
Sparse Memory Finetuning as a Low-Forgetting Alternative to LoRA and Full Finetuning

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Abstract

Adapting a pretrained language model to a new task often hurts the general capabilities it already had, a problem known as catastrophic forgetting. Sparse Memory Finetuning (SMF) tries to avoid this by adding key-value memory layers to the model and, on each training step, updating only the small set of memory rows that the current batch reads most heavily. We re-implement SMF on `Qwen-2.5-0.5B-Instruct` and compare it with LoRA and full finetuning on MedMCQA, a 4-choice medical exam task, using WikiText perplexity and TriviaQA accuracy as forgetting probes. SMF improves MedMCQA by 2.5 percentage points while keeping both forgetting probes within roughly 1 point of the base model, whereas LoRA and full finetuning achieve larger gains but with clear drift on both. We also compare two row-selection rules (KL-divergence and TF-IDF), which balance the two forgetting metrics differently.

1. Introduction

Adapting a pretrained language model to a narrow domain typically uses either parameter-efficient methods (such as LoRA (Hu et al., 2022)) or full finetuning. Both approaches modify weights that affect every input, so adapting to a new task can degrade performance on capabilities the model already had, an effect often called catastrophic forgetting.

Sparse Memory Finetuning (SMF) (Lin et al., 2025) takes a different approach. It first inserts key-value memory layers (Lample et al., 2019; Berges et al., 2024) into selected transformer layers, then on each step trains only the small subset of memory value rows that the current batch reads most heavily, leaving the rest frozen.

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In this work we re-implement SMF¹ on `Qwen-2.5-0.5B-Instruct` (Qwen Team, 2024) and run a controlled comparison against LoRA and full finetuning. We evaluate task learning on MedMCQA (Pal et al., 2022), a 4-choice medical exam dataset, and measure forgetting on WikiText perplexity (Merity et al., 2017) (general language modeling) and TriviaQA accuracy (Joshi et al., 2017) (open-domain factual recall).

Our contributions are:

- A controlled comparison of sparse memory finetuning, LoRA, and full finetuning on MedMCQA across random seeds, evaluated jointly on a target-task metric and two distinct forgetting probes.
- A side-by-side comparison of the TF-IDF slot-selection rule of Lin et al. (2025) and a novel KL-divergence rule within each sparse architecture.

We find that additive sparse memory finetuning with KL slot selection occupies a distinct point on the plasticity-stability frontier: smaller MedMCQA gain than LoRA or full finetuning (+2.5 pp vs +4.6 and +5.4 pp), but with substantially less drift on both forgetting probes.

2. Related Work

LoRA (Hu et al., 2022) adapts a pretrained model by adding low-rank trainable updates to existing linear projections, and is widely used because it is simple and often close to full finetuning in target-task quality. Product Key Memory (Lample et al., 2019) adds a large key-value table addressed by factorized product keys; later memory-layer variants scale and modify it for modern transformers (Berges et al., 2024). SMF (Lin et al., 2025) uses these memory layers as an adaptation substrate rather than as a pretraining-time capacity expansion. Our comparison asks whether such a localized memory update can trade some target-task plasticity for less drift on unrelated capabilities. In the language-model setting this is hard to summarize with one number, so we evaluate both general language modeling (WikiText

¹Code: <https://anonymous.4open.science/r/SMF-ICML-ED4D/>

perplexity) and open-domain factual recall (TriviaQA).

3. Method

3.1. Memory Layer Architecture

We use the Product Key Memory (PKM) architecture of Lample et al. (2019) in the scaled-up form proposed by Berges et al. (2024), which is the same family of memory layers used by Lin et al. (2025). PKM stores $M = n_k^2$ value rows $V \in \mathbb{R}^{M \times d}$ and a set of trainable keys factored as the outer product of two sub-key tables. For an input h a query $q = W_q h$ is split in half, matched against each sub-key table, and the top- k overall slots \mathcal{I} are retrieved. The retrieved values are combined into a softmax-weighted sum

$$r(h) = \sum_{i \in \mathcal{I}} p_i v_i, \quad p_i = \text{softmax}(q \cdot k_i)_{i \in \mathcal{I}}, \quad (1)$$

which is then passed through the SiLU-gated, SwiGLU-style value projection $\text{mem}(h) = W_o(r(h) \odot \text{silu}(W_g h))$, following Berges et al. (2024). We insert separate PKM modules at layers {6, 12, 18} of Qwen with $n_k = 128$ (so $M = 16,384$ slots per layer), 4 heads, $k = 16$ top neighbors per token, and key dimension 256. Memory value tables are not shared across layers.

