

Dear friend,

Did you know **most people overestimate what they can achieve in a year but underestimate what they can achieve in a lifetime?** I've recently been reminded of this as another birthday goes by. Time flies doesn't it?

Think back to **where you were 12 months ago**. Have you progressed? Have you gone backwards? What has been your greatest joy? Then compare that to the 12 months before that. **Make a vow now to make the next 12 months something worth remembering.**

Until next time...

The National Financial Fitness Team

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**Thank you..** to Lesley from [DeakinICT](#) who's spreading the word on **how many working life pays you have left** (see our Feb newsletter). Readers, please do help us have all Australians financially literate. The sooner they are, the sooner Larissa can retire.

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## Life's lighter side

*Please accept that no offence is*

## A message from Your Money

### Mistress:

### Whipping your wallet into shape!

Wow - 21,000 words for a mathematician is a lot but my book, *The Bedside Guide to S&M: How to have Sizzling S\*x & More Money in your relationship* is with my editor. It's coming down the birthing canal and should be available soon. **If you'd like the first Chapter as a gift** just let me know what FAQs or other information you'd like to see on

<http://www.yourmoneymistress.com/>

And for money saving tips (this fortnight we speak of the Emperor's new clothes), check out my [Blog](#).



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## Corporate training: Are you guilty?

A Government Department recently ran two Financial Fitness lunchtime lectures, each with **more than 75 people in attendance**. In the first session only two people were doing some sort of budgeting. Two weeks later in the second session on a different topic, the feedback was again fantastic, however it was disconcerting that only a couple of people had started budgeting!

Are you guilty of knowing how to budget but still not doing it? If so, make a note in your diary now to spend 15 minutes this week on money matters. Go on! **If you don't you have no right to complain that at age 65, you are part of the 95% of the population that's dead or dead broke!** Don't say you weren't warned :-)

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## Individual Training

If you have a loan look at the amount of interest you are paying. One lady found that while her credit card balance had decreased by half over the last 2 years, the interest was almost the same as it had been in the beginning. **This is because of compound interest (interest on interest). She promptly used her savings to pay off the card completely** and is now on her way to building her savings again. She now sees the mathematical sense of paying off bad debt before building savings.

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*intended. If you have a sense of humour, you are on the way to great health.*

Last night I lost the Pub Quiz by one question. The tie-breaker was "Where do women have the most curly hair?" Apparently it's Africa.

Harold Scumberger is a senior making a difference. As the younger generations ask what can we learn from these old folk he responds with "I'm fortunate to have a chemical engineering background. I enjoy turning beer, wine and scotch into urine."

If you think someone may benefit from this information please forward it on. The sooner we are financially literate the sooner we can spend our time as we please and society will benefit as a whole.

**Our training is Government accredited meaning an external auditor has deemed it to meet Australian standards.**

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**Aunty Lissy (view the [website here](#))**

I recently had the pleasure of meeting Sydney celebrity **Bessie Bardot** who plays pool with Tom Cruise and goes out with Pink when she visits. Bessie was a K-Mart check out chick at age 22 when she had a huge wake-up call and decided to change her life around. Now she and her family have embarked on The Lifechange Experiment and are about to hand their Winnebago back. They're wondering what the next phase of the Experiment holds and who they can help in the process. If you'd like to contact them please do so via [The Life Change Experiment](#).



### **Fitness Tips**

**For the Mind:** From The Life Change Experiment:

1. YOUR misery is generated by YOUR mind. Blaming others won't fix it.
2. In the end, most of what we think and nothing of what we collected matters in the slightest.
3. You're alive today. Plenty of others who thought they would be yesterday are not! Don't take tomorrow for granted.

**For the Body:** Your body is amazing and it's natural. Think about what you're putting into it. Processed foods or fresh? The recommendation of 5 serves of vegetables and 2 serves of fruit per day is easily accomplished with healthy snacks of blanched carrot or zucchinis, nuts and sultanas, salad sandwiches and much, much more. Use salad dressing or condiments to add flavour if you like.

**For the Wallet:** Subscribe to my fortnightly money saving blog by leaving a comment and ticking 'Notify me of new posts' [here](#).

### **For Inspiration**

*The individual activity of one man with a backbone will do more than a thousand men with a mere wishbone.*  
- William Boetcker

**Training for a healthy Mind, Body AND Wallet**

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