WORKSHEET: My 2026 Money Strategy

Workshop Companion:
Set Your Money Strategy for 2026: How to Prioritize and Achieve Financial Goals

Section 1: The 2025 Retrospective

🏆 My Biggest Financial Wins:

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😩 My Biggest Financial Wobbles:

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💰 My Net Worth Change:

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My Money "Leaks:

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Section 2: The Strategic Framework for 2026

🎯 My Values-Based Goals (know the WHY?)

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📖 My Money Playbook

Rank these 1–4 based on your current needs (1 being the highest priority):

[ ] **Defensive:** Building/Replenishing Emergency Fund (Target: $__________)

[ ] **Structural:** Maximizing Tax-Advantaged Accounts (Target: $__________)

[ ] **Aggressive:** Paying down high-interest debt (Target Balance: $__________)

[ ] **Offensive:** Saving for a house, travel, or major purchase (Goal: $__________)

Section 3: Putting a Plan in Place

🪙 My "Money Stack" Automation

Check the boxes for the automations you will set up based on your needs:

[ ] **Savings Sweep:** Auto-transfer from checking to high-yield savings on payday.

[ ] **Retirement Escalator:** Increase retirement contributions by at least 1% annually.

[ ] **Autopay Bills:** All fixed expenses set to "Autopay" debit or credit to avoid late fees.

[ ] **Dream Fund:** Auto-transfer from checking to a separate high-yield savings account for life goals or planned large purchases.

[ ] **Fun Bucket:** Auto-transfer from checking to a sub-account or 2nd checking a reasonable % of your budget exclusively for fun!

📢 My 2026 Financial Manifesto

Complete the following:

What word or phrase sums up what I want to accomplish in 2026?

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One money-related habit I'm changing in 2026 is:

By the end of the next 30 days, I will have accomplished:

By the end of 2026, I will have accomplished:

Q&A and Notes