

How
LOW
can
= you go
?



**WEALTHY
HABITS**

I WANT A DEBT FREE,
STRESS FREE,
GREAT LIFE!!

PLANNER **2019**

CHALLENGE KEY

Choose the level of challenge that suits you.

E EASY

M MODERATE

D DIFFICULT

JANUARY

WEALTHY
HABITS



Adopting
wealthy habits
is the easiest
way to
slash your
expenses.

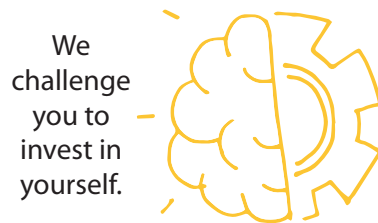
E Change one habit.

M Change two habits.

D Change three habits.

FEBRUARY

GET
GROWING



We
challenge
you to
invest in
yourself.

E Buy and read a
self-help book

M Enrol in a short course

D Enrol in a qualification to
start studying

MARCH

GET
MOVING

Let's "Move it, Move it, Baby!"



E 15 minutes a day

M 30 minutes, 3 times a week

D 30 minutes every day.

APRIL

NO
SPEND



Let's STOP all
non-essential
spending.

E Avoid 20 non-essential
purchases this month.

M Avoid 100 non-essential
purchases.

D Avoid all non-essential
purchases.

CHALLENGE KEY

Choose the level of challenge that suits you.

E EASY

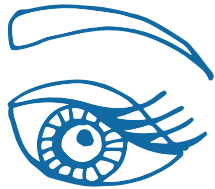
M MODERATE

D DIFFICULT

MAY

FRUGAL BEAUTY

Looking good doesn't have to cost a fortune.



- E** Try one budget beauty hack
- M** Try five budget beauty hacks
- D** Try ten budget beauty hacks

JUNE

PRACTICALLY NUDE



Food with little packaging

- E** One week practically nude.
- M** One month practically nude.
- D** Go starkers.

JULY

CHUCK OR FLOG



If in doubt, throw it out!

- E** Find new homes for 50 items.
- M** Find new homes for 200 items.
- D** Find new homes for 1000 items.

AUGUST

CHRISTMAS PLANNED



Getting organised early

- E** Everything planned. All decisions made.
- M** Planned and most tasks completed.
- D** Everything that can be done early is complete.

CHALLENGE KEY

Choose the level of challenge that suits you.

E EASY

M MODERATE

D DIFFICULT

SEPTEMBER

GET
PLANTING

Growing your own
veggies is a life
long saving.



E Grow some sprouts

M Plant some herbs

D Set up a garden bed

OCTOBER

FRUGAL
INDULGENCES

It is time
to pamper
yourself.

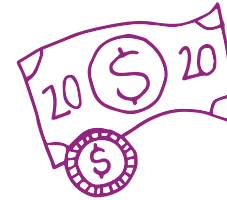


E Indulge once per week

M Indulge twice per week

D Indulge every day

NOVEMBER

\$21
CHALLENGE

Let's fatten up your
wallet before Christmas

E Do two \$50 Challenges
this month.M Do two \$21 Challenges
this month.D Two \$21 challenges
in a row.

DECEMBER

TAKE A
BREAK

December is the month to
enjoy the fruits of your labours,
sit on your bum and relax.

E Pat yourself on the back
for a job well done.M Treat yourself to
something special.D Relax, enjoy and let life
roll by.



Notes

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Ready..	1 New Year's Day	2 Day after New Year's Day NZ	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26 Australia Day	27
28 Australia Day Holiday, Term 1 begins NZ	29 Term 1 begins SA, QLD, NT urban & NSW ed	30 Term 1 begins Vic & NT remote	31	...Set, Save!		



Notes

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

If there is something you would like to be...

4 Term 1 begins WA & ACT new students

5 Term 1 begins NSW wd & ACT existing students

6 Waitangi Day NZ, Term 1 begins TAS

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14 Valentine's Day

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...now is the time to reach it!



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

The more you move, the better you will feel.

