

Part 2

Top five reasons to take the Challenge

Presumably, the reason you picked up this book in the first place is because you want to save money. The \$21 Challenge will certainly help you do that – but if you go into this with the sole aim of saving money you are going to struggle. You have to want more! So your goal for this section is to choose five non-money related reasons to take on the Challenge. To help inspire you to find some, we asked other families to share some of the ways the \$21 Challenge has benefited them. Read on and you will see for yourself that the gains are so much more than simply money oriented.

What do you personally want to get out of the \$21 Challenge? You may not be sure just yet but as you read through others' experiences, it will become clear. Some may strike a chord and make you think 'That's just what we need!' or 'I want that!' As you go through the stories, circle a rating beneath each of them, with 1 being the least relevant to you and 5 being the most appealing or inspiring. Which ones do you like the sound of most? Which ones would you like to be able to achieve in your own household?

Once you reach the end of the section, write your five favourite reasons for taking the \$21 Challenge on the page provided, tear it out and stick it up in a prominent place. By the time you have finished reading the many positives, you should find you are able to fill in your page quite easily!

It will prepare you for financial crisis

Does your household fear an economic crisis? Is being prepared for tough times important to you? The \$21 Challenge will equip your entire household with skills to get them through the toughest times – for life.

“The \$21 Challenge has been very empowering. After doing it I feel free of money worries, no longer anxious, and more in control of my life. I no longer have to worry about how to afford the next week’s groceries and feel less afraid of price rises in the future as I know I could now cope a lot better, having done the \$21 Challenge.”



ANN KEWLEY

The \$21 Challenge will help you prepare for economic crisis.
Is this what you want? Circle from 1 to 5.

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Nope

Absolutely!

It will make you feel good!

It happens to us all from time to time. You feel down in the dumps, even a little bit walked over. The \$21 Challenge is just what you need! It will make you feel good about yourself.

“The \$21 Challenge is the chance to prove to yourself that you are capable of more than you realise; that if times get tough you can and will manage. It is the personal challenge of a family unit to survive without unnecessary spending – with the ‘lifeline’ of \$21 – for one week – making do with what you have on hand, supporting each other in pooling your resourcefulness, using culinary creativity to provide interesting meals for yourselves. Showing that if for some reason there was a time of no cash for groceries, you could and would survive. It is the chance to learn an important new skill.”



DENISE BRUNING

The \$21 Challenge will help you feel better about yourself.
Is this what you want? Circle from 1 to 5.

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Nope

Absolutely!

It will give you more control

The \$21 Challenge is not just a money saving exercise. It is a control exercise. It's your opportunity to say to retailers 'I'm giving you as little of my money and my life as possible this week. From this moment on I am totally in charge of my kitchen. I am master of my household. I can live on \$21 this week!'

"I had to go to the supermarket today to get sour cream for some pumpkin soup – and I resisted so many things that I normally buy. I put back the bottle of Diet Coke and decided having water instead would not kill me! I also put back the milk as I have enough powdered milk to make 20 litres at home. I put back the Arnott's Shapes for school lunches tomorrow (instead, the kids will finish off the Saladas that were hiding at the back of the pantry). The bread maker has been working overtime and so far so good – only \$4 spent so far. I am in control and keeping it to the absolute minimum!"



KRISTEN MUIR

The \$21 Challenge will give you more control in your life!
Is this what you want? Circle from 1 to 5.

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Nope

Absolutely!

It will get you organised

One of the biggest keys to saving money is being organised. When you are organised you are protected from wasting precious time and money. It makes your whole life easier! Unfortunately being organised doesn't come easy to everyone – but the \$21 Challenge can help with that. It is a step-by-step, methodical process which has to be followed if you are to succeed. You will have no choice but to be highly organised – so relax and enjoy the feeling!

“Once the Challenge was underway I realised that I had been making really bad decisions when shopping and that I had been careless, as I had never shopped with shopping lists before. I was also embarrassed and annoyed with myself for missing out on savings due to my erratic shopping/spending behaviour. The \$21 Challenge has changed the way I grocery shop completely. It has forced me to menu plan (which I love!) and eliminated unnecessary and takeaway foods from our diet.”



