

The NEW, Clever YOU!



This 'Wealthy Habits' calendar was created by Fiona Lippey (SimpleSavings.com.au) with help from Steve Panozzo (www.noz.com.au)

Welcome to 2012, our year of
‘The NEW, Clever YOU!’.

We want to help you make the coming year even better than your last. This is the year for us to be smarter:- saving money, saving time and saving the planet.

We are going to be moving up and moving forward by improving ourselves every single day. So you can record your successes we have made this calendar for you. I hope you enjoy it and have a fantastic year!

All the best,

Fiona



GOALS: Let’s get started on ‘The NEW, Clever YOU!’ by deciding what you want from this year. Do you want more time for yourself? Would you like to be greener? Do you want more security? Do you want more control? These are all things that improving your habits can bring you. Which one of these things do you want? Write it down.

MONEY: How much extra money would you like to save each month? And, what would you like to do with that money? Write it down too.

TIME: How much extra time do you want to save each month? What would you like to do with that spare time? Write it down as well.

PLANET: Do you want to help the planet this year? Why? Write it down.

12 MONTH’S TIME: What do you want your life to look like this time next year? This is the big goal you are working towards. Write it down.

Now commit to your goals by signing here.

Signature: _____ **Date:** _____

Fantastic! Now you have your big goals, we need to make your plan to reach them. At the moment, achieving your goals may look like hiking up a very big mountain. But, don’t worry, even the biggest mountain is conquerable. All it takes is belief in yourself and a lot of little steps and you are well on the way to becoming ‘The NEW, Clever YOU!’.

Creating 'The NEW, Clever YOU!'

This year we are going to help you get better and better each day by swapping your bad habits for good ones. To do that, we're going to look at what a habit is and how to change one.

What is a habit?

A habit is something you do again and again without thought, such as watching TV or hanging out on Facebook at the same time every night.

How to change a habit

To show you how to change a habit, I'm going to use myself as an example. The first habit I would like to ditch this year is watching two hours of iView every night.

Add up your losses

For you to give up a bad habit, you have to have a good reason for doing so. The best way to do that is to work out how much time, money and carbon that habit costs you over a year. For example, watching two hours TV every night seems so harmless, but when I added it up over a year, it is 730 wasted hours, which is 90 (eight hour) work days a year! Crikey! It is time for change!

This habit isn't just costing me time, my computer uses 150 watts of electricity an hour, so it is also adding \$21.90 to our yearly power bill and using 48kg of CO2 over the year. (Google helped me work that out.) It is the time saving that really inspires me to change this habit. So that is what I am going to focus on.

You can't just drop a habit

You need to replace it with a new habit. So if you want to stop watching TV you need to plan to do something else instead, such as playing cards or making tomorrow's lunches. My new habit will be 'writing the second book' instead of watching iView.

What is in it for you?

What fantastic thing will happen after you have adopted the new habit? For example, stopping iView will save me so much time we can go on a family holiday. That is pretty fantastic, so I'm going to write it down. My reward is, 'use time gained for family holiday'.

You will need 'memory triggers'

Habits are things we do automatically, without thought. It can be really hard to remember to

change them. So you need to set up memory triggers and put them in place where you will see them when you need to be reminded of your goals.

The most effective memory trigger is a hand written sign which says what you are doing and why. On it, write the thing that you will lose if you continue with the bad habit. Then write down your new habit. Finally, write down your new habit's reward. My sign reads, '90 WORK DAYS! Writing the second book. Use time gained for family holiday'. Then I attached this sign to the top of my computer screen so I will see it if I try to watch iView.

Make your old habit hard to do

Put barriers in the way so your old habit is no longer the easy option. If you are going to stop watching TV you could hide the remote, unplug the TV from the wall or, in my case, block iView from my computer.

Make the new habit easy to do

Redesign your life so your new habit becomes the easy option. Get out anything you need for your new habit and put it somewhere easy to reach. For me, I've dragged the bits of book out of storage and placed them on my desk.

Record your success

This will keep you motivated. When changing habits, often the results are so gradual it can feel like you haven't gotten anywhere. That is why it is really important to record your gains each day. This way you will clearly see your improvements and they will remind you that what you are doing is really worthwhile.

To help you with this, we have added tick boxes to every day of the calendar as well as spaces for you to write down your money, time and environmental savings.

Pat yourself on the back!