Notes

4 Labour Day WA

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11 Labour Day Vic,
Adelaide Cup SA,
Canberra Day ACT,
Eight Hours Day Tas

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17 St Patrick's Day

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21 Harmony Day,
National Close the
Gap Day

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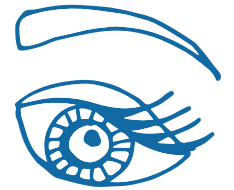
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NO SPEND



Notes

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
1	2	3	4	5 Term 1 ends Vic & QLD	6	7 Daylight Saving ends Tas, Vic, NSW, SA, ACT & NZ
8	9	10	11	12 Term 1 ends WA, Tas, ACT, SA, NT, NSW & NZ	13	14
15	16	17	18	19 Good Friday	20 Holy Saturday except Tas and WA	21 Easter Sunday ACT, NSW, QLD & Vic
22 Easter Monday	23 Easter Tuesday Tas, Term 2 begins Vic, QLD, NT	24	25 Anzac Day	26	27	28
29 Term 2 begins WA, ACT, SA, Tas, NSW & NZ	30	Is it a "need" or a "want"?				



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

Get the best value...

6 Labour Day Qld, May Day NT

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12 Mother's Day

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26 National Sorry Day

27 Reconciliation Day ACT

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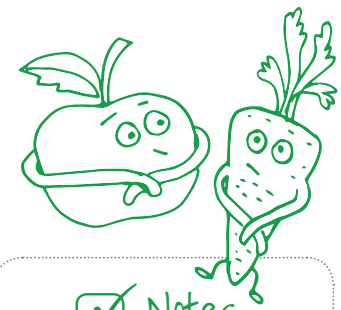
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...for your beauty dollar

Notes



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

Notes

Practical, fresh, healthy, unpackaged food.

3 Western Australia Day, Queen's Birthday NZ

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10 Queen's Birthday (except Qld, WA & NZ)

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29 Term 2 ends Vic, Qld & NT

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MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
1	2	3	4	5 Term 2 ends ACT, SA, Tas, NSW, WA & NZ	6	7 First Day of NAIDOC Week
8	9	10	11	12	13	14
15 Term 3 begins Vic & Qld	16	17	18	19	20	21
22 Term 3 begins NSW, SA, Tas, ACT, WA & NZ	23	24 Term 3 begins NT	25	26	27	28
29	30	31	If in doubt, throw it out!			

Notes

CHRISTMAS PLANNED



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

An hour planning will save you...

5 Picnic Day NT,
Bank Holiday NSW

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17 Book week begins

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...3 hours
at the
shops

Notes



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
30 Queen's Birthday WA	Do the planet a favour. Learn to grow your own food.					1 Father's Day
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20 Term 3 ends Vic & Qld	21	22
23	24	25	26	27 AFL Grand Final Vic, Term 3 ends NT, ACT, SA, Tas, NSW, WA & NZ	28	29 Daylight Savings Begins NZ

Notes

FRUGAL INDULGENCES



Notes

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Treat...	1	2	3	4	5	6 Daylight Saving begins Tas, Vic, NSW, SA & ACT
7 Queen's Birthday Qld, Labour Day SA, ACT & NSW, Term 4 begins Vic	8 Term 4 begins Qld	9	10	11	12	13
14 Term 4 begins Tas, NSW, SA, NT, ACT, WA & NZ	15	16	17 Simple Savings Birthday	18	19	20
21	22	23	24	25	26	27
28 Labour Day NZ	29	30	31 Halloween	...yourself!!		



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

Stocktake, plan, shop, cook, eat...

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6 Melbourne Cup Vic

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11 Remembrance Day

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BIG savings!

Notes



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
30	31 New Year's Eve	Merry Christmas and a Happy New Year				1
2	3	4	5	6	7	8
9	10	11	12 Term 4 ends NT urban	13 Term 4 ends SA, Qld, NT remote, NZ secondary & composite	14	15
16	17	18 Term 4 ends ACT	19 Term 4 ends WA & Tas	20 Term 4 ends NSW, Vic, NZ primary, intermediate & special	21	22
23	24 Christmas Eve	25 Christmas Day	26 Boxing Day, Proclamation Day SA	27	28	29

Notes