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Subject: No excuses! You've been given the best gift of all ;-)

Dear Larissa,

This is going to be a quickie as we all choose busy lives. The question is are we busy with what we've been conditioned is important or are we focussing on those things that actually do enrich our lives and that we'll remember (like spending it with loved ones or some time alone, to top up our emotional bank account)? Remember to set the example to loved ones that you need to look after yourself before you can look after others.

So this month I'm busy with me - yep, that's right. January is the month for Just me! I do spend time with family and on work but I set boundaries and think that less important tasks can wait. Yes I've had to stop myself at times and force myself to do nothing, or be indulgent, but February will be the month of financial and work focus. I've actually put a focus on each month which I'll share as we go through 2013. So til the next bi-monthly newsletter, what are you focussing on? Here's to your success in 2013, however you define that ;-) x

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)

Newsletter



Issue 60 Dec 12 / Jan 13

Hi Larissa,

The gift of **time is the best gift of all** and Australians have a long weekend this weekend. So what will we do with that extra day? Of course all year we're given extra time (eg a cancelled appointment) and time is one thing we can't get back once it's spent. Even with an extra 10 minutes you can make an improvement in your life (a phone call you've been putting off, an email, your budget ;-) So no excuses! If we get to mid year and wonder why our life's playing out the same as it did last year, it's because we haven't changed our ways - we haven't made better use of our time.



And if you have time on Thursday nights from 10pm EST you can listen to my radio show on 100.3FM Sydney or stream via www.2mcr.org.au. ALL questions, comments, requests, soapboxes and blowing of trumpets welcome! What message would you like to tell the world? I sincerely look forward to hearing from you!

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 readers of my blog (link below). It's reaching 43 COUNTRIES - WOW!! I really appreciate the interest and of course the reason I do it so that we can all lead healthier, happier, wealthier lives. Here's to your success!! xx

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*

Teenagers complain there's nothing to do then stay out all night doing it ;-)

The easiest way to teach children about money is to borrow some from them (Hmm, maybe not so funny ;-)

I used to be afraid of the dark but after my last electricity bill I'm now afraid of the lights.

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

For the Mind and Body: Start a veggie garden even if it's in pots on a balcony. One of my clients years ago said she couldn't believe how great gardening was (mentally & physically satisfying). At the time it's all she could afford as a hobby with her children and I've never been into it BUT I have to say I've found the last 9 months incredible. My plan is to have zero footprint thus I started a veg garden last April. Just some of the benefits are: Serenity, swapping with the neighbours (eggs for veggies) and healthy produce that's saved MUCH more than I spent setting it up. I haven't bought veggies since June and my body loves the freshly picked organic pieces, not least because I now appreciate how long it takes to grow something / protect it from birds. ;-)

Plus, I seriously think in a few years time having your own food will be an asset.



For the Wallet: This month I wrote about New Year - New Habits, here on my [blog](#).

And as usual, our recommended resources page is at <http://www.financialfitness.com.au/online-store.html> and my alter ego (Your Money Mistress) has her book available [here](#).

For Inspiration

"Intention plus attention minus tension = Success."
Anon

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. 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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