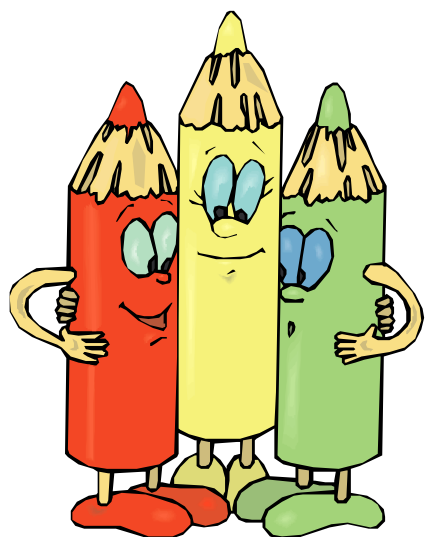


# Simple SAVINGS .com.au



## 2004 Calendar



## January 2004

### Back to School Shopping

Big W, Target, Kmart, Woolworths, Coles and Officeworks have back-to-school sales in the two weeks before term starts. Go early - most of the good stuff goes on the first day. Most schools have a clothing pool run by the P & C out of the office or the canteen where you can buy second-hand uniforms for \$4.00 instead of \$42 brand-new. Go there before the last day of school or on the pupil-free day before the first day of school.

*Contributed by: Ginny Avalos*

[SimpleSavings.com.au](http://SimpleSavings.com.au)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
January is a great time to buy second-hand goods. A lot of people are selling washing machines, dishwashers, furniture and other household appliances to make room for their brand-new Christmas presents and post-Christmas sale purchases. So start scouring the Trading Post and your local newspaper for bargains.				New Year's Day 1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	Australia Day 26	27	28	29	30	31



## February 2004

### Valentines Day

A fantastic present for \$1-3 that will make your beloved grin with glee is to write down five compliments to the person you love on an ornate piece of paper and give it to them with a little chocolate heart. Another inexpensive Valentines idea is to write a little note and leave it in their lunch box or brief case, at their desk etc. You could also email your beloved a card for free online (<http://www.afreegreetingcard.com>)

Contributor: Fiona Lippey

[SimpleSavings.com.au](http://SimpleSavings.com.au)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3	4	5	6	7
8	9	10	11	12	13	Valentines Day 14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	<p>Purchase summer clothes for your kids during the end-of-summer clearance sales. Buy them one or two sizes bigger than your child is currently wearing so they will get good wear out of them. Contributed by: Katelyn Vlahos</p> <p>Scan the local opportunity shops in summer for winter clothing for your kids. You can get some really good clothes at very cheap prices. Contributed by: Wayne Roscarel</p>					



## March 2004

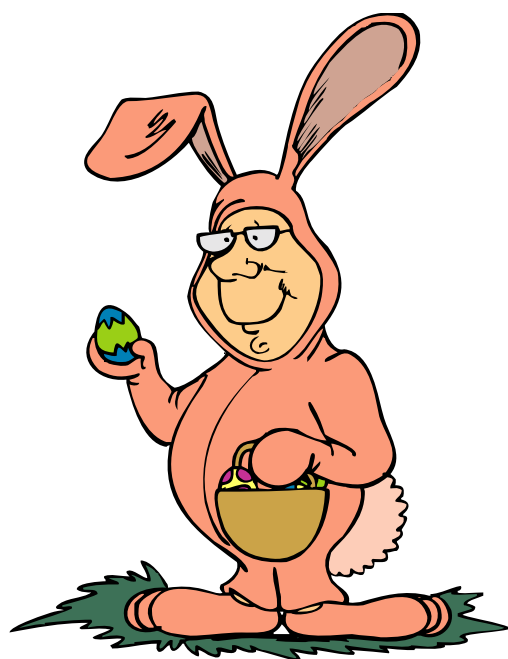
### Start special accounts

If your bank or credit union has a Christmas Club facility, open an account and set up automatic payments into it each payday. Even if it's only \$10 per payday, you'll have \$260 plus interest at the end of the year. Usually you can withdraw money from a Christmas Club between 1 November and 31 January, and, if you don't need it for buying gifts or paying bills, it will come in handy for a little treat, such as a weekend away, a new rug or a special dress.

