



THE 2026 MONEY DATE GUIDE

Turn your financial review into your favorite self-care ritual.



Financial stress lives in cluttered spaces. To master your money, you must first master your mood.

STEP 1: DESIGN YOUR ENVIRONMENT

CHECKLIST:

Pick your spot: A cozy café or your favorite corner at home.

Choose your fuel: Your favourite coffee, a calming tea, or a glass of wine.

Choose Your Dynamic: Financial dates don't have to be solo. Pick the setup that works for you:

- **Solo Date:** Focus on your personal "Glow-Up".
 - **Partner Date:** Align your shared future goals.
 - **Friend Date:** Grab a buddy for radical accountability.
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Set the sound: Click here for the [123 Finance "Money Date" Spotify Playlist](#).

The Tools: Laptop, notebook, and a positive mindset.

STEP 2: THE HIGH-LEVEL LOOK

Don't get stuck in the weeds. Focus on these three numbers:

The Big 3:

- 1. Cash Flow:** What came in vs. what went out this month?
- 2. Safety Net:** Aim for an emergency fund of 6 to 12 months for true peace of mind.
- 3. Future Self:** Did I automate a transfer to my "Future Self" (Savings/Investments)?

Pro Tip: "If the numbers look scary, don't look away. Acknowledging them is the only way to change them."

	A	B	C	D	E	F
	Item	Quantity	Rate	Rating	Cost	Units
1						
2	agility development process	774	629	123.05	244	109
3	agility development speed	222	173	128.32	76	60
4	aging concept comparison	870	804	108.21	80	52
5	agreement document separation agreement	1072	517	207.35	481	401
6	agreement settlement property settlement	319	186	171.51	659	109
7	agriculture farming iot	363	170	213.53	464	463
8	agriculture fertilizer agriculture drone	895	647	138.33	223	223
9	agriculture technology sensor	1143	478	239.12	464	442
10	ahead concept victoriously flying	193	42	466.67	1051	748
11	ai	26652	19059	139.84	1323	1063
12	agility development	270	42	642.86	1548	1170
13	aiming pov	173	118	146.61	57	51
14	air car fresh air fresheners	345	201	171.64	802	418
15	air car fresh smoke	99	88	112.5	1322	933
16	air conditioner filter	43	38	113.16	1158	682
17	air conditioner inverter	406	95	427.37	932	717
18	air conditioner repair	75	28	267.86	50	38
19	air conditioner repair hvac	2467	1700	145.12	1113	743
20	air conditioning service ac repair	1935	1248	155.05	35	24
21	air conditioning technician ac repair	1737	898	193.43	613	119
22	air conditioning technician mechanic	649	644	100.78	223	218
23	air festival open wacken open	2453	51	4809.8	175	89
24	air fresh home indoor air	7689	2371	324.29	397	303
25	air fresh indoor	7844	4849	161.77	171	72
26	air fresh indoor breath	1172	409	286.55	171	75
27	air mini	551	486	113.37	932	717
28	air open klassik open	5094	462	1102.6	50	38
29	air open regent's park	445	64	695.31	1113	743
30	air open stage wacken open	2166	39	5553.85	35	24
31	air view hotel	6300	4755	132.49	613	119
32	air-conditioners for sale	352	69	510.14	223	218
33	aircraft engineering apprenticeships	1037	25	4148	175	89
34	aircraft	268	28	957.14	397	303



STEP 3: MASTER YOUR MONEY FLOW

Click the link below to access your professional budget template on Canva.

User guide:

- **Desktop Only:** For the best experience, edit this on a computer.
- **Make a Copy:** You must save a copy to **your own Canva** account before editing.
- **Don't Edit the Original:** Edit your copy only so you don't lose your work!.

[Open Budget Template](#)

BUDGET PLANNER

NAME _____ DATE _____

MY INCOME

DATE	DESCRIPTION	AMOUNT

MY EXPENSE

DATE	DESCRIPTION	AMOUNT

TOTAL EXPENSE	
TOTAL INCOME	
TOTAL SAVINGS	



STEP 4: REFLECTION PROMPTS (SOLO OR WITH A PARTNER)

Use these questions to bridge the gap between your life and your bank account:

Q1 What was my biggest 'Money Win' this month?

Q2 What is one 'Smart Move' I can make in the next 30 days?

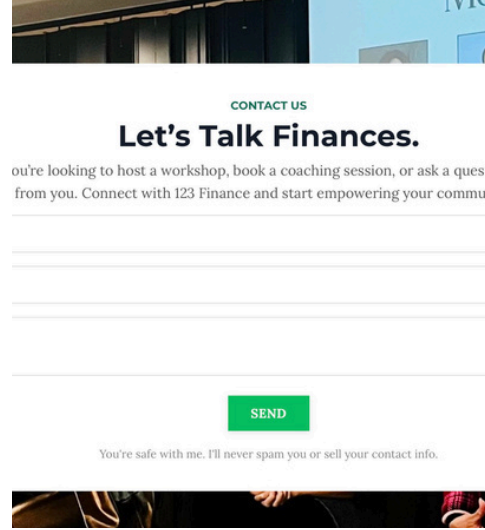
Q3 Where did my spending not align with my values?

Q4 What exactly am I saving for my Future Self?



HOST A MONEY GAME NIGHT

Experience financial literacy through play.



READ THE BLOG

More 2026 tips and bilingual resources.



ATTEND OUR UPCOMING EVENT

You are welcome to join upcoming open events with different partnerships and communities.

"Financial freedom isn't a destination, it's a habit. See you at your next Money Date."

READY TO LEVEL UP TOGETHER?



Follow the journey: @123Finance_



Your future self says thanks. Scan here:



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