

# Money Practice: A Money Date

## What is a Money Date?

A money date is simply creating time on a regular basis to spend time with your money.

To begin, I recommend weekly money dates.  
Why?

Each time you have a date with money, you reinforce neural pathways of positivity in your relationship with money. Over time, your weekly dates will become automatic lifetime habits! BIG WIN!



# **What Do I Do On A Money Date?**

## **What Are Some Examples Of Going On A Date With Money?**

- Look at the balance in your checking account and online transactions. Make sure you recognize all expense transactions. Make sure there are no fraudulent charges on your account.
- Examine your cell phone bill. Are you paying for services you don't use. If so, call your carrier and get your bill lowered. Do the same with your cable bundle. Examine all digital subscriptions, gym and other kinds of memberships. Stop paying money for services you don't use.
- Plan to give a surprise gift to someone you love, anonymously.
- Look at your investment accounts. Keep track of the changing balances and note the trend of "up or down" each month.
- Do a journal exercise. Write out the money messages you were told by your caregivers in your early years. Ask yourself if you are playing out any of these messages in your current day life.
- Create a monthly cash flow plan to examine your inflow and outflow of money in a given month. Examine the relationship between your expenses and earnings. If your earnings are greater, how will you purpose that money? If your expenses are greater, how will you close the deficit gap?
- If you are working at a job, look at your paycheck. How much money do you take home each paycheck? How much of your earnings go toward taxes?
- Read an article about money.
- Create a space in your home, for your date with money. Make it fun. Light a candle, play soothing music, eliminate distractions, drink your favorite beverage.
- Organize your financial papers into a file system. Use a banker's box, computer files, whatever works for you.

- Visualize for 10 minutes what you desire your money life to look like, close your eyes and imagine how this feels in every cell of your body.
- Write a thank you letter to one of your money role models in your life.
- Plan a garage sale.
- If you are planning on getting a new or used car, do a test drive.
- Do a price comparison on something you want to purchase.
- Thank money for all the things it has helped you to have in your life.
- Look at any revolving credit card debt you have and examine the balances.
- Make a plan to pay off revolving credit card debt, one card at a time. Explore consolidation opportunities.
- Make a list of the people you will buy birthday presents for over the month and how much you will spend on each person.
- Determine how much of a money cushion you would like to have in your checking account, month to month, and begin working on creating this.
- Decide how much money you will work on placing in your retirement account for a given year.
- Talk with your partner about your individual and together dreams and how you will support one another.
- Celebrate a success you had with money, a small step you've taken.

## How Long Is A Money Date?

As long as you want it to be. It might be a good idea to start with 15 minutes to 30 minutes.

## What Do I Wear

Lolol right? It depends on where you are going on your date! Some people have a money date in nature, outside. So dress accordingly. Many people wear pajamas or casual clothing and sit in front of their computer for their money date!

## How Can I Make This Date Fun + Not Boring?

- Bring fun sensory things into your space while you have your date. When you bring sensory items of comfort into your date space with money, you begin to change the energy of the date and can make it more fun.

### Ideas to bring sensory comfort to your date with money

- bring your favorite beverage + a fave snack
- a candle, essential oil
- favorite tunes
- a clean uncluttered space