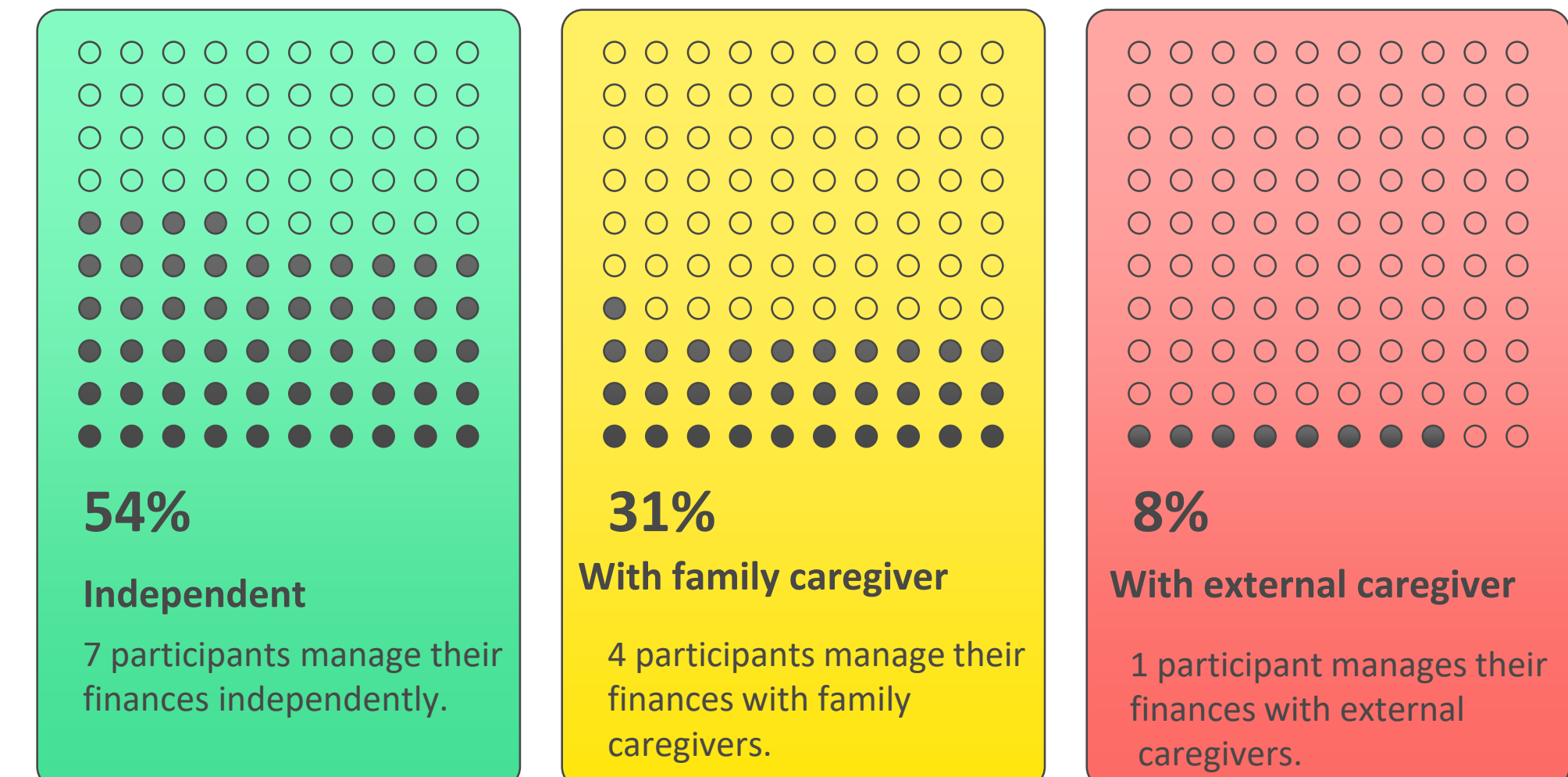
Methodology



Characteristics of the participants



Financial management after a TBI



Note: (1): ICF: International Classification of Functioning, Disability, and Health; (2) UTAUT: Unified Theory of Acceptance and Use of Technology

Financial management after a TBI varies considerably, with a majority of individuals managing their finances independently.

Results

Financial management challenges after a TBI



Cognitive deficits

Memory and attention problems



Emotional challenges

Anxiety and impulsivity



Low financial literacy

Lack of understanding of financial concepts



Complexity of existing tools

Tools that are difficult to use and understand

Conclusion

These findings highlight the need to co-develop digital solutions that integrate simplified interfaces and tools that promote support and interaction. Such an approach should increase the financial independence of people with TBI, reduce the burden on caregivers and improve their quality of life.

Future direction

Improving financial management for individuals with TBI

