

Fabulously FRUGAL

PLANNER
2021



MERRY CHRISTMAS! 2020 IS
ALMOST OVER AND 2021 IS JUST
AROUND THE CORNER. *phew!*

This year being **FRUGAL** was **FABULOUS** and there were many times where I was extremely grateful for my DIY, 'mend it', 'cook it', 'grow it' and 'stash it' frugal ways. Next year, we are going to help others learn how to be fabulously frugal too.

WE HAVE SET SOME THEMES FOR THE FOLLOWING MONTHS.

JANUARY



USE
IT UP

Save yourself a ton of cash by using up every single scrap of food.

FEBRUARY



BUDGET
TIME

Budgeting saves cash and makes life easier.

MARCH



PACKAGING
CHALLENGE

Let's reduce the amount of money we spend on packaging.

APRIL



FRUGAL
EASTER

Easter can be fun without costing a fortune.

MAY



CHUCK OUT
FRENZY

It is time to give hardly used items a new life in a different house.

JUNE



WINTER
WELLNESS

Ways to Keep you and your family well.

WE HAVE SET SOME THEMES FOR THE FOLLOWING MONTHS.

JULY

o - o - o - o - o

TAX CHEQUE
TIME

Tax back, what will you do with it?

AUGUST

o x o x o x o x

BEAUTY
IDEAS

Affordable ways to stay beautiful

SEPTEMBER

OUTDOOR
OASIS

Make your yard a patch of heaven

OCTOBER

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EMERGENCY  
PREPAREDNESS

Make sure you are prepared, just in case...

NOVEMBER

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SETTING  
GOALS

Work out your goals for next year.

DECEMBER

- x - x - x -

CHRISTMAS  
READY

Make a plan and make life easy.



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

ANY FOOD YOU THROW OUT IS MONEY IN THE BIN

Notes

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6 Devonport Cup Day Tas

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26 Australia Day Holiday

27 Term 1 begins NSW, Qld & SA

28 Term 1 begins Vic

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| MONDAY                                              | TUESDAY | WEDNESDAY             | THURSDAY | FRIDAY | SATURDAY          | SUNDAY             |
|-----------------------------------------------------|---------|-----------------------|----------|--------|-------------------|--------------------|
| 1 Term 1 begins NT, ACT, WA, Tas & NZ               | 2       | 3                     | 4        | 5      | 6 Waitangi Day NZ | 7                  |
| 8 Waitangi Day Holiday NZ, Royal Hobart Regatta Tas | 9       | 10                    | 11       | 12     | 13                | 14 Valentine's Day |
| 15                                                  | 16      | 17                    | 18       | 19     | 20                | 21                 |
| 22                                                  | 23      | 24 Launceston Cup Tas | 25       | 26     | 27                | 28                 |

Notes

WORK OUT WHAT YOUR MONEY IS DOING BEFORE IT DISAPPEARS DOWN THE DRAIN



| MONDAY                                                                     | TUESDAY                | WEDNESDAY           | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|----------------------------------------------------------------------------|------------------------|---------------------|----------|--------|----------|--------|
| 1 Labour Day WA                                                            | 2 King Island Show Tas | 3                   | 4        | 5      | 6        | 7      |
| 8 Canberra Day ACT, Labour Day Vic, Eight Hours Day Tas, Public Holiday SA | 9                      | 10                  | 11       | 12     | 13       | 14     |
| 15                                                                         | 16                     | 17 St Patrick's Day | 18       | 19     | 20       | 21     |
| 22                                                                         | 23                     | 24                  | 25       | 26     | 27       | 28     |
| 29                                                                         | 30                     | 31                  |          |        |          |        |
|                                                                            |                        |                     |          |        |          |        |

Notes



Notes

MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

HAVE A GREAT TIME WITHOUT STRESSING THE BUDGET

1 Term 1 ends NSW, ACT, QLD, WA, Vic

2 Good Friday

3 Easter Saturday

4 Easter Sunday

5 Easter Monday

6 Easter Tuesday Tas

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9 Term 1 ends Tas, SA

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16 Term 1 ends NT, NZ

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18 Term 2 begins NSW, ACT, QLD, WA, Vic

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25 Anzac Day NSW, Tas, Vic

26 Anzac Day Holiday NT, ACT, QLD, WA, SA, NZ, Term 2 Begins Tas

27 Term 2 begins SA, NT

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HAPPY EASTER



| MONDAY                                    | TUESDAY                  | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY | SUNDAY         |
|-------------------------------------------|--------------------------|-----------|----------|--------|----------|----------------|
| 31 Reconciliation Day ACT                 | IF IN DOUBT THROW IT OUT |           |          |        | 1        | 2              |
| 3 May Day NSW, May Day NT, Labour Day QLD | 4                        | 5         | 6        | 7      | 8        | 9 Mother's Day |
| 10                                        | 11                       | 12        | 13       | 14     | 15       | 16             |
| 17                                        | 18                       | 19        | 20       | 21     | 22       | 23             |
| 24                                        | 25                       | 26        | 27       | 28     | 29       | 30             |

