

FROM
little things
BIG THINGS
GROW

WEALTHY
HABITS

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

PLANNER 2018

CHALLENGE KEY

Choose the level of challenge that suits you.

B BEGINNER

M MODERATE

H HARD CORE

JANUARY

EATING TOGETHER



January is the time to bring everyone together, to laugh, play, eat and bond together over dinner at night.

- B** Eat dinner at the table without TV or screens for five nights in a row.
- M** Eat dinner at the table every night for the whole month.
- H** Enter our dinner competition. How many nights in a row can your family eat dinner together?

FEBRUARY

NO SPEND



February is the time to rein in our spending and refuse to spend money on non-essential items or services.

- B** Avoid 20 non-essential purchases this month.
- M** Avoid 100 non-essential purchases.
- H** Avoid all non-essential purchases.

MARCH

BUILD A NEST EGG



March is the time to take control of your future and start building your nest egg.

- B** Choose your path. Decide how you want your future to be.
- M** Plan your path. Work out how your going to make your plans come true.
- H** Walk your path. Start working towards your new future.

APRIL

\$21 CHALLENGE



April is the time to clean out your pantry and fatten your wallet with the \$21 Challenge.

- B** Do two \$50 Challenges this month.
- M** Do two \$21 Challenges this month.
- H** Do two \$21 Challenges in a row.

CHALLENGE KEY

Choose the level of challenge that suits you.

B BEGINNER

M MODERATE

H HARD CORE

MAY

SCREENS OFF



May is the time to regain control of your household by switching off the screens.

- B** All screens off for one day a week.
- M** One week screen-free.
- H** One whole month screen-free.

JUNE

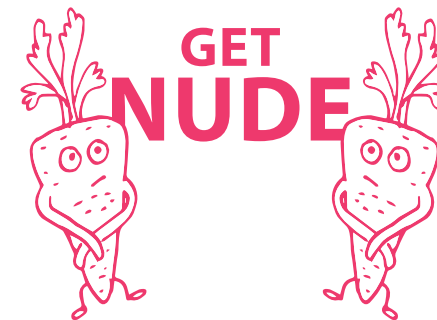
PRESENT PLANNING



June is the best time to arrange your gifts for the year.

- B** Make a list of all the people you need to get gifts for over the next 12 months.
- M** Make a list of people and choose gifts.
- H** Arrange and wrap all gifts for the next 12 months.

JULY



GET NUDE

Get nude with us this July. eating practically nude is cheaper, affordable and time effective.

- B** One week practically nude.
- M** One month practically nude.
- H** Go starkers - nude food all the way!

AUGUST

LAST DAY CHALLENGE



If today was your last day on earth, who would you call and what would you say?

- B** Call a friend you haven't spoken to for a year.
- M** Catch up with someone you haven't seen for a year.
- H** Catch up with someone you have been avoiding for a year.

CHALLENGE KEY

*Choose the level of challenge that suits you.***B** BEGINNER**M** MODERATE**H** HARD CORE

SEPTEMBER

WEALTHY
HABITS

Improving our habits is a great way to save money and time.

- B** Swap a money wasting habit for a frugal one.
- M** Change two money wasting habits for frugal ones.
- H** Change three wasteful habits for frugal ones.

OCTOBER

CHUCK OR
FLOG

It is time for a good declutter!

- B** Find new homes for 50 items.
- M** Find new homes for 200 items.
- H** Find new homes for 1000 items.

NOVEMBER

CHRISTMAS
COMPLETE

Getting organised early will save you a lot of time and stress.

- B** Everything planned. All decisions made.
- M** Planned and most tasks completed.
- H** Everything that can be done early is complete.

DECEMBER

KICK BACK AND
RELAX

December is the month to enjoy the fruits of your labours, sit on your backside and relax.

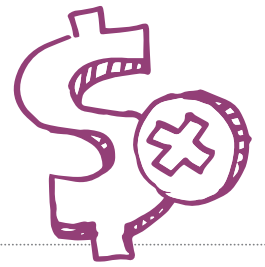
- B** Pat yourself on the back for a job well done.
- M** Treat yourself to something special.
- H** Relax, enjoy and let life roll on by.



Notes

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
1 New Year's Day	2 Day after New Year's Day - NZ	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22 Wellington Anniversary - NZ Term 1 starts - Qld	23	24	25	26 Australia Day	27	28
29 Auckland & Nelson Anniversaries - NZ Term 1 starts - NZ, NT Urban Schools, SA, Vic + NSW	30 Term 1 starts - NSW + NT Remote Schools	31 Term 1 starts - WA	<p>Those who eat together, laugh together.</p>			

NO SPEND



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

If you don't need it...

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2 Term 1 starts - ACT

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6 Waitangi Day - NZ

7 Term 1 starts - Tas

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11 Valentine's Day

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DON'T BUY IT!

Notes



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

Notes

Your future begins...

