



Weekend saving ideas – for your pocket and lifestyle

When weekends are crammed with Saturday sport, shopping and screens, it can be hard to feel like you've had fun and relaxed. Discover how to get more from your precious days off and spend less.

Plan for all the right ingredients

To have a happy weekend to look forward to (and back on), it's important to get the balance right between the different activities you like to do. As much as you might enjoy time with friends, too much socialising can leave you feeling you haven't had enough "me" time. And your ideal weekend schedule will be different depending on what you value most in your family's lifestyle.

Thinking back to highlights of weekends past can help with making a list of pursuits that give you a sense of time well spent. And when you're turning these ideas into a plan, try to make it a list of possibilities to look forward to rather than things to be ticked off before Sunday evening. The last thing you want to do is turn your weekend into another productivity exercise, that feels more like work than play.

Money saving tip: *Apply one or two simple rules to help you spend less without taking all the fun out of your weekend. Your rule could be bringing your own food instead of eating out or leaving the credit card at home and taking cash so you can stick to a budget for the day.*

Get yourself moving

Even when you're worn out from a hectic week and tempted to spend most of it on the couch recovering, try to make sure there's exercise on the agenda. The benefits of exercise for your lifestyle, mood and energy levels¹ are well documented, so getting moving is likely to put you in a more positive frame of mind. If your weekend is a time to be enjoyed, you want to be feeling your best. As *The Happiness Project* author Gretchen Rubin says "Think of exercise as part of your essential preparation for times you want to be in especially fine form."² As long as you don't over do it, exercise can be the ideal way to get those endorphins and happy feelings flowing.

Money saving tips: *Exercise doesn't have to cost anything at all. Explore bush trails for free exercise with an added nature fix thrown in. Or get friends together for a game of tennis, basketball or volleyball and share the cost of hiring a court.*

Build in downtime

While exercise can get you in a good mood, downtime is just as important to a balanced lifestyle and feelings of wellbeing on the weekend. "You need time to yourself to relax, refresh, and rejuvenate," says Laura Stack, author of productivity books including *What to Do When There's Too Much to Do*³. But downtime isn't the same for everyone. A run can be the ideal way for some people to switch off, for others it's reading a book in a hammock. So make sure you tailor your downtime to leave you feeling calm and restored.

Money saving tip: *If you have kids, trade timeslots with your partner so you both get downtime without spending big on babysitting. And if you're lucky enough to be home alone, try a free guided meditation on your smartphone. [Headspace](#) is a good place to start your journey to mindfulness.*

Make it about people, not things

Most of us know intuitively that friends and family make us happier than things. But recent research shows happiness really is more closely linked to relationships than material possessions.⁴ So feeling happy on the weekend is far more likely to come from spending time with friends than going shopping. If your weekend lifestyle typically revolves around retail, it might be time to get more brunch, dinner and lunch dates with family and friends in the calendar instead.

Money saving tip: *Socialising doesn't have to mean going out and spending big. Make the coffee and cocktails at home instead of meeting at a café or bar. If everyone shares the cost and the cleaning up, hosting won't become a burden on your time or wallet.*

Stretch time with something new

According to Stanford professor and neuroscientist David Eagleman, seeking out new pursuits can make time seem slower. "When you go and experience something novel, it seems to have lasted longer," he says. "When you're a kid, everything is novel and you're laying down new memories about it. But when you're older, you've sort of seen all the patterns before."⁵ So the trick to making your weekend seem longer and more memorable is to spend it doing new things.

Money saving tip: *Keep a running list of free events in your local area and community so you can have a new experience at the weekend without breaking the bank.*

Whatever your goals are for a better lifestyle, a Financial Planner can offer valuable advice on managing your budget and making positive choices.



PO Box 5429
MERMAID WATERS, QLD, 4218
Telephone: 0412 732 761
Email: amanda@agentforlife.com.au

Agent For Life Pty Ltd, Authorised Representative No. 417523
MyPlanner™ Professional Services Pty Ltd | AFSL 425542 | ABN 51 159 696 830|
www.myplanner.com.au

The information contained in this newsletter is of a general nature only and does not take into account your particular objectives, financial situation or needs. Accordingly the information should not be used, relied upon or treated as a substitute for specific financial advice. Whilst all care has been taken in the preparation of this material, no warranty is given in respect of the information provided and accordingly neither My Planner nor its employees or agents shall be liable on any ground whatsoever with respect to decisions or actions taken as a result of you acting upon such information. Your privacy is important to us. If you do not wish to receive information of this kind in the future, please contact the office noted above. Source: Financial Planning Association Money & Life

1. Psychology Today, "12 Tips for Getting Regular Exercise and the Benefits for Happiness and Fitness" Gretchen Rubin, 12 August 2010 <https://www.psychologytoday.com/blog/the-happiness-project/201008/12-tips-getting-regular-exercise-and-the-benefits-happiness-and-2010>
2. Psychology Today, "12 Tips for Getting Regular Exercise and the Benefits for Happiness and Fitness" Gretchen Rubin, 12 August 2010 <https://www.psychologytoday.com/blog/the-happiness-project/201008/12-tips-getting-regular-exercise-and-the-benefits-happiness-and-2010>
3. Fortune, "Scientifically proven ways to make your weekend happier" Laura Vanderkam, 4 September 2015, <http://fortune.com/2015/09/04/science-happiness-weekends/>
4. EurekAlert, "People mean most for our collective happiness" 7 October 2013 https://www.eurekalert.org/pub_releases/2013-10/uog-pmm100713.php
5. NY Mag, "To Make the Weekend Last Longer, Try Something New" Cari Romm, 26 May 2017, <http://nymag.com/scienceofus/article/how-to-make-the-weekend-last-longer.html>