Notes





| MONDAY                                         | TUESDAY | WEDNESDAY | THURSDAY               | FRIDAY                                                    | SATURDAY | SUNDAY |
|------------------------------------------------|---------|-----------|------------------------|-----------------------------------------------------------|----------|--------|
| STACK THE ODDS...                              | 1       | 2         | 3                      | 4                                                         | 5        | 6      |
| 7 WA Day WA, Queen's Birthday                  | 8       | 9         | 10                     | 11                                                        | 12       | 13     |
| 14 Queen's Birthday NSW, NT, ACT, Tas, Vic, SA | 15      | 16        | 17                     | 18                                                        | 19       | 20     |
| 21                                             | 22      | 23        | 24                     | 25 Term 2 ends NSW, ACT, QLD, Vic, Borroloola Show Day NT | 26       | 27     |
| 28                                             | 29      | 30        | ...FOR STAYING HEALTHY |                                                           |          |        |

Notes



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

MAKE THE MOST OF YOUR TAX CHEQUE

1

2 Term 2 ends NT, WA, Tas, SA, Alice Springs Show Day NT

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9 Term 2 ends NZ, Tennant Creek Show Day NT

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12 Term 3 starts NSW, ACT, QLD, Vic

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16 Katherine Show Day NT

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19 Term 3 starts WA, SA

20 Term 3 starts Tas

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22

23 Darwin Show Day NT

24

25

26 Term 3 starts NZ

27 Term 3 starts NT

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Notes



| MONDAY                                     | TUESDAY | WEDNESDAY                            | THURSDAY | FRIDAY | SATURDAY | SUNDAY |
|--------------------------------------------|---------|--------------------------------------|----------|--------|----------|--------|
| 30                                         | 31      | LOOK GOOD WITHOUT GETTING RIPPED OFF |          |        |          | 1      |
| 2<br>Bank Holiday<br>NSW, Picnic Day<br>NT | 3       | 4                                    | 5        | 6      | 7        | 8      |
| 9                                          | 10      | 11                                   | 12       | 13     | 14       | 15     |
| 16                                         | 17      | 18                                   | 19       | 20     | 21       | 22     |
| 23                                         | 24      | 25                                   | 26       | 27     | 28       | 29     |

Notes



| MONDAY                 | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY                            | SATURDAY | SUNDAY         |
|------------------------|---------|-----------|----------|-----------------------------------|----------|----------------|
| SMART WAYS...          |         | 1         | 2        | 3                                 | 4        | 5 Father's Day |
| 6                      | 7       | 8         | 9        | 10                                | 11       | 12             |
| 13                     | 14      | 15        | 16       | 17 Term 3 ends NSW, ACT, QLD, Vic | 18       | 19             |
| 20                     | 21      | 22        | 23       | 24 Term 3 ends WA, Tas, SA        | 25       | 26             |
| 27 Queen's Birthday WA | 28      | 29        | 30       | ...TO SPRUCE UP YOUR YARD         |          |                |

Notes



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

BE ORGANISED. BE SAFE.

Notes



1 Term 3 ends NT, NZ, Burnie Show Tas

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3

4 Labour Day NSW, ACT, SA, Queen's Birthday QLD

5 Term 4 starts NSW, ACT, QLD, Vic

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7 Royal Launceston Show Tas

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11 Term 4 starts WA, Tas, SA

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15 Flinders Island Show Tas

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17 Simple Savings Birthday

18 Term 4 starts NT, NZ

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21 Royal Hobart Show Tas

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25 Labour Day NZ

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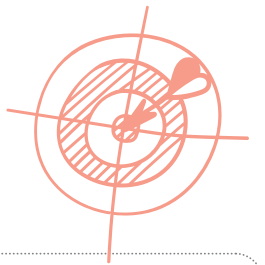
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| MONDAY                  | TUESDAY                | WEDNESDAY                                                                            | THURSDAY | FRIDAY                   | SATURDAY | SUNDAY |
|-------------------------|------------------------|--------------------------------------------------------------------------------------|----------|--------------------------|----------|--------|
| 1 Recreation Day<br>Tas | 2 Melbourne Cup<br>Vic | 3                                                                                    | 4        | 5                        | 6        | 7      |
| 8                       | 9                      | 10                                                                                   | 11       | 12                       | 13       | 14     |
| 15                      | 16                     | 17                                                                                   | 18       | 19                       | 20       | 21     |
| 22                      | 23                     | 24                                                                                   | 25       | 26 Devonport Show<br>Tas | 27       | 28     |
| 29                      | 30                     |  |          |                          |          |        |

Notes



| MONDAY                   | TUESDAY                                    | WEDNESDAY | THURSDAY                   | FRIDAY                       | SATURDAY             | SUNDAY                   |
|--------------------------|--------------------------------------------|-----------|----------------------------|------------------------------|----------------------|--------------------------|
| RELAX...                 |                                            | 1         | 2                          | 3                            | 4                    | 5                        |
| 6                        | 7                                          | 8         | 9                          | 10 Term 4 ends QLD, SA       | 11                   | 12                       |
| 13                       | 14                                         | 15        | 16 Term 4 ends NT, WA, Tas | 17 Term 4 ends NSW, ACT, Vic | 18                   | 19                       |
| 20 Term 4 ends NZ        | 21                                         | 22        | 23                         | 24 Christmas Eve             | 25 Christmas Day     | 26 Christmas Day Holiday |
| 27 Christmas Day Holiday | 28 Boxing Day Holiday, Proclamation Day SA | 29        | 30                         | 31                           | CELEBRATE AND ENJOY! |                          |

Notes