

Indeed money cannot buy happiness but it does buy you time, to spend as you please. By finding that balance between more money and quality rich time, **you'll find that internal peace that most people don't realise is the source of extreme happiness.**

The first step is to know how much money you need versus spend. We know **the more we earn, the more we spend**. So how much do we actually need and would it be worth spending less to retire earlier? Remember retirement, or **financial independence**, will be the longest holiday of your life.

Spending an hour or two working these figures out (of the 168 weekly hours you have) **will be one of the best investments you can make. See our offer below to help you get started.**

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

Thank you..

to **Housing NSW who are providing childcare** so their tenants can attend Financial Fitness sessions. And to the tenants themselves who, despite being offered a break, sat through the first 2 hour session totally engrossed!

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 farmer knocked on the door of a neighbouring farm and a young boy opened the

From Zed's Desk

My apologies to those who took longer than 4 minutes to read the March newsletter. Feedback from all sources was content is great but it takes longer to read the linked articles. After this month I'll endeavour to keep them shorter - I just have so much I want to share!

And now: requesting your comments on random thoughts.

Thumbs down to:

28 March every year is Earth hour. This time Canberra (our country's capital) had the highest participation rate of **only 62%**. Hopefully there were a lot of participants who just didn't register.

Thumbs up to:

Holden (subsidiary of General Motors) who instead of sacking workers, cut the hours of workers. Children may be happy with Mum or Dad working one week on for one week off. Indeed the best things in life are free.

Would love to read your thoughts [here](#).

Key Performance Indicators (KPIs)

KPIs are usually used by business to monitor performance. For example, number of newsletters opened. However **you can implement personal KPIs** to gauge your own life. For example, how many times have you laughed or hugged someone today? My personal one (and please don't be offended), is have I had my mental orga*m today? You know, **that explosive feeling of goodness** that courses through your veins because life is just so wonderful! I like to have one a day if I can. And here are some others:

- smiled at someone, made someone laugh or feel good
- kissed someone
- watched the sunrise/sunset
- listened to your favourite song (maybe doing exercise or dancing with the children).

Tell us your KPIs [here](#).

Financial New Year Offers

Now this isn't Jacquie jumping below, but when we spoke with her at the end of last year she was very excited. She'd **turned her finances around by \$3000 in 4 weeks** and said we should "bottle what we do". Watch her video [here](#).

So we've bottled or rather "e-packaged" what we do. If you would like to head in Jacquie's direction, our offer to you is:

- purchase the Path to Success OR Health and Wealth Starter CD and we'll throw in a pocket solar powered calculator, OR



door. "Is your Dad home?" the farmer asked. "Sorry mate," the boy replied, "He went into town." "Well," said the farmer, "Is your mum here?" "No, sir. She went into town with Dad." "How about your brother, Greg?" "No, he went with them."

The farmer looked uncomfortable. "Is there anything I can do for ya?" the boy asked. "Well," said the farmer, "I really wanted to talk to your Dad about your brother Greg getting my daughter pregnant." "If it helps," the boy said, "I know that Dad charges \$200 for the bull and \$150 for the pig, but I really don't know how much he gets for Greg."
From Rotary Down Under

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.

You are receiving this newsletter due to your association with National Financial Fitness.

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Next month:

**New Financial Year tips
Fraud on the rise**

- purchase the 2 month Wake up to your Dreams personal coaching and **we'll throw in your choice of the Health & Wealth Starter CD, OR the Path to Success - that's up to 33% saving if you live overseas!**

Of course our money back guarantee applies so take control of your finances [here](#). **Offer expires 31st May** and June offers will focus on Corporate training.

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

Mental health linked to financial fitness

You probably already knew this but there is a link between the two. We've recently added an article (courtesy of [PPC](#)) showing four main reasons for financial difficulty and **how workplace financial literacy training can help**. You can read it [here](#).



Fitness Tips

For the Mind: Don't get caught up in the doom and gloom of media hype. Focus on what's wonderful in your life and what is within your circle of influence. If you can't influence it, don't waste energy worrying.

For the Body: Plan to go at least one week without alcohol (and cigarettes if you can). If you live to 75 you have 3,900 weeks; this one won't kill you. ☺

For the Wallet: Declutter your wallet and start treating it and its contents with respect, valuing what they can do for you. This is just like looking after your other valued objects: car, home, dare I say spouse :-)

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

For Inspiration

***Don't wait for the light at the end of the tunnel.
Go down there and light it yourself.***
Sarah Cook, Australian Institute of Sport

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)