

Money Date Homework Template

Track Spending

House (Mortgage, HOA, Utilities) _____
Car (Car payment, gas, insurance) _____
Food (Groceries and restaurants) _____
Debt Payments (Credit cards, student loans, personal loans but not mortgage) _____
Miscellaneous (Entertainment, random spending, anything that doesn't fit above) _____

Review Spending

What patterns do you see?

Vision

What is your 5-year vision for your family?

What needs to be accomplished to achieve the vision (both financially and non financially)?

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Track Spending

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Review Spending

What patterns do you see? Do you see any opportunities for "easy wins?"

Vision

What is your 5-year vision for your family?

What is your partner's 5-year vision?

Where are similarities and differences?

Are any compromises easily apparent?

What needs to be accomplished to achieve the vision (both financially and non financially)?

Problems

What do you feel is your biggest money problem?

What does your partner feel is your biggest money problem?

What easy steps can you take to start fixing this issue?

Achievements

What "money wins" did you have since your last Money Date?

What Big Goal are you working towards?

What is your reward once you accomplish this goal?

What is the date of your next Money Date?

Sample Vision Sheets

Sometimes, writing a vision statement can feel a little weird. That's OK. Don't try to get it perfect, and don't try to be someone you aren't. Just write down the life that you want, if you could build it from scratch. The timeline can be anywhere from 3-15 years out. HOA, Utilities)

Tips

1. When writing the vision, write it as if it is currently happening.
2. Don't settle. Put down exactly what you want, in great detail. Don't worry about whether it is realistic or not right now. Figure out how to move towards your vision when you start thinking about your goals!
3. Describe where you live, what you do day to day, who you are, your health, your relationships, your work, your energy level, and your hobbies/interests.
4. Don't try to get it perfect! You can update your vision whenever you like! Sometimes, knowing exactly what it is that you want can be extremely challenging. For others, it comes easily.
5. Think about your vision after writing it – is there anything in there that could be true today? That might be a great place to start when thinking about some goals to begin working on.
6. What is the date of your next Money Date?

Example 1 5-year vision:

We live in an area that allows us to enjoy a unique and wonderful environment, be it the beach, the mountains, forests, by a lake, or in a big, happening city. Our marriage is blissful every single day and we have grown to love one another completely, even more than the day we were married.

We are both healthy and fit, dieting well and exercising regularly. We've figured out some hobbies and activities that are active and that we will enjoy for the rest of our lives. We enjoy a few key hobbies together, and are mastering a few unique personal interests on our own.

We spend the majority of every day with our family and friends. We have all of the appropriate toys that allow us to maximize the enjoyment of our local environment and we have two dogs and two cats that are snuggly, playful, well-behaved, friendly, and loved by all.

Our Day-to-Day life is awesome. We exercise daily. We eat three perfect meals, enjoying our favorite foods nearly every day, sustainably. We learn and read. We do something fun every day. We work when we want, where we want, and our work is impactful, meaningful, and absorbs our full attention, all while being totally optional – we are financially independent. We are committed to our work, not because we need the money, but because we believe in our work and value it for its own sake.

Every morning, we wake up without an alarm clock, but attack the day, feeling energized and enthusiastic. Every evening, we wind down together and doing something we love, perhaps more often than not with a great book and a warm fire.

Time Log

Daily Log Inspiring Quote: "He that can have patience can have what he will."

My Goals:

1. *Become Financially Independent (\$500,000+ in Real Net Worth) within 7 years*
2. *SMART (Specific, Measurable, Attainable, Rewarding, Time-Based) Goal*
3. *SMART Goal*

Gratitude Three things I am grateful for today:

Gratitude 1: _____

Gratitude 2: _____

Gratitude 3: _____

People Three important people I will reach out to today are:

Person 1: _____

Person 2: _____

Person 3: _____

Goal Related Actions My Five Goal Related Actions:

Action 1: _____

Action 2: _____

Action 3: _____

Action 4: _____

Action 5: _____

Chores and Tasks Other chores and tasks necessary to maintaining my life:

Task 1: _____

Task 2: _____

Task 3: _____

Task 4: _____

Task 5: _____

Daily Learning My 30 minutes to 1 hour of learning today included the following:

Describe the physical activity done today: _____

Describe the healthy food eaten today: _____

Time Log

Daily Log Write down the important actions completed in each of the following time blocks.