When you're changing habits it is important to be kind to yourself. Some days will be good, some days will be bad. As long as you are heading in the right direction, you are doing a good job! Well done!

One month to change a habit

The good news is it only takes 30 short days to transform a bad habit into a great one! Watching TV on my computer at night has become my most expensive habit. So it is the first one I am changing. But, it is not the only habit I want to improve this year. I am going to try and change a different one each month. You can do this too.

Making a plan

To change each habit successfully you need to make a detailed plan by answering the following questions. My answers are below.

1. What bad habit do you want to ditch?

Stop watching two hours of iView every night.

2. What is that habit costing each year?

730 wasted hours a year or 90 work days.

3. What is your replacement habit?

Writing the second book.

4. What will you gain by swapping habits?

I will gain more precious 'work days' to finish the book and then we can go on a family holiday.

5. What will your memory trigger say? Where will you put it?

'90 WORK DAYS! Writing the second book. Use time gained for family holiday.' Place it on top of computer screen.

6. How will you make your old habit hard?

Get iView blocked from my computer. *pout*

7. How will you make your new habit easy?

Drag the half written book out of the box I hid it in and place it on my desk.

Now it is your turn

We have made you a (three line) space at the bottom of each month for you to answer these questions on your calendar.

Your first step is deciding which habit you want to ditch. To help identify areas where you can save time, money and the environment, go to the Save-o-Meter where thousands of members have listed habits they have already changed. The URL is:-

www.simplesavings.com.au/save-o-meter

To get you moving in the right direction we have made you a road map that is divided into 12 monthly challenges. All 12 challenges are explained on page 5. We have also filled in our sample road map on page 6, so you can see how easily it is done. I hope you have a great time and if you have any questions or feedback, send us an email:-

info@simplesavings.com.au

Enjoy!

This year's monthly challenges

January:

Screenetime

This month we're going to stop everyone from taking their screens and other family members for granted by bringing in a screen currency. We are going to make them EARN their 'Screenetime'.

February:

No Spend Month

An old favourite! Your challenge this month is not to spend a cent on ANYTHING that is not absolutely essential. Only the basics such as essential food, shelter, transport and prior bills are permitted. Harsh? Yep – but it works!

March:

Hidden Gems

Hidden Gems are little-known shops which consistently provide the best prices and service. This month, your mission is to find the Hidden Gems in your area.

April:

\$21 Challenge

You've heard about the book, you may even own one, but have you DONE the \$21 Challenge yet? Now's your chance!

May:

Toycott!

This year we are going to boycott the end of financial year sales, especially on toys! It is time to stop getting sucked into buying things we do not need. Say, 'no more!' Join our Toycott!

June:

50c Indulgences

Everyone deserves pampering! This month, we want you to spoil yourself every single day! But, being Simple Savings, your goal is to find a 50c way to brighten each day!

July:

Double Dinners

This month we are going to show you how to cook double batches of freezable meals so you can have two whole weeks off cooking. Enjoy 'The NEW, Clever YOU!'

August:

Switching Off

This month instead of lighting and heating the entire house at night, only light one room. This will bring everyone together and you will be doing your bit to help the planet!

September:

Free Food

Growing your own food is rewarding and tastes fantastic! This month, see how many days you can eat something 'free' from your yard, such as fruit, vegetables, herbs or maybe even eggs.

October: Christmas Cheer, HERE!

Get ahead of the game by getting organised for Christmas now. This will save you money and stress later.

November:

Nude Food

Say 'no' to plastic wrap and Styrofoam and 'yes!' to Nude Food – that is, food with no disposable packaging. Start a compost bin and recycle, recycle, recycle!

December:

Old Fashioned Fun!

You have done a great job this year, so let's have some fun. Real fun, like in the good old days. Merry Christmas everyone!

Road map to 'The NEW, Clever YOU!'

Now you are familiar with the 12 challenges, let's see how you can use them to plan out your year. Here is a sample of the savings you could make.