MELINDA HERBERT

The \$21 Challenge will help you be more organised!
Is this what you want? Circle from 1 to 5.

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Nope

Absolutely!

It will make you a smarter shopper

The \$21 Challenge makes it harder for marketers to persuade you into ‘accidentally’ buying goods on impulse. When you walk into a supermarket with no real purpose you are easy to manipulate. You are very vulnerable in a place where every single item has its own marketing team all trying to coax your money out of you. But when you do the Challenge you have a goal and a purpose – all of a sudden you become far less easy to suck in. You stop being a shopping victim and start being a Savvy Shopper!

“I learned to look at the bottom and top shelves in the supermarket, no longer just at eye level. That’s where all the expensive items are! Since taking the Challenge I now watch everything I spend and write it all down. I am getting rid of debt and saving money for the first time in a long time. The money I saved in my first Challenge paid for a whole year’s registration on my car!”



ANNIE PALFREY

The \$21 Challenge will make you a smarter shopper!
Is this what you want? Circle from 1 to 5.

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Nope

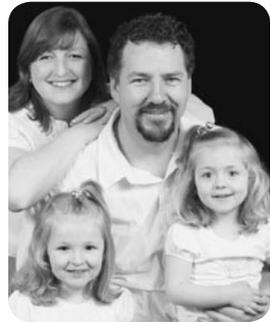
Absolutely!

It will bring the fun back into cooking

We know how easy it is to get bogged down in the constant drudgery of churning out meals for the family. Instead of resenting your status as cook, revel in it! Take pride in serving up delicious, frugal meals. You are the boss of your kitchen and the \$21 Challenge will make it a fun place to be again.

“My family loved trying something ‘different’ and I was so proud of myself!”

JULIE WILLIS-JONES



“My first Challenge was a great success and I came in just under budget! I felt extremely proud of myself that I could rise to the challenge whilst still serving my family delish meals that were appreciated by all.”

KIM BROOKS

The \$21 Challenge will make cooking fun!
Is this what you want? Circle from 1 to 5.

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Nope

Absolutely!

It will make you a domestic goddess!

You don't have to have a voluptuous figure like Nigella Lawson to be a domestic goddess! It's about getting creative with your cooking and having the courage to try something new. Most of the time pretty much anything will work – and if not, you can fix just about any dish with enough pepper or chilli or a heaped tablespoon of curry paste! The \$21 Challenge will give you the opportunity to experiment.

"I was planning to make shepherd's pie using the leftovers from the leg of lamb the night before but sadly my 16 year old daughter got to it first! So, I cut off all the remaining meat and found a quarter of a pack of frozen chips in the freezer, as well as another quarter packet of frozen peas, corn and capsicum. I also had a little boiled rice and the leftover gravy I had made for the roast earlier in the week. It all went into a large fry pan with some salt and pepper and a little onion powder. It tasted so good all the kids asked for more! I guess my point is that even though some 'throw togethers' don't work out too well, most DO, so give it a go. Give anything a go – you may just be surprised at how well it works out!"

MELISSA SPEK

The \$21 Challenge will make you a legend in the kitchen!

Is this what you want? Circle from 1 to 5.

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Nope

Absolutely!

It will show you how to find food when the cupboard is bare

When you do a \$21 Challenge you learn how to make your food s-t-r-e-t-c-h further than you ever thought possible. No rushing off to the shops when you think the cupboard is bare! You will learn how to find food, even when you think there is none.

“We were on day seven and had no bread, no pita bread, no butter and no meat of any variety! I wanted to have a pity party for one, stamp my feet, throw the kids in the pram and walk to the shops. BUT I foraged in the fridge and found we still had nearly a kilo of grapes; a little soft but the kids happily devoured them for breakfast. I had a coffee and gave myself a stern talking to for being a princess! I had cream and lemonade and jam too, so I made scones for morning tea and pancakes for lunch. There were even still two nectarines and lettuce, a little cheese and some leftover lasagne. We made it through absolutely fine!”



KRISTY WATSON

The \$21 Challenge will teach you how to make your food stretch!
Is this what you want? Circle from 1 to 5.

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Nope

Absolutely!