Morning Early Morning (Before 9:00am):

Late Morning (9:00am – 12:00pm):

Afternoon Early Afternoon (12:00p – 2:30pm):

Late Afternoon (2:30pm – 5:00pm):

Evening Early Evening (5:00pm – 7:30pm):

Late Evening (After 7:30pm):

Daily Reflections Journal for 5 minutes and reflect on the day. Plan out activities for the next day.

Weekly Outline

My Quarterly Objectives

1. Quarterly objective related to goal #1
2. Quarterly objective related to goal #2
3. Quarterly objective related to goal #3

Accomplish Objectives

Actions needed to accomplish quarterly objectives:

Weekly actions related to quarterly objective #1

- Action 1 related to objective #1
- Action 2 related to objective #1
- Action 3 related to objective #1

Weekly actions related to quarterly objective #2

- Action 1 related to objective #2
- Action 2 related to objective #2
- Action 3 related to objective #2

Weekly actions related to quarterly objective #3

- Action 1 related to objective #3
- Action 2 related to objective #3
- Action 3 related to objective #3

Focuses

My Top Focuses (sample):

- Important people that I need to prioritize this week
- Learning and Educational Priority for the week
- Plan out a healthy diet for at least three meals per day each day this week
- Exercise intensely at least five days this week

Additional things to work towards if time allows (sample):

1. Complete Daily Log seven days this week
2. Begin tracking my finances using Mint or Personal Capital
3. Bike to work four out of five weekdays
4. Look for apartment or house-hack that is close to work
5. Consider a side hustle that offers the opportunity to scale
6. Buy my first shares of a low-cost index fund
7. Listen to a podcast on real estate investing
8. Meet three people who have achieved early financial freedom

Quarterly Plan

My Quarterly Plan

1. Quarterly objective related to goal #1
2. Quarterly objective related to goal #2
3. Quarterly objective related to goal #3

Weekly Outline

Week #1 plan:

Objective related to Goal #1
Objective related to Goal #2
Objective related to Goal #3

Week #3 plan:

Objective related to Goal #1
Objective related to Goal #2
Objective related to Goal #3

Week #5 plan:

Objective related to Goal #1
Objective related to Goal #2
Objective related to Goal #3

Week #7 plan:

Objective related to Goal #1
Objective related to Goal #2
Objective related to Goal #3

Week #9 plan:

Objective related to Goal #1
Objective related to Goal #2
Objective related to Goal #3

Week #11 plan:

Objective related to Goal #1
Objective related to Goal #2
Objective related to Goal #3

Week #2 plan:

Objective related to Goal #1
Objective related to Goal #2
Objective related to Goal #3

Week #4 plan:

Objective related to Goal #1
Objective related to Goal #2
Objective related to Goal #3

Week #6 plan:

Objective related to Goal #1
Objective related to Goal #2
Objective related to Goal #3

Week #8 plan:

Objective related to Goal #1
Objective related to Goal #2
Objective related to Goal #3

Week #10 plan:

Objective related to Goal #1
Objective related to Goal #2
Objective related to Goal #3

Week #12 plan:

Objective related to Goal #1
Objective related to Goal #2
Objective related to Goal #3

Year Long Resolutions

- My Goals**
1. *Become Financially Independent (\$500,000+ in Real Net Worth) within 7 years*
 2. *SMART (Specific, Measurable, Attainable, Rewarding, Time-Based) Goal*
 3. *SMART Goal*

Accomplishments 12 Accomplishments to satisfy by the end of the year:

1. Accomplishment for Goal #1 (Quarter 1)
2. Accomplishment for Goal #1 (Quarter 2)
3. Accomplishment for Goal #1 (Quarter 3)
4. Accomplishment for Goal #1 (Quarter 4)
5. Accomplishment for Goal #2 (Quarter 1)
6. Accomplishment for Goal #2 (Quarter 2)
7. Accomplishment for Goal #2 (Quarter 3)
8. Accomplishment for Goal #2 (Quarter 4)
9. Accomplishment for Goal #3 (Quarter 1)
10. Accomplishment for Goal #3 (Quarter 2)
11. Accomplishment for Goal #3 (Quarter 3)
12. Accomplishment for Goal #3 (Quarter 4)

Habits 12 Habits to form this year:

- Habit #1
- Habit #2
- Habit #3
- Habit #4
- Habit #5
- Habit #6
- Habit #7
- Habit #8
- Habit #9
- Habit #10
- Habit #11
- Habit #12