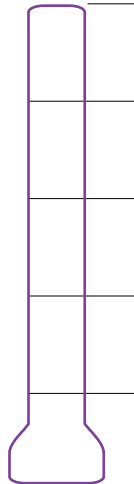


Month	Challenge	New Habit	Yearly Savings			Inspiration
			Money	Time	Planet	
January	Screen time	Stop watching 2 hours iView every night	\$ 22	730 hrs		More time with my family
February	No Spend	Only buy essentials	12000	40		Learn difference between a need and a want
March	Hidden Gems	Only buy items from the best value shops	1000	40		Makes my life easier
April	\$21 Challenge	Do the challenge twice this month	2600	10		Clear out my pantry
May	Toycott	No new toys!	600	40		Regain control, choose my own path
June	50c Indulgences	Spoil myself every day!	300	2		Pure indulgence
July	Double Dinners	Cook double quantities of freezable recipes	300	168		Two 'guilt-free' weeks off cooking. Heavenly!
August	Switching Off	Stop wasting electricity	400	0		Bring our family closer together
September	Free Food	Grow more of our own food	2000	0		Regain 'food' independence
October	Christmas Cheer, HERE	Prepare for Christmas in October	600	6		Peace of mind. I'm organised. JOB DONE!
November	Nude Food	Eat fresher, nuder fooda!	200	0		Tasty! Yum. Favourite month.
December	Old Fashioned Fun	Don't pay for entertainment	800	0		An extra excuse to play together
Yearly totals			\$ 20,822	996 hrs		

Now it is your turn, here is your road map. Fill it in! What changes are you going to make and what will you gain from them? Some of the numbers are a bit tricky to work out, so make an educated guess. The numbers are not as important as the reasons you are changing. Your inspiration is the most important column. Fill it in!

Month	Challenge	New Habit	Yearly Savings			Inspiration
			Money	Time	Planet	
January	Screen time	_____	_____	_____	_____	_____
February	No Spend	_____	_____	_____	_____	_____
March	Hidden Gems	_____	_____	_____	_____	_____
April	\$21 Challenge	_____	_____	_____	_____	_____
May	Toycott	_____	_____	_____	_____	_____
June	50c Indulgences	_____	_____	_____	_____	_____
July	Double Dinners	_____	_____	_____	_____	_____
August	Switching Off	_____	_____	_____	_____	_____
September	Free Food	_____	_____	_____	_____	_____
October	Christmas Cheer, HERE	_____	_____	_____	_____	_____
November	Nude Food	_____	_____	_____	_____	_____
December	Old Fashioned Fun	_____	_____	_____	_____	_____
Yearly totals			\$ _____	_____ hrs		


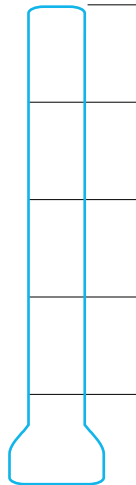

January 2012

ScreenTime

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Savings
1 New Year's Day <input type="checkbox"/>	2 New Year's Day Holiday <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>	7 <input type="checkbox"/>	Money  Time  Planet 
8 <input type="checkbox"/>	9 <input type="checkbox"/>	10 <input type="checkbox"/>	11 <input type="checkbox"/>	12 <input type="checkbox"/>	13 <input type="checkbox"/>	14 <input type="checkbox"/>	
15 <input type="checkbox"/>	16 <input type="checkbox"/>	17 <input type="checkbox"/>	18 <input type="checkbox"/>	19 <input type="checkbox"/>	20 <input type="checkbox"/>	21 <input type="checkbox"/>	
22 <input type="checkbox"/>	23 Qld Term 1 begins <input type="checkbox"/>	24 <input type="checkbox"/>	25 <input type="checkbox"/>	26 Australia Day <input type="checkbox"/>	27 NSW Term 1 begins <input type="checkbox"/>	28 <input type="checkbox"/>	
29 <input type="checkbox"/>	30 SA Term 1 begins <input type="checkbox"/>	31 NT Term 1 begins <input type="checkbox"/>					

February 2012

No Spend Month

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Savings
			1 WA Term 1 begins	2 Vic Term 1 begins	3 ACT Term 1 begins	4	Money 
5	6	7	8	9	10	11	
12	13	14 Valentine's Day Tas Term 1 begins	15	16	17	18	
19	20	21 Shrove Tuesday	22 Ash Wednesday	23	24	25	
26	27	28	29				Time <hr/> <hr/> <hr/> <hr/>
Planet <hr/> <hr/> <hr/> <hr/>							

