

Christmas ADVENT CALENDAR



Christmas Advent Calendar



Skip the coffee run today and take your own!



Transfer \$2 into your savings account



Choose a special someone from your gift list and get creative with a DIY present to save some cash.



Get into the festive spirit by proposing a Secret Santa exchange with a group of your loved ones!



Set boundaries on gifts for those who you overspend on. Instead, sprinkle a dash of love by gifting from the heart!



Before you stash away that unwanted present, take a moment to see if it could find a happier home with someone else. (Re-gift!)



Unwrap Bargain Bonanzas with Cashback Gift Purchases

Christmas Advent Calendar



Transfer \$5 into your savings account.



Enjoy a free activity to de-stress today. Go for a walk or a jog, take a picnic etc



Cash in any rewards points and use them to purchase gifts or gift cards



Pack your lunch today to save some money



**Word of the day: "Christmas"
Every time you hear the word today add \$1 to your savings**



Turn your Christmas lights off when you head to bed and save yourself some dough. (Also works with normal appliances!)



Spread some kindness and generosity with a 'Pay It Forward' moment today.



Do 1 inconvenient thing today that will save you money



Plan a 'Pot Luck Dinner' party instead of heading to a restaurant.



Open a bank account for Christmas next year (if you don't already have one)



Set up a regular Direct Debit into the Christmas Bank Account to save for next year



Check online for the best priced fuel in your area



Write a grocery shopping list BEFORE you get to the store. This will save you \$\$ in the moment



Quench your thirst with water today! It's the perfect potion to reinvigorate your body & save a few coins while you're at it.



Plan Boxing Day Sales to make the most of upcoming Birthday Presents or things you legitimately need soon



Bake a gift instead of buying another present



Plan the best way to eat the leftovers.... 🤔

Merry Christmas

The Tiny Foxes is all about finding small, doable ways to positively impact your financial situation while still looking after yourself and being generous to those in your world. We hope this Advent Calendar helped you through the silly season and encouraged you to save a little along the way.

If you are in distress this Christmas please reach out to organisations such as

Salvation Army 13 72 58

St Vincent de Paul Society 13 18 12