It will cure you of ‘ingredient blindness’

They may not come in pretty packages but all those boring looking ingredients in your pantry that nobody takes any notice of are worth their weight in gold. They can all be turned into countless super-cheap and delicious meals. Once the \$21 Challenge has opened your eyes, you’ll never look at them in the same way again!

“It’s amazing what you can do with a couple of tins of tuna – tuna pie, tuna casserole, tuna pasta, tuna patties. Also a box of eggs – omelettes, quiche, boiled, fried or scrambled on toast. Some flour, cheese and tomato paste will make you a Margarita pizza on your homemade base. A kilo of mince will make meatballs, some burgers and a meatloaf or bolognaise sauce. With just a tin of tuna, a dozen eggs, some grated cheese and a kilo of mince you have the makings of seven or eight main meals.”

PAT MURPHY

The \$21 Challenge will open your eyes to countless new meals!
Is this what you want? Circle from 1 to 5.

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Nope

Absolutely!

It will give you more time

One of our biggest time wasters is having to dash out to the shops because we discover we are missing an ingredient or cooking dinner just seems too hard. This won't be a problem during your \$21 Challenge – everything you will need for dinner will already be at home!

"I found the process of going through everything and trying to come up with creative ways to use it all to be so refreshing. And the mentality of not being able to go to the shops to pick things up means that I actually look forward to the evenings more, because I know that I don't have to go out again once I get home!"



BELLA KNIGHT

The \$21 Challenge will give you more time!
Is this what you want? Circle from 1 to 5.

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Nope

Absolutely!

It will help you to be healthier

Clearing out your kitchen for the \$21 Challenge is a great way to highlight exactly what your household eats – but be warned, you may not like what you see! If your family is accustomed to eating fast food, the Challenge will help introduce a healthier way of eating. It's not just cheaper; it's better for you. Once you start eating this way, you won't want to go back!

"Yesterday I made the five-cup loaf (so yummy!) to take to a friend's house with some bread. We got home at around 5pm and would have normally been tempted to get takeaway... BUT DIDN'T! Instead, I quickly got a salmon quiche and salad ready in no time. Everyone liked it. Even my mother-in-law, who asked for the recipe, after my father-in-law ate it, plus seconds!"



MIA G.

The \$21 Challenge will improve your diet!
Is this what you want? Circle from 1 to 5.

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Nope

Absolutely!

It will give you security

The \$21 Challenge provides security in the knowledge that you can cope when the unexpected happens. You will no longer have to panic when the dishwasher breaks, something goes wrong with the car or the dog has to go to the vet. You will have all the skills you need to get through and free up some extra money.

“The \$21 Challenge has changed my life. I now have peace of mind and don’t stress like I used to when I am short on cash. I get paid once a month and before would use my credit card to get me through to the next payday, but NOW I have extra money to reduce the credit card!”



JADE SAWFORD

The \$21 Challenge will give you security!
Is this what you want? Circle from 1 to 5.

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Nope

Absolutely!

It will help you get ahead

The \$21 Challenge is a wake up call. It gives you the opportunity to get off the never-ending merry-go-round and evaluate your life. The reason so many people work their butts off and never get anywhere is because they're trapped. They are trapped in expensive habits and time sapping routines. They're so busy 'doing', they are never able to find a moment to stop, think about what they are actually doing and how they can improve their situation. The good news is, the \$21 Challenge will help you do this so you can stop slipping behind and start getting ahead instead!

"I tried a few \$21 Challenges and was coming in at around \$40-\$50 but this was a huge difference to the \$100 plus I was spending, as well as all the through-the-week purchases. My grocery bill has never climbed back to the way it was. I am all set to do a \$21 Challenge this week so I can put all the extra money on my electricity bill and get out in front."

JUDY NICKLESS

The \$21 Challenge will help you get ahead!
Is this what you want? Circle from 1 to 5.

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Nope

Absolutely!

It will remind you of the joys of cooking from scratch

Over the years, cooking has become a lost art. All you have to do these days to make a meal is open a packet or tin. We no longer have the basic survival skills to feed ourselves – but the \$21 Challenge will bring them back! People have forgotten that just about anything you find on a supermarket shelf can be made at home. Rediscover the joy of fresh, homemade crumpets, dripping with butter. Let the divine smell of freshly baked bread waft through your kitchen. When you cook from scratch using real, preservative-free ingredients you will discover not only how much cheaper it is, but how much better it tastes. Your family will love you for it too!