We compare two ways of integrating the memory at each chosen layer (Figure 1): **Replacement** ($\text{MLP}_\ell \leftarrow \text{mem}_\ell$) discards the original Qwen MLP, and **Additive** ($\text{MLP}_\ell(h) + \alpha \cdot \text{mem}_\ell(h)$, with α initialized to 0.01) keeps the original MLP and adds a scaled memory branch. We also study an **Additive +S** variant in which the per-layer scalar α is trainable during sparse task training.

3.2. Sparse Update via Top- T Selection

For each training batch we count how many times each value row is read by the forward pass. Let $c(i)$ denote the read count for slot i in the current batch (summed across heads, tokens, and top- k neighbors) and $C = \sum_j c(j)$. We score each accessed slot, mask the others with $-\infty$, and select the top- T slots per layer. A backward hook on the value matrix multiplies the gradient by a boolean mask so only selected rows accumulate gradient. All other rows are frozen for that step. We use $T = 512$ throughout.

We compare two scoring rules. The **TF-IDF** rule of Lin et al. (2025) uses a background corpus statistic: let $df(i)$ be the number of background batches in which slot i was read at least once, and N the total number of background batches. Then

$$s_{\text{tfidf}}(i) = \frac{c(i)}{C} \cdot \log\left(\frac{N+1}{df(i)+1}\right). \quad (2)$$

This rewards slots that are read often in the current batch but rarely in background.

The **KL** rule we use compares two distributions of the same type: let $p_{\text{batch}}(i) = c(i)/C$ and $p_{\text{bg}}(i) = (b(i) + 1) / \sum_j (b(j) + 1)$, where $b(i)$ is the cumulative *token-level* read count of slot i across all background batches (i.e., the same kind of quantity as $c(i)$). The score is the per-slot contribution to $D_{\text{KL}}(p_{\text{batch}} \| p_{\text{bg}})$:

$$s_{\text{kl}}(i) = p_{\text{batch}}(i) \cdot \log\left(\frac{p_{\text{batch}}(i) + \varepsilon}{p_{\text{bg}}(i) + \varepsilon}\right). \quad (3)$$

Both rules favor slots that are over-used in the current batch relative to background. They differ in whether the background reference is a document-frequency or a token-frequency distribution.

3.3. Two-Stage Training Pipeline

Stage 1: dense retrofit. The original Qwen MLP weights at layers {6, 12, 18} are either replaced or augmented with a freshly initialized memory layer (Section 3.1). All non-memory parameters are frozen and the memory parameters are trained for 2 epochs on 50,000 OpenAssistant (Köpf et al., 2023) assistant responses. This stage gives the memory layers a sane initialization before sparse task training.

Stage 2: sparse task training. Starting from the retrofit checkpoint, only the value rows selected by the per-batch top- T mask receive gradient. The base Qwen parameters and the memory keys remain frozen (for Additive +S, the scalar α is also trainable). We train for 3 epochs on 60,000 MedMCQA training examples.

We compare against two non-sparse baselines. The first is **LoRA** (Hu et al., 2022) with rank 16, $\alpha_{\text{LoRA}} = 32$, dropout 0.05, applied to all attention and MLP linear projections. The second is **full finetuning** of all Qwen parameters. Both baselines train on the same 60,000 MedMCQA examples for 3 epochs. During Stage 2, at most $3 \times 512 \approx 1.38\text{M}$ memory value parameters receive gradient per step, versus $\sim 9\text{M}$ for LoRA and $\sim 494\text{M}$ for full finetuning; full storage, inference-size, and per-step update accounting is in Appendix B.