Contributed by: Marianne Pietersen

[SimpleSavings.com.au](http://SimpleSavings.com.au)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Start putting away money for the Easter holidays.	Labour Day (WA) 1	2	3	4	5	6
7	Eight Hours Day (Tas) Labour Day (Vic) 8	9	10	11	12	13
14	Canberra Day (ACT) 15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31	End-of-financial-year sales are great for picking up things you want such as cookware and sheets. To afford to buy items at the sales, start up a 'mid-year account' similar to a Christmas account. Put away money each pay period. At sale time, you'll have a fund to purchase those planned items, and maybe enough for an impulse purchase. Contributed by: C Chambers		



## April 2004

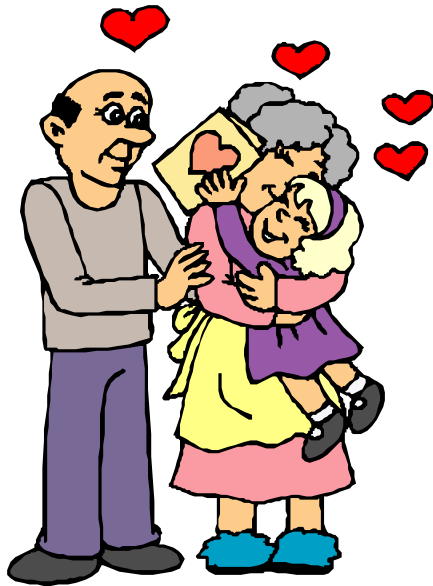
### Camping Trips

We camped within walking distance of the beach and river at Princetown, Victoria, for two nights. We had so much fun! It cost \$14 for two adults and one child to camp (including showers). We scrounged for wood and supplied our food. We went beachcombing, fishing, and sightseeing on the Great Ocean Road for free. It cost no more than \$80.

Contributed by: Leonie Edge

[SimpleSavings.com.au](http://SimpleSavings.com.au)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
In south Sydney, folk can buy delicious and cheap chocolate at the Dullo Chocolate Factory at 82 Portman St, Zetland (open 7 am to 3.30 pm week days). In Melbourne's east, you can go the little chocolate shop at the factory of Heritage Fine Chocolates, 883 Wellington Road, Rowville; phone (03) 9755 7388 or email <a href="mailto:heritage@chocs.com.au">heritage@chocs.com.au</a> Contributors: Alison Green and Fiona Lippey				1	2	3
4	5	6	7	8	Good Friday 9	10
Happy Easter! 11	Easter Monday 12	Easter Tuesday (Tas) 13	14	15	16	17
18	19	20	21	22	23	24
Anzac Day Holiday (Vic, Tas) 25	Anzac Day Holiday (ex- Vic, Tas) 26	27	28	29	30	



## May 2004

### Mothers Day

On Mother's Day my eight-year-old daughter brought me a cup of tea in bed and then climbed in with me for a cuddle. She still wanted to buy me some flowers and chocolate but I made sure that she knew that the cuppa and cuddle in bed were the gifts I treasured most. On this day your children can show you how much they have learned from you.

Contributed by: Diane Adam

[SimpleSavings.com.au](http://SimpleSavings.com.au)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	31	Children can print up free Simple Savings Mothers Day Promise Vouchers at <a href="http://www.simplesavings.com.au/tipsheet/">www.simplesavings.com.au/tipsheet/</a> If you have children and they love painting, have them do some paintings and, when dry, use them to wrap up gifts. Wrapping paper made from kids' paintings makes a special gift. Contributed by: Jenny Spears Mothers Day is a visit and the words 'I love you'. Contributed by: Vivienne Lunt				1
2	Labour Day (Qld) May Day (NT) 3	4	5	6	7	8
Mothers Day 9	10	11	12	13	14	15
16	Adelaide Cup Day (SA) 17	18	19	20	21	22
23	24	25	26	27	28	29



## June 2004

### Winter Begins

I invested in a Breville meal maker (slow cooker) for \$90 from Betta Electrical. I can prepare meals quickly at night, leave them in the fridge and put them in the slow cooker in the morning on the auto setting. At dinner time I switch the cooker off and dish up a delicious meal. I have used it mainly for casseroles and roasts. You can save on meat by buying cheap stewing steak and roasts.