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5 Labour Day - WA

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12 Canberra Day - ACT
Public Holiday - SA
Eight Hours Day - Tas
Labour Day - Vic
Taranaki Anniversary - NZ

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26 Otago Anniversary - NZ

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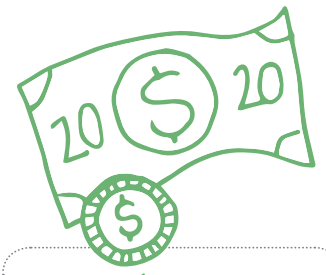
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29 Term 1 ends - Qld + Vic

30 Good Friday

31

NOW!



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

30 Term 2 starts ACT, SA, Tas, WA, NSW + NZ

Become a savings master.

1 Easter Daylight Saving ends ACT, NSW, SA, Tas, Vic + NZ

2 Easter Monday

3 Easter Tuesday Southland Anniversary - NZ

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9 Term 2 begins Vic, Qld & NT

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12 School Term 1 ends Tas

13 Term 1 ends ACT, NSW, NT, SA, WA + NZ

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16 Term 2 starts - Vic

17 Term 2 starts - Qld

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23 Term 2 starts - NT

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25 ANZAC Day

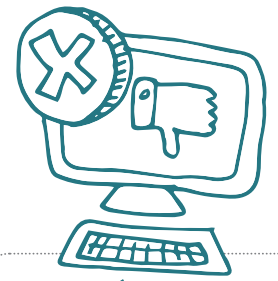
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Notes



Notes

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
Switch...	1	2	3	4	5	6
7 May Day NT Labour Day - Qld	8	9	10	11	12	13 Mother's Day
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28 Reconciliation Day - ACT	29	30	31	it off!		



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

Plan, purchase...

4 Western Australia Day
Queen's Birthday - NZ

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11 Queen's Birthday AU (except Qld & WA)

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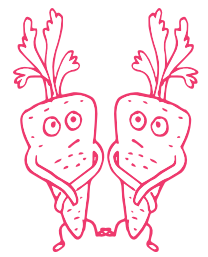
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29 Term 2 ends - NT, Qld, Vic + WA

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relax!

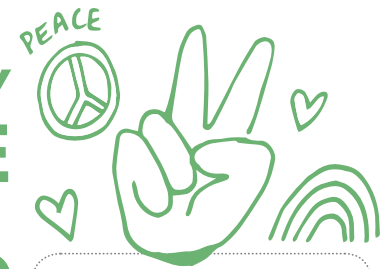
Notes



MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
30	31	It is cheaper to be nude!				1
2	3	4	5	6 Term 2 ends - ACT, NSW, SA, Tas + NZ	7	8
9	10	11	12	13	14	15
16 School Term 3 starts Qld, Vic & WA	17	18	19	20	21	22
23 Term 3 starts - ACT, SA, Tas, NSW + NZ	24 Term 3 starts - NT	25	26	27	28	29

Notes

LAST DAY CHALLENGE



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

Show your love,

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6 Picnic Day - NT
Bank Holiday - NSW

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learn how to fix it.

Notes



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

Mending your habits is the fastest way to save.

Notes

1	2 Father's Day					
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21 School Term 3 ends Qld, Vic & WA	22	23
24 Queen's Birthday - WA South Canterbury Anniversary - NZ	25	26	27	28 AFL Grand Final Friday - Vic Term 3 ends ACT, NSW, NT, SA, Tas + NZ	29	30 Daylight Saving starts NZ



Notes

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
1 Labour Day - ACT, NSW + SA Queen's Birthday - Qld	2	3	4	5	6	7 Daylight Saving starts - ACT, NSW, SA, Tas + Vic
8 Term 4 starts - Qld, Vic + WA	9	10	11	12	13	14
15 Term 4 starts ACT, NSW, NT, SA, Tas + NZ	16	17	18	19 Hawke's Bay Anniversary - NZ	20	21
22 Labour Day NZ	23	24	25	26	27	28
29 Marlborough Anniversary NZ	30	31	If in doubt, throw it out.			



MONDAY

TUESDAY

WEDNESDAY

THURSDAY

FRIDAY

SATURDAY

SUNDAY

Avoid the queues...

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6 Melbourne Cup - Vic

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11 Remembrance Day - Au
Armstice Day - NZ

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16 Canterbury Anniversary NZ

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avoid the stress.

Notes



Notes

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
31 New Year's Eve	Party, party, party, party!				1	2
3 Westland Anniversary NZ Chatham Islands Anniversary NZ	4	5	6	7	8	9
10	11	12	13 Term 4 ends - NT Urban Schools + WA	14 Term 4 ends - NT Remote Schools, SA + Qld	15	16
17	18 Term 4 ends - NZ Secondary & Composite Schools	19	20 Term 4 ends - NZ Primary & Intermediate Schools	21 Term 4 ends - ACT, Vic, Tas + NSW	22	23
24 Christmas Eve	25 Christmas Day	26 Boxing Day Proclamation Day - SA	27	28	29	30