

Dear there,

Do you have something you're looking forward to? Are you counting the sleeps and taking appropriate action?

There can be a big step between waiting for something and taking appropriate action to achieve it. Some readers will remember how Larissa planned 6 months out for a 3 month stay in Hawaii in 2008. Well, she now has **13 weeks to find a National Financial Fitness (NFF) licensee for the ACT before moving onto warmer weather.**

Also, if you would like her to visit your area during July and August (including overseas) just let us know [here](#).

For yourself, focus on your next goal and **write down how long you have to achieve it. Then write down five steps you can take towards it.**

Until next time...
The Financial Fitness Team

Thank you.. goes to the [Women's Information Referral Centre](#) who have seen the benefit of offering Financial Empowerment for their ladies.

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.

Here are some one liners you can drop around the water cooler.

Don't sweat petty things... or pet sweaty things.

A message from Your Money Mistress: Whipping your wallet into shape!

Are you or someone you know planning to be parents? Have you thought about how your lifestyle and routine will change?

If you're near Canberra you can have your questions answered by experts on **a range of topics from birth to breastfeeding, nutrition and exercise, to budgeting for baby.** For more information on how to be well prepared for Parenthood, just [contact me](#).

For many money saving tips check out my [Blog here](#). You can subscribe to get the **updates straight to your inbox** by adding a comment and clicking "Notify me".

Corporate benefits

Last year NFF conducted four, two hour sessions for **NSW Housing** for tenants who were constantly in rental arrears. We're proud to say that **50% of the participants are no longer in arrears. A further 38% reduced the amount outstanding, while some are even in credit!** The project officer advised us that this was a great outcome as it allowed her to focus on other tenants. We thought it was awesome too, as the participants have obviously learned to manage their money!

Individual Body and Soul training

National Financial Fitness is proud to be associated with Tanya and her team from **Strive Inspirational Training**. If you're in the Canberra region, obtain your complimentary 45 minute Personal Training session by visiting [Strive Training](#) (located in the heart of Braddon) or by calling Tanya direct on 042 440 5344.

Aunty Lissy

What are we teaching the younger generations? Recently I spoke to a group of 14-16 year old boys about financial literacy and how it all starts with the **subconscious mind (that part of the "iceberg" below the surface)**, along with other useful life skills (eg how to be assertive instead of aggressive).



Borrow money from pessimists-they don't expect it back.

How to get rich quick by Robin Banks.

Our training is Government accredited meaning an external auditor has deemed it meets Australian standards.

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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Of course formal learning is important but it was great to hear one comment of **"I've learned more useful stuff in the last 45 minutes than I have in 12 years of school."** So what are you teaching and what example are you setting for the people you influence?

Fitness Tips

For the Mind: Read biographies and listen to audio programs telling of winners who have overcome tremendous obstacles to become successful in fitness, money, or otherwise. You'll find they are people JUST LIKE YOU. If they can do it, so can you!

For the Body: Does sleep really affect health? You bet it does. During sleep, your body is resting and recovering from all the work it has done throughout the day. **Your serotonin levels are brought back in line, your muscles relax and your mind is allowed to clear itself in preparation for the next day.** If you are not getting the proper amount of sleep, you will notice it in a physical way. Usually between six and eight hours a night is appropriate. If you have difficulty getting to sleep try Yoga, listening to soft, relaxing music, or if you can talk someone into it, a good massage.

For the Wallet: It may seem like common sense but pay yourself 10% first (ie invest first), then spend on living expenses. Your cost of living will vary according to what you have to play with so get in the habit of having 10% less to play with.

For Inspiration

At first dreams seem impossible , then improbable...then inevitable.

- Christopher Reeve

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)