Contributed by: Kirstin Nicholson

[SimpleSavings.com.au](http://SimpleSavings.com.au)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
The best budgeting software is made by <a href="http://www.SimpleBudgets.com">www.SimpleBudgets.com</a> . It can tell you how much money you can spend today and what you will have left in 3 months' time. It is like having a crystal ball attached to your bank account.		1	2	3	4	5
6	Foundation Day (WA) 7	8	9	10	11	12
13	Queen's Birthday Holiday (ex- WA) 14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	Major shops (Kmart, Target, David Jones, and so on) usually have at least two big sales a year - the end-of-financial-year sale in June and the post-Christmas sale. Check out discounts on baby gear. We saved \$30 off the normal price of a baby carrier at David Jones, and 25 per cent off Fisher Price at Target. Contributed by: Emma Frater		



July 2004

### School Holiday Activities

Kids can find out how all sorts of things work at ([www.howstuffworks.com](http://www.howstuffworks.com)). They can learn to be safe and aware online at ([www.cybersmartkids.com.au](http://www.cybersmartkids.com.au)), which is Aussie based and educational as well. There are links to cool sites for littlies, kids and young people.

Contributed by: Ronnee Ruselle

We found a fantastic site that has loads of fun home science experiments. Go to [home.houston.rr.com/molerat/index.htm](http://home.houston.rr.com/molerat/index.htm)

Contributed by: Fiona Lippey

[SimpleSavings.com.au](http://SimpleSavings.com.au)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
<p>'In winter, draughts can increase your heating costs by up to 25%.'            If you have a draughty home, you may want to install draught-seals on external doors, windows and doors to ventilated areas such as bathrooms. You can find a range of draught-seals at hardware shops. More info on ways to save money on your utility bills can be found in Sustainable Energy Development Authority. The URL is <a href="http://www.energysmart.com.au/les/">www.energysmart.com.au/les/</a></p>				1	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



## August 2004

### Holiday to Bali

My spending habits changed once I noticed a poster at my credit union that said, 'If you spend \$5 per day buying your lunch that is equivalent to a holiday in Bali each year!'

Contributed by: Caroline Horobin

Pack lunches for both school and work at least two or three times a week. This can save at least \$800 a year per family member. You will save even more money if you can do this five times a week - \$25 a week on bought lunches soon adds up.

Contributed by: Ron Jarvis

[SimpleSavings.com.au](http://SimpleSavings.com.au)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	Picnic Day (NT) 2	3	4	5	6	7
8	9	10	Royal National Show Day (Brisbane metro only) 11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	Buy winter clothes for your kids during the end-of-winter clearance sales. Buy them one or two sizes bigger than your child is currently wearing so they will get good wear out of them. Contributed by: Katelyn Vlahos			
			Scan the local opportunity shops for summer clothes in winter. You can get some really good clothes at very cheap prices. Contributed by: Wayne Roscarel			



## September 2004

### Fathers Day

I love to read, so instead of going to the big bookshops, I've started buying all my books from Big W. They are much cheaper. I bought my husband a World War Two book called 'Berlin' at Big W for \$22 (at the major shops it was selling for an RRP of \$35).

Contributed by: Tanya Campbell

Target or Big W always sell books for at least 20% -30% off the retail price, and if you wait for a 10-15% off store-wide sale you can save even more.

