

your HEALTH & wealth PROGRAM*

A **Government accredited** financial literacy and wellness program delivered to your requirements.

Increase performance, improve morale, reduce stress and decrease the risk of fraud through improved mental, physical and financial fitness.

Over 30 hours of unbiased information available, delivered by independent, highly qualified trainers that do not sell investment products.

Strong Financial Foundations

1	THE BIG PICTURE: RETIREMENT REQUIREMENTS AND WHY PROCRASTINATION IS EXPENSIVE.
2	YOUR RELATIONSHIP WITH MONEY: ATTITUDES AND EMOTIONS.
3	SPENDING WITH SENSE: HOW HEALTHY HABITS ARE CULTIVATED.
4	DEBT: THE GOOD, THE BAD AND THE MORTGAGE.
5	ASSETS AND LIABILITIES: SHORT TERM SATISFACTION OR LONG TERM LUXURY?
6	THE BASIC BUDGETING PROCESS: CONTROL YOUR MONEY WITH FLEXIBILITY.
7	SMARTER GOAL SETTING: ALIGNING AND PRIORITISING TOGETHER.
8	BUDGETING YOUR TIME: OUR MOST PRECIOUS RESOURCE.

Achieving Financial Goals

9	DEVELOPING YOUR OWN MONEY ACTION PLAN (MAP).
10	USING TECHNOLOGY TO MAKE IT EASIER.
11	MAINTAINING MOTIVATION AND OVERCOMING CHALLENGES.
12	SETTING YOUR OWN SCENE: FURTHER TAILORING TO YOUR WANTS.

Independent Investing

13	DIFFERENT ASSET CLASSES: THE PIECES OF YOUR INVESTMENT PIE.
14	MYTHS OF THE MAZE: RISK MANAGEMENT, YOUR PROFILE AND SUPERANNUATION.
15	WINNING THE MONEY GAME: STRATEGIES FOR SUCCESS.
16	RESOURCES GALORE: WHAT'S AVAILABLE AND HOW TO FIND QUALITY ADVICE.

Life Skills: Bringing it all together

17	THAT 'C' WORD – COMMUNICATION: RECEIVING AND SENDING CLEAR MESSAGES.
18	BODY BASICS: LESS STRESS, MORE ENERGY AND WORKPLACE OH&S.
19	POSITIVE MENTAL THOUGHTS FOR EVERYONE. HOW ATTITUDE AFFECTS THE WORKPLACE AND YOUR LIFE.
20	WAKE UP TO YOUR DREAMS: A SIX STEP PRACTICAL PROCESS TO LIVE AN AWESOME LIFE.

* Create your own Health and Wealth package from the 20 stand alone Modules. All training comes with our **money back guarantee** if not completely satisfied and a **Financial Fitness pack for each participant. Pricing depends on numbers and location.** Individual Cashflow Coaching is available following training.

What does it cost NOT to know this information? For example did you know that it takes 24 years to pay off an \$8,000 credit card at 12%, if you only pay the minimum repayment? And that **at age 45 you only have 520 fortnightly pays** until age 65?



Enjoy life with a healthy Mind, Body and Wallet!

“Our members found these briefs to be an excellent introduction to budgeting and feedback at all levels has been positive. They were ideally suited in meeting our training goals of providing staff with the skills necessary to avoid bad debt and achieve financial stability. It is our intention to invite Financial Fitness to continue providing training for our members in the future.”

Sean Watson,
Department of Defence

“After living my life (fairly closely) by the spreadsheet for almost a year now, two fantastic things have come directly from this. The first is that I have not had a single financially stressful day since! This has been worth a million dollars to my peace of mind – I can't overstate this. The second is that I am about to reach the big goal I stated on the early forms you got me to fill out – I am in the process of purchasing my first investment property!! I really thought this kind of thing was for rich people only but thanks to the Basic Budgeting spreadsheet I'm on my way. Thank you again.”

Julie Wood,
Single mum of three



If you would like to taste test our Program please call

**1300 YES NOW
(1300 937 669)**

or email

edu@financialfitness.com.au

Workshop	Group Investment [^]	Main elements
<ul style="list-style-type: none"> LUNCHTIME LECTURES 	\$1,100	A SESSION FOCUSED ON YOUR FITNESS AREA OF CHOICE (IE MIND, BODY OR WALLET).
<ul style="list-style-type: none"> HALF DAY HAPPY HOURS 	\$3,300	THIS WORKSHOP INCORPORATES LAUGHTER TO LEARN ABOUT MONEY AND INCLUDES PRACTICAL EXERCISES FOR IMMEDIATE RESULTS.
<ul style="list-style-type: none"> KICKSTART ME QUICK BAD DEBT BOOTCAMP MEN AND THEIR MONEY FINANCIAL GOAL SETTING FOR TEENAGERS 	PRICE ON APPLICATION	TAILORED FOR PARTICIPANTS. GUARANTEED TO IMPROVE MENTAL, PHYSICAL AND FINANCIAL HEALTH, AS WELL AS TEAM PERFORMANCE.

[^] Price on application for groups of less than 50.

*"I expected to be bored, and for it to go in one ear and out the other. My expectations weren't met because it made me think more about my finances – **it was great!**"*

James Roberts, Workplace training

The way we think determines the lifestyle we lead and thus how much money we need, now and for the future. And more money rarely solves a money problem. By providing practical skills for a healthy mind, body and wallet, you are indirectly providing yourself and others a pay rise.

your TRAINER : Larissa ZIMMERMAN

Larissa's professional experience includes Defence, Federal Police, small business and physical fitness training. Twice selected to represent the Australian Army overseas, as well as Rotary International, she is well versed to relate with all ages across many cultures. In 2002 Larissa chose to work two days per week and with three negatively geared investment properties, had to quickly gain financial control. Now, with much life experience, Larissa has **personally trained thousands of people**, from teenagers to seniors, in the skills required for a healthy Mind, Body and Wallet. Her professional yet humorous delivery of sensitive issues has her frequently requested to deliver training.

An international speaker and author, with a Diploma in Financial Services in the stream of Consumer Education, Larissa is possibly the first Australian to complete this area of study. She has worked with federal, state and local government, private and community organisations, as well as numerous high schools and small business owners.

Larissa is a member of Rotary International, Business Network International, Chamber of Women in Business and Australian Fitness Network. Her passions include creating her own future, seeing the funny side to life, waking people up to live **their** dreams, riding her motorbike, dancing, trying almost anything new, consuming chocolate, travelling and finding a way to do all these at once.

Larissa has been described as the Energiser Bunny, as if she's been hit by lightning and retained the energy. She just believes her zest for life comes from working out what's most important and knowing how to manage the mundane necessities. She lives her life by many healthy principles, believing that the quality of our life is determined by the quality of our questions.



LARISSA ZIMMERMAN
 BSc (Mathematics)
 DipFS (Consumer Education)
 Cert IV in Fitness (Personal trainer)
 Cert IV Workplace Assessment & Training

To explore how Larissa or another trainer can help your organisation call **1300 YES NOW (1300 937 669)** or email edu@financialfitness.com.au