4. Experiments

4.1. Setup

We use Qwen-2.5-0.5B-Instruct (Qwen Team, 2024) as the base model. Sparse and LoRA training use a learning rate of 5×10^{-4} and 2×10^{-4} respectively. Full finetuning uses 5×10^{-5} . All training runs use a global batch size of 16 and the AdamW optimizer with cosine learning-rate schedule.

We evaluate three metrics on a held-out 1,000-example slice each: MedMCQA accuracy as the target task, WikiText-103 (Merity et al., 2017) test perplexity as a language-

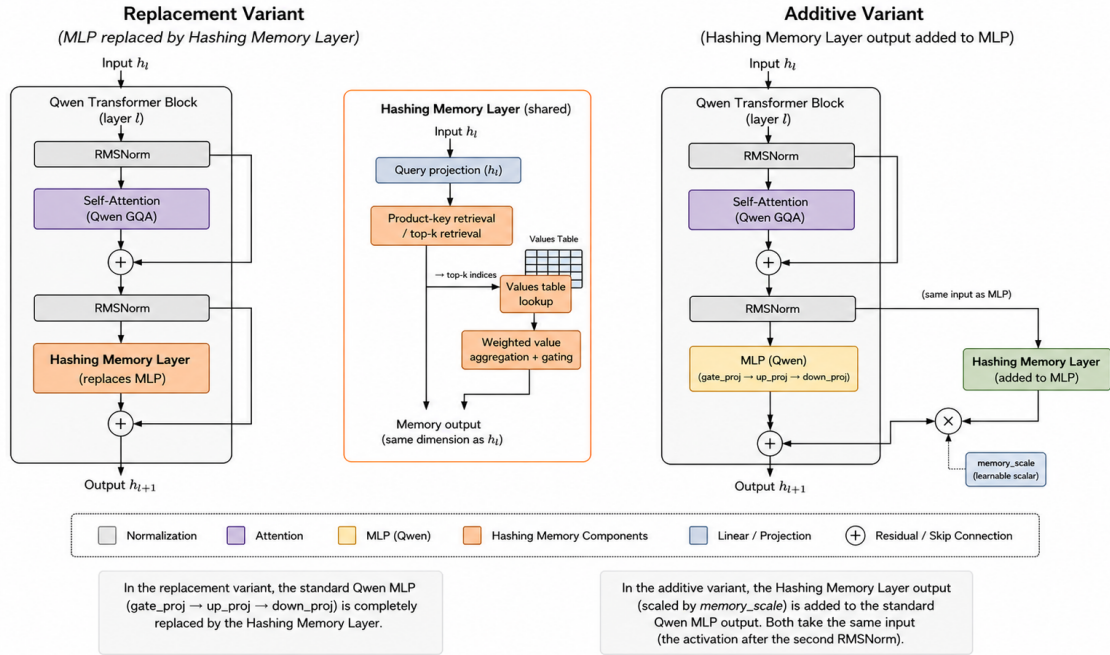


Figure 1. Method overview. Each Qwen-2.5 transformer block uses RMSNorm, grouped-query self-attention, and a SwiGLU MLP $\text{down_proj}(\text{silu}(\text{gate_proj}(x)) \odot \text{up_proj}(x))$. We compare two ways of inserting a Hashing Memory Layer at selected layers: **Replacement** substitutes the MLP entirely (left); **Additive** keeps the MLP and adds a memory-scaled branch (right). The middle panel details the memory layer (Section 3.1): queries are matched against product-key tables, the top- k value rows are softmax-weighted, and the result passes through a SiLU-gated, SwiGLU-style output projection.

modeling forgetting probe, and TriviaQA (Joshi et al., 2017) (rc.nocontext validation) accuracy via alias-substring match as a knowledge forgetting probe. MedMCQA is scored by mean per-token log-likelihood of each " $\{\text{label}\}$. $\{\text{option}\}$ " continuation given the question prompt. WikiText perplexity uses standard sliding-window evaluation with window size 1024 and stride 512.

