

## National Financial Fitness

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**From:** National Financial Fitness [edu@financialfitness.com.au]  
**Sent:** Thursday, 1 December 2011 3:52 PM  
**To:** edu@financialfitness.com.au  
**Subject:** Thank you there, your gift will arrive by 16th December

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Dear there,

Thank you to those who have completed our short survey. Your choice of gift (Getting ahead: Financial Goal setting for Teenagers, the Basic Budgeting spreadsheets or two chapters of the Bedside Guide to S&M) will be sent to you **once the survey is closed on Friday the 9th Dec. For those who haven't yet**, please complete the 10 quick questions [here](#), **ask us a question if you like**, choose your own gift and [forward this email](#) so your friends can have their say too. If you'd like to read the one page synopsis on each proposed piece of legislation, they can be found at <http://www.yourmoneymistress.com/news-and-events.html>.

Also, would you want your loved ones learning bad habits or going into debt this Christmas? Chances are, they don't want you to either. So **use the "C" word and start a conversation**. Lead by example and make this festive season the most fun ever, by using your imagination and **starting new traditions!** By educating others you'll be lifting their financial burden too. More on this in lesson 48 on my blog (link below), and thank you sincerely, for choosing to adopt a healthy mind, body and approach to life! **We wish you and yours a relaxing, fantastic festive season. May 2012 be your year!**

PS Hope you like the Christmas jokes ;-)

Wishing you a healthy mind, body AND wallet!

Larissa Zimmerman, aka **Your Money Mistress: Whipping wallets into shape**

BSc (Maths) plus a few other pieces of paper

**If you want to be Financially Fit ASK US HOW: call 1300 YES NOW (1300 937 669)**

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# Newsletter



Issue 52 - December 2011

Hi there,

It's 24 sleeps til Santa arrives and six sleeps after that til the New Year (like all previous new years). ;-) How will 2012 be better than 2011? What worked for you and what needs tweeking? Do you know what financial nest egg you're aiming for and are you on track? **Remember less stuff means less stress** and there's more on that on the blog (link below).



Until NEXT YEAR, stay healthy, happy, SAFE & wealthy, inside & out!

National Financial Fitness : Australia wide Government accredited training, supporting the Wilderness Society and more

**Thank you..** to all our Corporate (Government and Private), Community and Individual clients, as well as those who have spread the word this year about financial literacy. To the NSW State Training Services Wollongong office who granted funding, thank you for seeing the benefit of financially literate members of society. The sooner we are all financially literate the sooner society will benefit as a whole. Thank you!

**Life's lighter side** *Please accept that no offence is intended. If you have a sense of humour, you are on the way to good health*

How do you know that Santa is a man?

Answer: No woman would wear the same attire every year.

Elves use what kind of money?

Answer: Jingle bills!

What would you call an elf who just has won the lottery?

Answer: Welfy!

Why is Santa always jolly?

Answer: Because he knows where all the naughty girls live! (Begg the question about Mrs Claus & the naughty boys then doesn't it? ;-)

### **Fitness Tips (with more on [the blog](#), [new Face Book page](#) & [radio shows](#))**

**For the Mind:** Our brains circuitry, if not changed, continues to reinforce our beliefs by running the same storyline. EG We "know" that Christmas is always "like this". Change your thoughts, then your talk, and watch how things pan out differently. **Imagine it's March and you're looking back on the festive season**, smiling that it was the most financially fit and FUN festive season you've had, because you changed your thoughts, words, actions and beliefs! What is it that you did differently? Resources **(that make great Christmas presents)** that help retrain the brain can be found [here](#).



**For the Body:** So it's really damage control at this time of year isn't it? The health kick comes in the new year. So just remember that the closer you stand to the bar or food table, the more you'll eat and drink. Go for prevention and **have a Berocca BEFORE drinking - it's worked for me for years! ;-)**

**For the Wallet:** Check out the latest tips on the Face Book page and blog (links at the start of this section).

### **For Inspiration**

*Worry is like a rocking chair. It gives us something to do but gets us nowhere. When we worry we are wasting energy, not trusting in ourselves or the powers that be. Anon*

If you think someone may benefit from this information please [forward this email](#). If you'd prefer your financial education a little more risque check out [www.yourmoneymistress.com](http://www.yourmoneymistress.com). The sooner we are financially literate the sooner we can spend our time as we please and society will benefit as a whole.

You've received this newsletter due to association with National Financial Fitness. If this is an error please notify us. Also, please consider the environment and print duplex, only if necessary.

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

**[www.financialfitness.com.au](http://www.financialfitness.com.au) [edu@financialfitness.com.au](mailto:edu@financialfitness.com.au)**

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

National Financial Fitness Pty Ltd ABN: 96 123 386 729  
PO Box 272 Campbelltown NSW 2560 AUSTRALIA Ph: +61 1300 YES NOW

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