Contributed by: Samantha Atkinson

**SimpleSavings.com.au**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
Kids can print up free Simple Savings Fathers Day Promise Vouchers at <a href="http://www.simplesavings.com.au/tipsheet/">www.simplesavings.com.au/tipsheet/</a>  Spring is a time for springcleaning your home and giving away or selling surplus items. If you are planning to host a garage sale, print up the free Simple Savings tip sheet ( <a href="http://www.simplesavings.com.au/tipsheet/">www.simplesavings.com.au/tipsheet/</a> ). You can also use <a href="http://www.ebay.com.au">www.ebay.com.au</a> as an Australian-wide garage sale.			1	2	3	4
Fathers Day 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	ING Direct ( <a href="http://www.ingdirect.com.au">www.ingdirect.com.au</a> ) is the best account for leaving money in without instant access. It takes about 24 hours to transfer money to your everyday account. There are no bank fees, and interest is calculated daily. Contributed by: Marnie McArthur	



## October 2004

### Planting Vegies

I spend about four hours a week in my 10 x 4 metre vegetable garden (this includes the time to blanch and freeze surplus produce). We are a family of four on only one wage as I stay at home with our two young children. I now spend only about \$7 a week on fruit that is in season and on special. I save at least \$40 a week which, after our initial outlay, is a saving of \$2034 a year of healthy, pesticide-free produce.

Contributor: Karen Fairbairn

[SimpleSavings.com.au](http://SimpleSavings.com.au)

Sun	Mon	Tue	Wed	Thu	Fri	Sat	
31	If you join the Diggers Club ( <a href="http://www.diggers.com.au">www.diggers.com.au</a> ) for \$30 or less a year, you will receive enough packets of seeds to feed a family for six months, informative catalogues, and considerable savings on garden books and plants, which can either be delivered to your door or collected from the gardens, about an hour's drive from Melbourne. The Diggers Club states that their Heirloom vegetables harvest over an extended period and generally yield more per plant. They have a Special Low-Income Self-Sufficiency Offer for Health Care Card Holders.					1	2
3	Queen's Birthday Holiday (WA) Labour Day (ACT, NSW, SA) 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	



## November 2004

### Start Hoarding for Christmas

Find a large container and whenever you go shopping buy something for Christmas. Check the use-by date on perishable items and store in the box. I keep a list of what I have and get most of my Christmas shopping done before December. You can also collect your decorating items throughout the year and then bring them out in early December and start making them up. It keeps the kids busy and you don't have to go near the shops until the after-Christmas sales.

Contributed by: Vicky Schreiber

[SimpleSavings.com.au](http://SimpleSavings.com.au)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
If you want to do a big clean out start selling unwanted items on Ebay. You can get up to \$15 per music CD.	1	Melbourne Cup Day (Melbourne metro only) 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	<p>If you haven't already bought your gifts for Christmas, start now! This month there will be 10-25% off sales at all the major stores (Big W, Kmart, Target, etc.).</p> <p>If you buy DVDs online, one of the best sites to go to is <a href="http://www.dvdplaza.com.au/">www.dvdplaza.com.au/</a> You can do a search for a movie and the site will get price comparisons from DVD online shops (including postage). Contributed by: Stu and Bev Davis</p>			



## December 2004

### Christmas gifts

Take a print of your children's hand and feet with paint or by tracing and then painting in. You can trace around the prints with a black marker and add their names and the date it was done. The grandparents will love it.

Contributed by: Sharyn Kingston

You can have a fantastic afternoon with \$2 kites from Go-Lo, Clints, etc. I bought my husband, dad and brother in-law kites for Christmas and they stayed outside flying them for hours.

Contributed by: Fiona Lippey

[SimpleSavings.com.au](http://SimpleSavings.com.au)

Sun	Mon	Tue	Wed	Thu	Fri	Sat
<p>Try to buy a car either at the end of the financial year or the end of the calendar year. You will be able to pick up significant savings, often worth thousands of dollars. Normally the end-of-the-calendar-year savings are higher, as the dealers are keen to get rid off cars with last year's build date. (Remember, this may also reduce the cars resale price.) Contributed by: Cornelia Major</p>			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	<p>Christmas Day Holiday (NSW, WA) 25</p>
26	<p>Christmas Day Holiday (ACT, SA, NT, Tas) Boxing Day Holiday (NSW, WA, Vic) 27</p>	<p>Christmas Day Holiday (Old) Boxing Day Holiday (ACT, NT, Tas) Proclamation Day (SA) 28</p>	29	30	31	<p>Save for your next holiday by putting all your change at the end of every day in a sealed money box.</p>