

How are you, a quarter of the way through the year? How did those New Year resolutions go?

Did you know most people over-estimate what they can achieve in a year and underestimate what they can achieve in a lifetime? Yes I think we've said this before but it's very important.

For us, **it's been 5 years since we saw our first client** and we're glad to say this **single Mum is buying her second investment property thanks to her use of the Basic Budgeting process**. We've also trained over 1800 people and have **10 trainers Australia wide**.

So thank you for spreading the word and we hope your own financial literacy is leading you to your lifetime goals.

**Sincerely wishing you great health, wealth and happiness,**  
**National Financial Fitness**

## Thank you

This month we'd like to say a BIG thank you to [Magical Learning](#) for promoting our website and tools to their readers. I can say from experience their training is first class and a lot of fun!

## 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.*

A blonde museum attendant is asked how old the dinosaur bones are. She replies they are 4 million, 3 years and 5 months old. The tourists are impressed and ask how she

## From Zed's Desk

Well I didn't get the "best job in the world": the Hamilton Island Caretaker's job. For those not aware it is a 6 month well paid public relations position on Australia's Whitsunday islands.

The upside is I'm now available for training between July and December. And given the New South Wales

**Strategic Skills Program (SSP) funding** whereby any existing worker can attend our training for minimal cost, it's probably a good thing I focus on this for the next 6 months.



## The BIG picture

I'm hoping wherever you are in the world you would have heard of the Victorian bushfires that are only now under control in Australia's south. More than 210 people died and 7,500 people lost their homes. **It is our country's greatest natural disaster.**

I cannot imagine the feelings of devastation that will be felt for years to come. What I do know is that as a nation we came together to help those in need and have received much international assistance. I don't know if it's my position to say thank you but I am, and I **wonder how we can continue this goodwill and social responsibility in our everyday lives**. And I notice that even before sending this out someone has commented on my blog! So please do not be offended by what I have written when you add your own views [here](#).

## ANZ Saver Plus Program

This is a brilliant nationwide program where you **receive 100% investment return on your savings**, up to \$1000. There is eligibility criteria and in the ACT the Smith Family is the Point of Contact.

For more information on the Program and ANZ's partners, please follow [this link](#).

## First participants graduate!

The first students of the accredited Health and Wealth Program have graduated today!! They receive a nationally recognised qualification and have the lifelong skill of managing their money. Here are some of their comments:



"It is a great learning environment and I would recommend that a lot of people do this course." *Bev B*

"This course ties in with my bookkeeping and I've learned how my health and wellbeing affects my wealth." *Teena R*

knows so specifically. She replies that they were 4 million years old when she started working there 3 years and 5 months ago.

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**If you think someone may benefit from this information please forward it. The sooner we 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 (New section):**

**Subliminal messages  
International innovation:  
Standing up to learn**

"The best part of the course was meeting a diverse group of people, learning about my finances and yummy morning tea." *Pam M*

"The information was presented in ways that made sense and sank in. This course should be mandatory - it's extremely worthwhile. Thank you." *Cathy D*

"The best part of the course was the knowledge I gained from the content and the class discussions. It has had me looking at areas of my life I wouldn't have." *Michael P*

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

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### **Fitness Tips**

**For the Mind:** Adopt an attitude of gratitude. Each morning and night say or write at least 3 things you're grateful for. Don't forget the basics like your faculties (your senses and limbs), a flushing toilet if you have one and at least the ability to ask someone to be your friend, if you don't currently have one. You see, there is a lot to be grateful for! :-)

**For the Body:** By volume, muscle weighs more than fat. So instead of setting your goals by weight on the scales, set them by clothing size or tape measure.

**For the Wallet:** Calculate your real nett hourly rate (ie money available after all deductions divided by all hours spent on your work). Use this as a measure for spending. For example if your rate is \$20 / hour and you spend \$60, you've just worked 3 hours for this purchase.

And you can, just like others, add your own suggestions [here](#).

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### **For Inspiration**

***Be the chess player, not the chess piece.***

*Ralph Charell*

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### **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)