

SimpleSavings
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Beating
the cost of
living by
stretching
every penny



2023 YEARLY PLANNER

With the price of everything going up, **BEING FRUGAL HAS MOVED FROM SOMETHING ONLY TRENDY, CLEVER PEOPLE DO, TO SOMETHING EVERYONE HAS TO DO.**

Milk has gone up, petrol has gone up, bread has gone up, even bags of potato chips have gone up and this year there are a lot of people learning how to be frugal for the first time.

To help them we are going to go over the core money saving skills each month. Because, even with the price of everything going up. There are still plenty of things we can do to keep the budget under control.

Beating the cost of living.



January Emergency Preparedness

We live in a land of droughts and flooding rains, fires, incompetent politicians and insurance companies so greedy that if we aren't prepared to take care of ourselves in an emergency we are at their mercy.

We can't be without food, water and housing. Don't let it happen to you. Be prepared.



February Conserve Power and Water

With bills going through the roof we need to focus on using less and lowering the bills.



March \$21 Challenge

The easiest way to find money in a hurry is by not spending it on groceries until you have eaten all the 'too hard to cook' food from your pantry on a \$21 Challenge.



April Control Your Cash Month

This is the month to make a budget and a plan for how you are going to manage your money.

May Frugal Indulgences

Feeling special doesn't have to kill your budget. This month we are going to treat ourselves everyday for next to nothing.



June Chuck or Flog

Feel rich and get rich by decluttering and selling useless items from your life.



July Fix it Month

Fixing things yourself is almost always more economical than buying something new. This month, I want you to give fixing a few items a go.



August Grow Your Own Food

The cheapest, tastiest meals are ones that come from your own garden. It is time to learn how to grow your own food.



September Needs Not Wants

Marketers trick people out of their hard earned cash by fooling them into thinking they need things that they merely want. This month we will play some games to learn the difference.



October No Spend Month

No Spend Month is a great way to pocket some cash you would normally spend on things you do not really need and could do without.



November Frugal Beauty

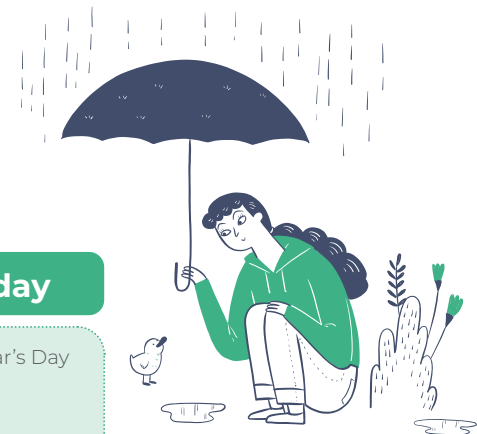
Looking good need not hurt your wallet. This month we focus on effective products at affordable prices.



December Christmas Challenge

This year we challenge you to make Christmas Day an absolute blast while spending as little money as possible.





Notes

Monday

30 Anniversary Day
(Auckland & Nelson, NZ)
School Begins
(SA, NZ)

Tuesday

31 School Begins
(NT)

Wednesday

Thursday

Friday

Saturday

Sunday

1 New Year's Day

Be spared by being prepared

2 New Year's Day
Holiday

3 Day after New
Year's Day Holiday
(NZ)

4

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11 Devonport Cup
(TAS)

12

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21

22 Chinese New Year

23 School Begins
(QLD)
Anniversary Day
(Wellington, NZ)

24

25

26 Australia Day
Holiday

27 School Begins
(NSW, ACT, VIC)

28

29

February

Conserve Power and Water



Notes

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday

The less we use...

1 School Begins (WA)

2

3

4

5

6 Waitangi Day (NZ)

7

8 School begins (TAS)

9

10

11

12

13 Royal Hobart Regatta (TAS)

14 Valentines Day

15

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21 Shrove Tuesday (Pancake Day)

22 Ash Wednesday
Launceston Cup (TAS)

23

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...the more we save!

March \$21 Challenge



Monday Tuesday Wednesday Thursday Friday Saturday Sunday

How much...

