

SimpleSavings  
.com.au

Save  
our  
planet

**WEALTHY  
HABITS**

I WANT A DEBT FREE,  
STRESS FREE,  
GREAT LIFE!!

PLANNER **2020**



## CHALLENGE KEY

Choose the level of challenge that suits you.

**E** EASY

**M** MODERATE

**D** DIFFICULT

### JANUARY

## CONSERVE WATER



Conserve water, conserve life.

- E** Change one water wasting habit.
- M** Change two water wasting habits.
- D** Revamp your whole water usage.

### FEBRUARY

## DE-CLUTTER-ING

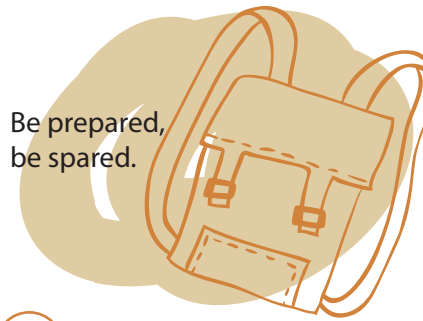


Less is more.

- E** Find new homes for 50 items.
- M** Find new homes for 200 items.
- D** Find new homes for 1000 items.

### MARCH

## EMERGENCY PREP



Be prepared, be spared.

- E** Find a waterproof box.
- M** Find some emergency things for it.
- D** Complete it.

### APRIL

## WASTE NOT, WANT NOT



35% of the average household bin is food waste.

- E** Reduce your waste.
- M** Cut your waste by half.
- D** Use everything you buy.

**CHALLENGE KEY**

Choose the level of challenge that suits you.

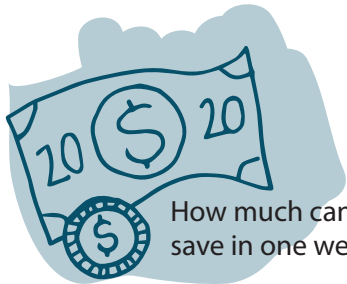
**E** EASY

**M** MODERATE

**D** DIFFICULT

MAY

**\$21  
 CHALLENGE**



How much can you save in one week?

**E** Half your weekly bill.

**M** Do a \$50 Challenge.

**D** Do a \$21 Challenge.

JUNE

**KNOW YOUR  
 AREA**



Research reaps rewards.

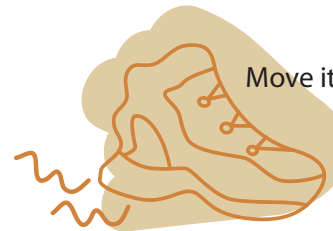
**E** Find a source of good local deals.

**M** Find the best place to buy your food.

**D** Scout out the best places to shop.

JULY

**GET  
 MOVING**



Move it or lose it.

**E** 15 minutes a day.

**M** 30 minutes a day, 3 times a week.

**D** 30 minutes everyday.

AUGUST

**TASTY.  
 NO SKILL REQUIRED**



Easy. Delicious.  
 Affordable.

**E** Try a recipe.

**M** Do a session.

**D** Add a new recipe.

## CHALLENGE KEY

Choose the level of challenge that suits you.

**E** EASY

**M** MODERATE

**D** DIFFICULT

SEPTEMBER

### GROW YOUR OWN



Tasty.  
Money saving.  
Planet saving.

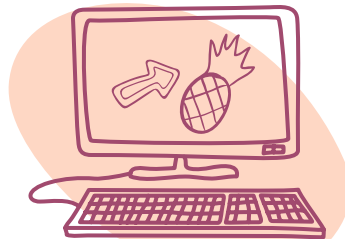
**E** Plant some sprouts.

**M** Plant some herbs.

**D** Set up a wicking bed.

OCTOBER

### SHOPPING ONLINE



Great deals. Great prices.

**E** Find a great shop.

**M** Find 5 great shops.

**D** Find 10 great shops.

NOVEMBER

### LOW IMPACT GIFTS



Gifts which help the planet.

**E** Research low impact presents.

**M** Get/make 5 low impact gifts.

**D** Get/make 10 low impact gifts.

DECEMBER

### KICK BACK AND RELAX

Take a break.  
You have earned it.



**E** Pat yourself on the back for a job well done.

**M** Treat yourself to something special.

**D** Relax, enjoy and let life roll by.

## CONSERVE WATER



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

Be thoughtful...

1 New Year's Day

2 Day after New Year's Day NZ

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25 Chinese New Year

26 Australia Day

27 Australia Day observed

28 Term 1 begins NSW eastern, SA, NT urban & Qld

29 Term 1 begins Vic & NT remote

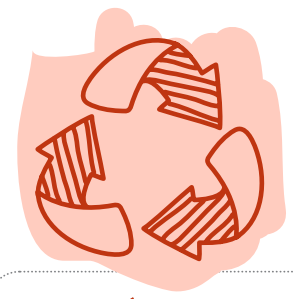
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...with water.

