

## View Email in Browser

**Subject: Star student, Festive season financial tips & a bonus**

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Dear Larissa,

Congratulations to Be M who took action after our last newsletter asking "what are YOU avoiding"? She decided to stop putting off taking action and sent us a thank you email, so Thank you Be! And now, here's a lady who falls into the Star student category. Caitlin P wants to tell the world that she *"Just wanted to say a massive thank you for all your help. I wanted to let you know that since the course I have been sticking to a budget and recording every cent I spend. I have managed to pay off my \$12,000 credit card debt and I've now got \$5,000 in my savings account! I'm so proud of myself and soooo happy. So thank you!!!"* Not bad results for May through to September - well done young lady! You may follow in Julie's footsteps - a lady who bought 2 investment properties within 2 years of starting the Basic Budgeting process.

And welcome to new subscribers. Please enjoy this bi - monthly newsletter! Remember, if you think someone else may benefit, please forward it and of course if you think it needs improvement, please tell us!

Wishing you a healthy mind, body AND wallet!

Larissa Zimmerman, aka **Your Money Mistress: Whipping wallets into shape** (['Link In' with me](#))

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 59 Oct / Nov 2012**

Hi Larissa,

Did you shoot Santa? I know that's what some Mums are telling their children. But it doesn't have to be that bad when working out what to spend at Christmas. Get the children involved by talking about Christmas in other countries and how lucky we are in our first world country. Two years ago my niece and nephew chose to receive half an \$80 toilet each, for World Vision children. And it's always a conversation piece saying I bought them a "piece of porcelain that prevents disease in third world countries".



If you ask loved ones if they want you to go into debt for them this Christmas I'll bet they say 'no'. Make it a family affair to work out how to have the most laughs and best Christmas ever without blowing the budget. Set the parameters and get those creative juices flowing. Remember too that less stuff means less stress - you won't have to find, fix, replace, put away or insure that "extra stuff" that we forget about 3 months after Christmas (ie at Easter).

Until next month, stay healthy, happy & wealthy, inside & out!

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

**Thank you..** to the Canberra Women's Information Referral Centre for inviting me back to speak with 3 groups of lovely ladies. It was fantastic to see one lady who thought she wasn't on track for a comfortable retirement post separation, actually well on track! ;-)

**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*

If the economy really is bouncing back, how come so many cheques are doing the same?

An income is something you can't live without, or within! ;-)

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

**For the Mind:** Start practising your self talk now for the potential trying times of the festive season (eg I know my brother just said that to bait me so watch me win by NOT biting and just smiling). And ask for support (eg ask your spouse to mention to your Mother in Law quietly that you'd all like to get along for the grandchildren's sake).

**For the Body:** Remember to have a glass of water after each alcoholic drink (of the same size)! ;-)

**For the Wallet:** I've answered another question from our survey, with the tips applicable all year round, here on my [blog](#).

**AND MY CHRISTMAS BONUS FOR YOU: Purchase any gift on the recommended resources page [here](#) (excluding the Amazon books) and you'll receive the Basic Budgeting spreadsheets that Caitlin used to turn her situation around, plus a half hour call to help you set up and coach you through the Basic Budgeting process.** This applies if you choose to purchase my alter ego's book [here](#). Remember life's for living - not reconciling bank accounts!



### **For Inspiration**

*"The things we own, end up owning us."*

From the movie Fight Club when talking about material possessions keeping us in a cycle of debt.

If you think someone may benefit from this information please [forward this email](#). If you'd prefer your financial education a little more risqué 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.

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

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