Background statistics for sparse slot selection are collected from 2,000 single-example batches of OpenAssistant.

4.2. Main Results

Table 1 reports mean \pm standard deviation across random seeds for the nine evaluated conditions. Figure 2 shows the same data as a Pareto scatter on each forgetting axis.

Replacement memory is dominated. Both replacement-sparse variants improve MedMCQA only marginally (+1.0 to +1.1 pp over base) while increasing WikiText perplexity by about 26% and reducing TriviaQA accuracy by 5 to 8 pp. They lie outside both Pareto frontiers in Figure 2. This matches the conclusion of Lin et al. (2025) that overwriting pretrained MLPs is too destructive at this scale.

Additive sparse memory preserves both forgetting metrics without sacrificing task gain. Additive sparse (KL) gains +2.5 pp on MedMCQA (0.344 to 0.369) while Wiki-

Text perplexity moves from 13.15 to 12.72, a small absolute change that is in fact slightly below base, and TriviaQA falls only 0.4 pp (0.256 \rightarrow 0.252, within the trained-method seed spread). Among the methods that meaningfully improve MedMCQA, this is the clearest low-forgetting point we observe: neither forgetting metric degrades by more than 1 pp (or 1%) relative to base. The Additive sparse +S (TF-IDF) variant is comparable: +2.5 pp on MedMCQA, -1.1 pp on TriviaQA, and a +0.31 WikiText perplexity drift that is within the trained-method seed spread.

LoRA and full finetuning learn more but forget more.

Full finetuning achieves the best MedMCQA accuracy (0.398) but raises WikiText perplexity by 44% and reduces TriviaQA accuracy by 9.3 pp, the largest forgetting on either axis. LoRA achieves a slightly smaller MedMCQA gain (0.390) with milder forgetting (a 17% WikiText perplexity increase and a 6 pp TriviaQA drop). In Figure 2 both methods sit on the Pareto frontiers but at the high-forgetting end of each, far from the additive sparse variants which trade 1–2 pp of MedMCQA accuracy for substantially less drift.

4.3. KL versus TF-IDF

The two rules trade the two forgetting metrics against each other. Across architectures, KL keeps WikiText perplexity tighter than TF-IDF, while TF-IDF retains more TriviaQA

Table 1. MedMCQA accuracy (\uparrow), WikiText test perplexity (\downarrow), and TriviaQA alias-substring accuracy (\uparrow) on a 1,000-example evaluation slice. Mean \pm standard deviation across random seeds. Bold marks the best in each column.

Method	MedMCQA acc \uparrow	WikiText PPL \downarrow	TriviaQA acc \uparrow
Base Qwen	0.344 \pm 0.002	13.146 \pm 0.000	0.256 \pm 0.001
Replacement sparse (KL)	0.354 \pm 0.010	16.577 \pm 0.045	0.179 \pm 0.017
Replacement sparse (TF-IDF)	0.355 \pm 0.010	16.501 \pm 0.106	0.207 \pm 0.005
Additive sparse (KL)	0.369 \pm 0.006	12.723 \pm 0.039	0.252 \pm 0.016
Additive sparse (TF-IDF)	0.346 \pm 0.003	12.773 \pm 0.025	0.255 \pm 0.004
Additive sparse +S (KL)	0.378 \pm 0.001	13.139 \pm 0.068	0.223 \pm 0.018
Additive sparse +S (TF-IDF)	0.369 \pm 0.010	13.456 \pm 0.472	0.245 \pm 0.013
LoRA	0.390 \pm 0.011	15.470 \pm 0.072	0.193 \pm 0.010
Full finetune	0.398 \pm 0.006	18.907 \pm 0.215	0.163 \pm 0.003

