

The new financial / fiscal year is almost here. If you're like the lady we know of who **hasn't put her tax return in for twenty years**, you might like to check out the basic tips in Zed's desk.

Also, as some people said they'd only skimmed last month's newsletter (**nothing wrong with that; that's why we bold some of it**), offers to be like [Jacquie](#) have been **extended til the 12th June**. Jacquie turned her finances around by **\$3000 in 4 weeks!** See last month's newsletter for offer details on our [resources](#) or [contact us](#).

And organisations including **your workplace can 'Taste test' us** if contact is made before July 24. See below.

Here's hoping your New Financial Year resolutions are maintained,
[National Financial Fitness](#)

Thank you..to Romany, our pro-active typist-come-editor, who provides valuable insight and admin support.

[Note from Romany: Hi everyone, and thanks Larissa for giving me such good stuff to work with! Except for the jokes...not so sure about the jokes...]

Life's lighter side

Please accept that no offence is intended. If you have a sense of humour, you are on the way to great health.

There are 10 types of people. Those that understand binary code and those that don't. (Binary code is all zeros and ones for those who didn't know)

If you think someone may benefit from this information please forward it. The sooner we

From Zed's Desk

Some **Financial / Fiscal New Year tips:**

1. Make an appointment for a date in the New Fiscal year to take your completed tax & / or receipts in. This gives you a deadline to work towards.
2. Don't consider the huge task at hand. Just allocate the first half hour to start the task.
3. Separate business and personal expenses (if you haven't already) and then break business into categories within months (eg stationery for March). Good practice for when your home business grows and is aided by a folder with monthly dividers and plastic sleeves, as opposed to the dreaded shoebox.
4. Without going into the software options, make a **financial new year resolution** to improve your record-keeping and take action. For example, **start a spreadsheet for your (planned) investment properties**. Remember a stitch in time saves nine! Of course, would love to read your suggestions [here](#).



Fraud on the rise

An article in [MyBusiness](#) magazine recently stated that 'many experts believe the **prime motivation for much of today's fraud stems from financial strain**. In September 2008 the NSW Bureau of Crime Statistics revealed that the incidences of fraud increased by a staggering 19.1 per cent from the previous quarter.'

Funnily enough, **strategies for minimising the risk of fraud** included a long list of internal control procedures but there was **no mention of providing financial literacy training!** The article's author probably hadn't seen the research in our last newsletter.

Financial New Year Offers

For June, we're offering organisations the opportunity to **'Taste test' our Health and Wealth Program**. If you'd like us to come to your workplace for a complimentary 30 minute sample, let us know [here](#).^

^Enquiries must be made by the HR manager or equivalent **before July 24 this year. Taste test sample may occur later in the year.**

For more information on courses in your area view the flier [here](#) or just [contact us](#).

Why do we use this photo for Financial Fitness?

The answer for those who ask is that the person is jumping with joy, going "leaps and bounds" in the right direction. With high levels of mental, physical and financial fitness a person feels like they



are financially literate the sooner we can spend our time as we please and society will benefit as a whole.

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**Next month:
Listening filters
US Federal Reserve**

can accomplish almost anything and more importantly, conquer their own fears. **We sincerely wish this for you!**

Fitness Tips

For the Mind: An Aussie Rob sharetrading newsletter recently made a good point that we often save diligently for our children's education but forget to spend on our own education. Remember, investing in ourselves is setting a great example and the best investment we can make.

For the Body: As [Judy Croston](#) says, in colder climates we should wear more clothes and continue exercising, or else we'll be wearing more fat.

For the Wallet: Consider using the local university or college for cheaper haircuts, massages and beauty treatments. They need the practice and can provide the same service. And you can, just like others have in the past, add your own suggestions [here](#).

For Inspiration

If opportunity doesn't knock, build a door – Milton Berle

Training for a healthy Mind, Body AND Wallet

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- If you would like National Financial Fitness to provide you with quality training call 1300 YES NOW (1300 937 669)