

Smart Living Tips: Save Money, Make Money & Simplify Life

Save Money

1. **“52-Week Savings Challenge”** – Start with \$1 in week one and increase by \$1 each week. By the end of the year, you’ll have \$1,378 saved — without feeling the pinch.
2. **Energy Off-Peak Hack** – Run dishwashers, washing machines, and dryers during off-peak electricity hours (often after 9pm). It can cut energy bills by 15–20%.
3. **Reverse Meal Planning** – Instead of planning meals first, check what’s on special at your supermarket and plan meals *around* those deals.
4. **Library Goldmine** – Many local libraries offer free audiobooks, streaming services, and online courses — all included with your library card.
5. **Preloved Deals** – Use apps like Facebook Marketplace, Gumtree, or Buy Nothing groups to pick up quality second-hand furniture, baby gear, or tools for free or cheap.

Make Money

1. **Rent Out Idle Items** – Got a camera, lawn mower, or kayak? Use local rental platforms to earn passive income from items you rarely use.
2. **Turn Skills into Micro Jobs** – Offer small services like tutoring, gardening, resume writing, or pet sitting through Air tasker or local Facebook groups.
3. **Cash for Recycling** – Collect bottles and cans for WA’s *Containers for Change* program — 10 cents per container adds up fast, especially for families.
4. **Sell Your Unused Gift Cards** – Websites and local exchanges let you trade or sell unwanted gift cards for up to 90% of their value.
5. **Share Your Driveway** – In busy suburbs, rent out spare driveway or parking space for commuters or eventgoers using parking apps.

Life Hacks for a Better Everyday

1. **The Two-Minute Rule** – If a task takes less than two minutes, do it immediately. It’s a simple rule that reduces clutter and mental load.
2. **Sunday Reset** – Spend one hour every Sunday planning meals, laying out clothes, and tidying key spaces. It makes the workweek flow effortlessly.
3. **Batch Your Bills** – Align all bills to be paid on the same date each month for easier tracking and fewer missed payments.
4. **Digital Detox Hour** – Set one tech-free hour each day — no phone, no screen, just reset. Improves focus and sleep quality.
5. **Neighbour Swap Circles** – Share tools, books, or kitchen gadgets among trusted neighbours. It builds connection and saves everyone money.