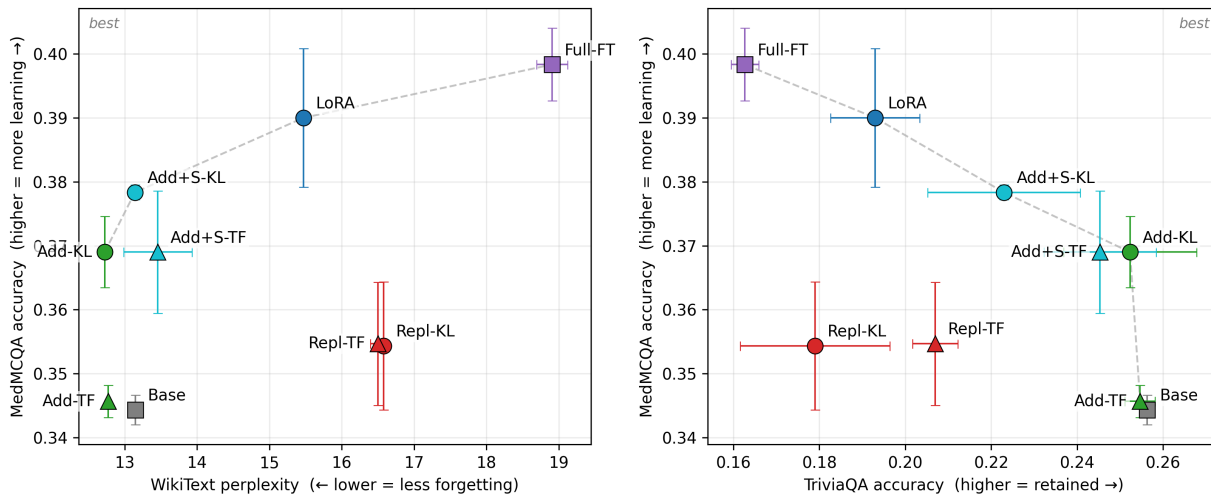


Figure 2. Plasticity–stability frontier on MedMCQA. Each method appears as one point with cross-seed standard-deviation error bars. Color encodes the method family. For sparse methods, marker shape distinguishes the slot-selection rule (circle = KL, triangle = TF-IDF). Non-sparse baselines (Base Qwen, LoRA, Full finetune) appear as their own labeled points. Top-left of the left panel and top-right of the right panel are best. Dashed lines mark the empirical Pareto frontier.

accuracy (Table 1). The cleanest within-architecture contrast is Additive +S: switching from TF-IDF to KL adds +0.9 pp on MedMCQA but loses 2.2 pp on TriviaQA. A plausible reason: KL more aggressively picks the slots a batch reads heaviest, so the same slots keep getting updated, while TF-IDF picks more broadly. If those heavily-read slots also hold factual knowledge, KL’s repeated updates can disrupt it. The preferred rule therefore depends on which forgetting metric matters more for the deployment.

5. Conclusion

We re-implement SMF on Qwen-2.5-0.5B-Instruct and compare against LoRA and full finetuning on MedMCQA. Two takeaways stand out. Preserving the pretrained MLP path matters at this scale: replacement memory, which discards the MLP, lies off both Pareto frontiers, while the additive variant keeps the MLP available and lets a scaled memory branch specialize. A plausible reason additive SMF

reaches a lower-forgetting region than LoRA or full finetuning is update locality: LoRA adapters affect every input on every step, whereas sparse memory updates only the small subset of value rows selected by retrieval.

Limitations. We report this as a work in progress. Our study uses one model (Qwen-2.5-0.5B), one target domain (MedMCQA), and a 1,000-example slice, and we do not isolate update locality from the dense retrofit stage. We probe forgetting through WikiText perplexity and TriviaQA only, so capabilities such as instruction following, code, and multi-step reasoning may degrade differently. Pareto orderings may shift with larger models, longer training, or different domains. The sparse-vs-LoRA contrast likely depends on how broadly LoRA adapters are applied, and the KL-vs-TF-IDF tradeoff depends on the background corpus (here OpenAssistant). Future work could also explore domain-specific initialization of the memory layers using more aligned corpora (e.g., PubMed for medical QA).

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A. Hyperparameters

All training uses AdamW with a cosine learning-rate schedule, 100 warmup steps, max sequence length 1024, and gradient clipping at $\|g\| = 1.0$. Per-method hyperparameters are listed in Table 2.