April 2012

\$21 Challenge

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Savings
1 April Fool's Day Daylight Savings ends Tas, Vic, NSW, SA & ACT <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 NSW, SA, WA & NT Term 1 ends Tas Easter break begins <input type="checkbox"/>	6 Good Friday <input type="checkbox"/>	7 Easter Saturday <input type="checkbox"/>	Money  Time _____ _____ _____ Planet _____ _____ _____
8 Easter Sunday <input type="checkbox"/>	9 Easter Monday <input type="checkbox"/>	10 <input type="checkbox"/>	11 <input type="checkbox"/>	12 <input type="checkbox"/>	13 ACT Term 1 ends Tas Easter break ends <input type="checkbox"/>	14 <input type="checkbox"/>	
15 <input type="checkbox"/>	16 Vic, NT & Qld Term 2 begins <input type="checkbox"/>	17 <input type="checkbox"/>	18 <input type="checkbox"/>	19 <input type="checkbox"/>	20 <input type="checkbox"/>	21 <input type="checkbox"/>	
22 <input type="checkbox"/>	23 NSW & SA Term 2 begins <input type="checkbox"/>	24 <input type="checkbox"/>	25 ANZAC Day <input type="checkbox"/>	26 WA Term 2 begins <input type="checkbox"/>	27 <input type="checkbox"/>	28 <input type="checkbox"/>	
29 <input type="checkbox"/>	30 ACT Term 2 begins <input type="checkbox"/>						

May 2012

Toycott

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Savings
		1	2	3	4	5	Money Time _____ _____ _____ Planet _____ _____ _____
6	7 NT May Day Qld Labour Day	8	9	10	11	12	
13 Mother's Day	14	15	16	17	18	19	
20	21	22	23	24	25	26 National Sorry Day	
27	28	29	30	31			

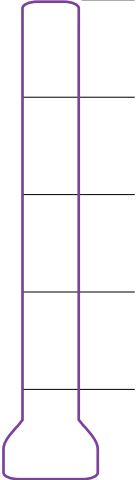
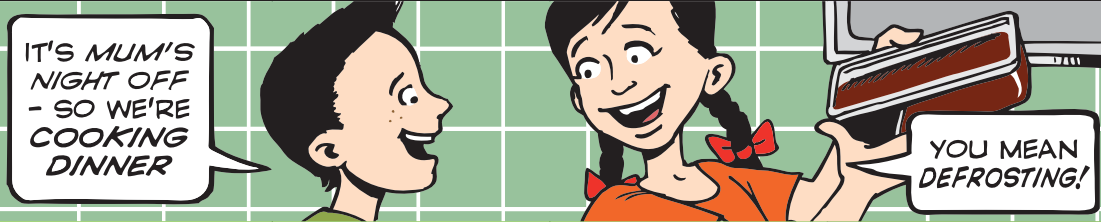
June 2012

50c Indulgences

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Savings
						1 Tas Term 1 ends <input type="checkbox"/>	2 <input type="checkbox"/>
3 <input type="checkbox"/>	4 WA Foundation Day <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>	7 <input type="checkbox"/>	8 <input type="checkbox"/>	9 <input type="checkbox"/>	Money
10 <input type="checkbox"/>	11 Queen's Birthday (except WA) SA Volunteer's Day <input type="checkbox"/>	12 <input type="checkbox"/>	13 <input type="checkbox"/>	14 <input type="checkbox"/>	15 <input type="checkbox"/>	16 <input type="checkbox"/>	
17 <input type="checkbox"/>	18 Tas Term 2 begins <input type="checkbox"/>	19 <input type="checkbox"/>	20 <input type="checkbox"/>	21 <input type="checkbox"/>	22 Qld & NT Term 2 ends <input type="checkbox"/>	23 <input type="checkbox"/>	Planet
24 <input type="checkbox"/>	25 <input type="checkbox"/>	26 <input type="checkbox"/>	27 <input type="checkbox"/>	28 <input type="checkbox"/>	29 NSW, Vic & SA Term 2 ends <input type="checkbox"/>	30 <input type="checkbox"/>	

July 2012

Double Dinners

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Savings
1	2	3	4	5	6 WA & ACT Term 2 ends	7	Money 
8	9 Qld Term 3 begins	10	11	12	13	14	
15	16 SA, Vic & NSW Term 3 begins	17	18	19	20	21	
22	23 ACT & NT Term 3 begins	24 WA Term 3 begins	25	26	27	28	
29	30	31					
							Time <hr/> <hr/> <hr/> <hr/>
							Planet <hr/> <hr/> <hr/> <hr/>