Notes

# DECLUTTERING



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

Throw, give sell...

Notes

3 Term 1 begins WA

4 Term 1 begins Western NSW & ACT

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14 Valentine's Day

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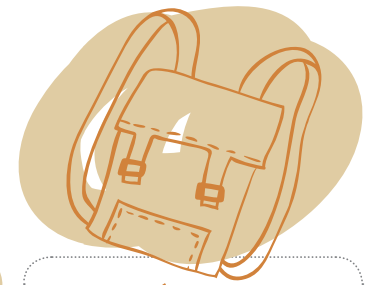
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...Pass it on.



Notes

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
30	31	What would you do if your house was on fire? What would you take?				1
2 Labour Day WA	3	4	5	6	7	8
9 Labour Day Vic, Eight Hour Day Tas, March Public Holiday SA & Canberra Day ACT	10	11	12	13	14	15
16	17 St Patrick's Day	18	19	20	21	22
23	24	25	26	27 Term 1 ends Vic	28	29



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

Be creative!

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3 Term 1 ends QLD

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5 Daylight Saving Time ends ACT, NSW, SA, Tas & Vic

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10 Good Friday

11 Easter Saturday

12 Easter Sunday ACT, NSW, Qld & Vic

13 Easter Monday

14 Easter Tuesday  
Tas, Term 2 begins  
Vic, Southland  
Anniversary Day NZ

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20 Term 2 begins Qld, NT

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25 Anzac Day All but ACT

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27 Anzac Day Holiday  
ACT, WA & NZ

28 Term 2 begins  
ACT, SA, Tas, WA,  
NSW & NZ

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Use up everything.

Notes





MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

How much money is sitting in your freezer?

Notes

4 May Day NT, Labour Day Qld,

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10 Mother's Day

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26 National Sorry Day

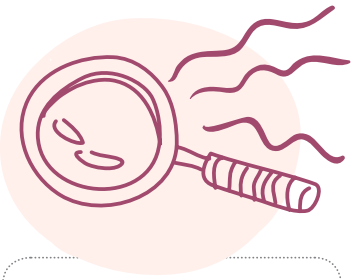
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MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
1 Western Australia Day, Queen's Birthday NZ	2	3	4	5	6	7
8 Queen's Birthday except Qld & WA	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26 Term 2 ends Vic, Qld & NT	27	28
29	30	Find sustainable businesses.				

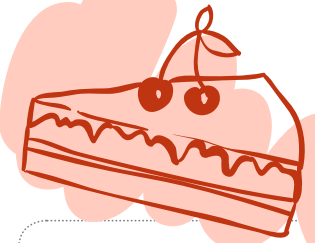
Notes



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Best way to...		1	2	3 Term 2 ends ACT, SA, Tas, WA, NSW & NZ	4	5 First Day of NAIDOC Week
6	7	8	9	10	11	12
13 Term 3 begins Vic & Qld	14	15	16	17	18	19
20	21 Term 3 begins NT	22	23	24	25	26
27	28	29	30	31	...stay healthy.	

Notes

**TASTY.**  
NO SKILL REQUIRED



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
31	Delicious. Tasty Nutritious. Efficient. Devine.				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

Notes



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Start small...	1	2	3	4	5	6 Father's Day
7	8	9	10	11	12	13
14	15	16	17	18 Term 3 ends Vic, Qld	19	20
21	22	23	24	25 Term 3 ends ACT, NSW, NT, Tas, SA, WA & NZ	26	27
28 Queen's Birthday WA, South Canterbury Anniversary Day NZ	29	30	...and GROW from there.			

Notes



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

What to buy and...

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4 Daylight Saving Time starts ACT, NSW, SA, Tas & Vic

5 Queen's Birthday Qld, Labour Day ACT, NSW & SA. Term 4 begins Vic

6 Term 4 begins Qld

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12 Term 4 begins WA, ACT, NSW, SA, Tas, NT & NZ

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17 Simple Savings Birthday

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23 Hawke's Bay Anniversary Day NZ

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26 Labour Day NZ

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...NOT buy.

Notes



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

**30** Chatham Islands Anniversary Day NZ, Westland Anniversary Day NZ

Avoid landfill presents!

**1**

**2** Marlborough Anniversary Day NZ

**3** Melbourne Cup Day Vic

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**11** Remembrance Day

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**13** Canterbury Anniversary Day NZ

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Notes



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Rest!	1	2	3	4	5	6
7	8	9	10	11 Term 4 ends Qld & SA	12	13
14	15	16	17 Term 4 ends WA, Tas & NT urban	18 Term 4 ends Vic, NSW, ACT & NT remote	19	20
21	22	23	24 Christmas Eve	25 Christmas Day	26 Boxing Day, Proclamation Day SA	27
28 Christmas/Boxing Day Holiday	29	30	31 New Year's Eve	You have earned it!		

Notes