Table 2. Per-method hyperparameters. “Trained params” counts the parameters that receive gradient at any point during training. For sparse methods the per-step trained-row count is much smaller (the top- $T = 512$ rows per layer).

Method	Trained params	LR	Epochs	Batch (eff.)
Replacement sparse (values only)	~44M	5×10^{-4}	3	16
Additive sparse (values only)	~44M	5×10^{-4}	3	16
Additive sparse +S	~44M + 3 scalars	5×10^{-4}	3	16
LoRA ($r = 16, \alpha = 32$)	~9M	2×10^{-4}	3	16
Full finetune	~494M	5×10^{-5}	3	16
Dense retrofit (replacement)	~52M	5×10^{-4}	2	16
Dense retrofit (additive)	~52M + 3 scalars	5×10^{-4}	2	16

Memory hyperparameters: $n_k = 128$ (so $M = 16,384$ slots per layer of $d = 896$ each), 4 query heads, top- $k = 16$ neighbors per token at inference, key dimension 256. Sparse-update top- $T = 512$ rows per layer. Background statistics for slot scoring are collected from 2,000 batches of OpenAssistant with batch size 1.

B. Update Locality

The sparse methods differ from LoRA and full finetuning not only in which parameters are trainable over the whole run, but also in how many parameters receive gradient on a single step. Each memory layer has 16,384 value rows, and sparse task training selects $T = 512$ rows per layer per batch. Thus, during Stage 2, at most 3×512 memory rows receive value gradients in a step, or 3.125% of the value rows in each inserted memory. In parameter count, this is about 1.38M value parameters per step, compared with roughly 44M memory value parameters that may be updated over the full sparse run, roughly 9M trainable LoRA parameters, and roughly 494M full-finetuned parameters. This distinction is central to the SMF hypothesis: localizing each update may reduce interference even when the total adaptation substrate is large.

Table 3 separates three quantities that are easy to conflate: parameters stored for the adaptation, net inference-time model size, and parameters updated on each sparse task-training step. The three selected Qwen MLPs contain roughly 39.2M parameters (3 layers \times gate/up/down projections with $d_{\text{model}} = 896$ and $d_{\text{ff}} = 4864$). The three inserted memory modules contain roughly 52M parameters, of which about 44M are value rows. Thus replacement memory has modest net parameter overhead because it removes the selected MLPs, whereas additive memory keeps the original MLPs and adds the memory modules on top.

Table 3. Storage, inference-size, and per-step update comparison. Counts are approximate for Qwen-2.5-0.5B with memory at layers {6, 12, 18}. “Updated per Stage-2 step” counts parameters that receive gradient during sparse MedMCQA task training, not during the dense retrofit stage.

Method	Adaptation params stored	Net inference-size change	Updated per Stage-2 step
Full finetune	0 extra	0	~494M
LoRA	~9M adapters	0 if merged; ~+9M unmerged	~9M
Replacement memory	~52M memory	~+13M (~+2.6%)	~1.38M value params
Additive memory	~52M memory	~+52M (~+10.5%)	~1.38M value params
Additive memory +S	~52M memory +3 scalars	~+52M (~+10.5%)	~1.38M value params +3 scalars

C. Eval Details

We evaluate on 1,000-example slices of each test set. MedMCQA multiple-choice scoring uses the mean per-token negative log-likelihood of each candidate continuation given the prompt. This avoids the length bias of the corresponding sum-log-likelihood scorer. WikiText perplexity is computed by concatenating the wikitext-103-v1 test split, tokenizing once, then

330 summing token-level negative log-likelihood under a sliding window of size 1024 with stride 512 (each token contributes to
331 the loss exactly once). TriviaQA uses the rc.nocontext validation split with greedy decoding for 32 new tokens. An example
332 is counted as correct if any answer alias appears as a substring of the normalized prediction.
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334 **D. LLM Usage**

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336 We used LLMs (ChatGPT and Claude) to assist with writing edits, \LaTeX formatting, and code. All technical content,
337 experiments, and claims were produced and verified by the authors.
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