September 2012

Free Food

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Savings
30 <input type="checkbox"/>						1 <input type="checkbox"/>	Money <input type="checkbox"/>
2 Father's Day <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>	6 <input type="checkbox"/>	7 Tas Term 2 ends <input type="checkbox"/>	8 <input type="checkbox"/>	<input type="checkbox"/>
9 <input type="checkbox"/>	10 <input type="checkbox"/>	11 <input type="checkbox"/>	12 <input type="checkbox"/>	13 <input type="checkbox"/>	14 <input type="checkbox"/>	15 <input type="checkbox"/>	Time <input type="checkbox"/>
16 <input type="checkbox"/>	17 <input type="checkbox"/>	18 <input type="checkbox"/>	19 <input type="checkbox"/>	20 <input type="checkbox"/>	21 SA, Qld, Vic & NSW Term 3 ends <input type="checkbox"/>	22 <input type="checkbox"/>	<input type="checkbox"/>
23 <input type="checkbox"/>	24 Tas Term 3 begins <input type="checkbox"/>	25 <input type="checkbox"/>	26 <input type="checkbox"/>	27 <input type="checkbox"/>	28 WA, ACT & NT Term 3 ends <input type="checkbox"/>	29 <input type="checkbox"/>	Planet <input type="checkbox"/>

October 2012

Christmas Cheer, HERE!

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Savings
MAKE LIFE EASY - PREPARE THINGS NOW!	1 NSW, SA & ACT Labour Day, WA & Qld Queen's Birthday	2	3	4	5	6	Money
	7 Tas, Vic, NSW, SA & ACT Daylight Savings begins	8 SA, Qld, Vic, NSW & NT Term 4 begins, ACT Family & Community Day	9	10	11	12	
14	15 ACT Term 4 begins	16 WA Term 4 begins	17	18	19	20	Time
21	22	23	24	25	26	27	
28	29	30	31				Planet

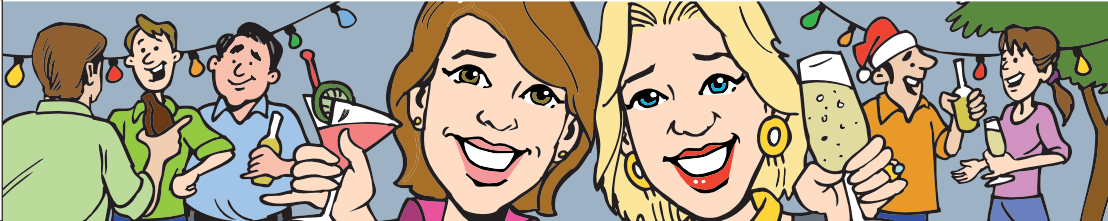
November 2012

Nude Food

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Savings	
							Money 	
1	2	3	4	5	6	7		
8	9	10	11 Remembrance Day	12	13	14		
15	16	17	18	19	20	21		
22	23	24	25	26	27	28	Time <hr/> <hr/> <hr/> <hr/>	
29	30	THE FRESHER IT IS, THE TASTIER IT IS!						
								Planet <hr/> <hr/> <hr/> <hr/>

December 2012

Old Fashioned Fun

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Savings
30 <input type="checkbox"/>	31 New Year's Eve <input type="checkbox"/>					1 Street party weekend <input type="checkbox"/>	Money <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
2 Street party weekend <input type="checkbox"/>	3 <input type="checkbox"/>					4 <input type="checkbox"/>	
9 <input type="checkbox"/>	10 <input type="checkbox"/>	11 <input type="checkbox"/>	12 <input type="checkbox"/>	13 NT Term 4 ends <input type="checkbox"/>	14 SA & Qld Term 4 ends <input type="checkbox"/>	15 <input type="checkbox"/>	Time <input type="checkbox"/> <hr/> <hr/> <hr/> <hr/>
16 <input type="checkbox"/>	17 <input type="checkbox"/>	18 WA Term 4 ends <input type="checkbox"/>	19 <input type="checkbox"/>	20 Tas Term 3 ends <input type="checkbox"/>	21 Vic, ACT & NSW Term 4 ends <input type="checkbox"/>	22 <input type="checkbox"/>	
23 <input type="checkbox"/>	24 <input type="checkbox"/>	25 Christmas Day <input type="checkbox"/>	26 Boxing Day SA Proclamation Day <input type="checkbox"/>	27 <input type="checkbox"/>	28 <input type="checkbox"/>	29 <input type="checkbox"/>	Planet <input type="checkbox"/> <hr/> <hr/> <hr/> <hr/>