“I have stopped buying pre-made snacks for the children. Instead I make everything myself from scratch – no more tinned pasta sauce. I even make my own pasta now! This week I bought milk, butter, broccoli, carrots and a packet of frozen vegies, apples, onions, garlic, mince, peanuts and sultanas. We had meat meals four nights of the week and I also made biscuits, muesli bars and other exciting treats for the children. Total spend for the week was \$19.”

KELLY HOOPER

The \$21 Challenge will remind you how much better food tastes when you make it yourself! Is this what you want? Circle from 1 to 5.

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Nope

Absolutely!

It will help you declutter

During the \$21 Challenge you will be using up ingredients you have forgotten about from your pantry, fridge and freezer which, before now have been lost and hidden among the mess. They stopped being ingredients a long time ago and have just become clutter. Once you start using them up in your Challenge you will suddenly find you have created all this fantastic space. You can find things again! From now on, choosing dinner will be easier because everything is easy to see, you know what you have and can make informed choices.

“My first \$21 Challenge went really well. My \$21 went on fresh fruit, vegetables and yoghurt (we already keep a supply of bread and milk in the freezer). It made me feel really good to be able to clear out the freezer. I did come across a few ‘odd’ ingredients but nothing that a quick Google search couldn’t help me with!”



NATALIE HANCOX-BLACKSHAW

The \$21 Challenge will give you more space!
Is this what you want? Circle from 1 to 5.

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Nope

Absolutely!

It will help reduce global warming!

The Western world throws away almost a quarter of all food produced. Each person throws away between 80kg and 100kg of food waste every year. Instead of carelessly throwing out pots of leftover this and that, or leaving vegetables to wilt forlornly in the back of the fridge, the \$21 Challenge will help you find a way to use them and reduce your household's ecological footprint. Younger family members respond particularly well to the idea of helping the planet – they are the future after all!

“Before, I would never have dreamed of spending time in the garden growing food for us. I had never thought to freeze a vegetable if it wasn't used; I just threw it out. We now have a stockpile of food to fall back on should the need arise. We do not buy takeaway foods anymore. I have meals I have cooked in bulk and frozen to rely on for those nights I don't feel up to cooking. I have started a vegetable garden and have just bought my first fruit tree!”

MELINDA HERBERT

The \$21 Challenge will reduce your household waste!
Is this what you want? Circle from 1 to 5.

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Nope

Absolutely!

It will make your life easier

The \$21 Challenge, just like everything at Simple Savings, is here to make your life easier. With the \$21 Challenge you learn to live well within your means. If you spend less, you can afford to work less and relax and enjoy life more. It's that simple!

"The \$21 Challenge has given us more time together and made us sort out some financial areas of our life that we had been procrastinating on. It's funny, but something as simple as planning our weekly menu has become quite exciting for us and seems to make everything else less of a chore. During the \$21 Challenge we noticed that we were relieved of a lot of stress because the week's meals were already planned ahead of time and we knew the ingredients were in the cupboards. My husband and I both enjoy challenges and we are now both challenging each other on the necessity of spending on almost everything!"



ROBYN WALLACE

The \$21 Challenge will make your life easier!
Is this what you want? Circle from 1 to 5.

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Nope

Absolutely!

Part 2: Top five reasons to take the Challenge

Below is a quick summary of the most popular non-money related benefits gained from doing the \$21 Challenge. What do you most want to get out of yours? Have a read below to refresh your memory, then choose your Top 5 reasons and write them on the next page.

- I want to be prepared in the event of economic crisis
- I want to feel good about myself
- I want to have more control
- I want to be more organised
- I want to be a smarter shopper
- I want cooking to be more enjoyable
- I want to learn how to be resourceful
- I want to be a domestic goddess
- I want to cure my 'Ingredient Blindness'
- I want to have more time
- I want to be healthier
- I want to feel secure
- I want to get ahead
- I want to learn how to cook things from scratch
- I want to declutter my kitchen
- I want to help reduce global warming
- I want to make my life easier!

My top five reasons to take the \$21 Challenge



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5. _____

Name: _____ Date: _____

Signature: _____