1

2

3

4

5

6 Labour Day (WA)

7 King Island Show (TAS)

8

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12

13 Adelaide Cup Day (SA)
Canberra Day (ACT)
Eight Hours Day (TAS)
Labour Day (VIC)
Anniversary Day (Taranaki, NZ)

14

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16

17 Saint Patrick's Day

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20 Anniversary Day (Otago, NZ)

21 Harmony Day

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31 School Ends (QLD)

...can you save on food in one week?



✓ Notes

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday

If you don't control your cash.
Others will use it to control you.

3

4

5 School ends (TAS)

6 School ends (NSW, NT, ACT, WA, VIC, NZ)
Passover (Begins Sundown Previous Day)

7 Good Friday

8 Easter Saturday

9 Easter Sunday

10 Easter Monday

11 Easter Tuesday (TAS)
Anniversary Day (Southland, NZ)

12

13 Passover (Ends at Sundown)

14 School ends (SA)

15

16

17 School begins (NT, QLD)

18

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23

24 School begins (NSW, ACT, WA, VIC, NZ)

25 ANZAC Day

26 School begins (TAS)

27

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May

Frugal Indulgences



Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
1 School Begins (SA) Labour Day (QLD) May Day (NT)	2	3	4	5 AGFEST (TAS)	6	7
8	9	10	11	12	13	14 Mother's Day
15	16	17	18	19	20	21
22	23	24	25	26 National Sorry Day	27	28
29 Reconciliation Day (ACT)	30	31	This SS tradition was started as '50c Indulgences' by the Marvelous Mimi. R.I.P. We miss you!			

✓ Notes



Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Less stuff...			1	2	3	4
5 Western Australia Day (WA) King's Birthday (NZ)	6	7	8	9	10	11
12 King's Birthday (ACT, NSW, NT, SA, TAS, VIC)	13	14	15	16	17	18
19	20	21	22	23 School ends (NT, QLD, VIC)	24	25
26	27	28	29	30 School ends (NSW, ACT, WA, NZ)	...means more space	



Notes

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	
31	Can we fix it? Yes, we can!!					1	2 First Day of NAIDOC Week
3	4	5	6	7 School ends (TAS, SA)	8	9	
10 School Begins (QLD, VIC)	11	12	13	14 Matariki NZ	15	16	
17 School Begins (NSW, ACT, WA, NZ)	18 School Begins (NT)	19	20	21	22	23	
24 School Begins (SA)	25 School Begins (TAS)	26	27	28	29	30	

August

Grow Your Own Food



Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Growing food...	1 Picnic Day (NT) Bank Holiday (NSW)	2	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	30	31	...is growing money.		

✓ Notes



✓ Notes

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday

**Do you need it?
Or, do you just want it?**

						1	2	3 Fathers Day
4	5	6	7	8	9	10	11	12
13	14	15 School Ends (QLD, VIC)	16	17	18	19	20	21
22 School Ends (NSW, NT, ACT, WA, NZ)	23	24	25 King's Birthday (WA) Anniversary Day (South Canterbury, NZ)	26	27	28	29 School ends (TAS, SA) AFL Grand Final Holiday (VIC)	30



October No Spend Month



Monday Tuesday Wednesday Thursday Friday Saturday Sunday

30 Anniversary Day (Marlborough, NZ)

31 Halloween

If you don't need it for survival. Don't buy it!

1 Daylight Savings begins (NZ, VIC, ACT, NSW, TAS, SA)

2 School Begins (VIC) Labour Day (SA, NSW, ACT) King's Birthday (QLD)

3 School Begins (QLD)

4

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9 School Begins (NSW, NT, ACT, WA, NZ)

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16 School Begins (TAS, SA)

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20 Anniversary Day (Hawke's Bay, NZ)

21

22

23 Labour Day (NZ)

24

25

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Notes

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November

Frugal Beauty



Notes

Monday

Tuesday

Wednesday

Thursday

Friday

Saturday

Sunday

Be empowered...

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6 Recreation Day (TAS)

7 Melbourne Cup Day (VIC)

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11 Remembrance Day

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17 Anniversary Day (Canterbury, NZ)

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27 Anniversary Day (Chatham Islands, NZ)

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...and shop around.

