

## National Financial Fitness

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**From:** National Financial Fitness [edu@financialfitness.com.au]  
**Sent:** Tuesday, 24 April 2012 12:36 PM  
**To:** larissaz@financialfitness.com.au  
**Subject:** Our last monthly newsletter :-)

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Dear Larissa,

Yes it's true. Practising what we preach, the NFF team are not going to bust our b\*lls trying to keep up with "busyness". Last month's newsletter highlighted how time flies but really it's self inflicted. **Hence the newsletter will now be sent out once every two months** (apologies to those who want it every fortnight but we still have [the blog](#) and [Face Book](#)).

So Romany's decided to stay in Canada, helping us via Skype and Anne-Marie's still doing the occasional day's work. Using the Basic Budgeting process I've worked out that 8-12 hours a week on the gym floor covers my cost of living (now that the mortgage is gone & there's positive rental cash flow). So "hello eye candy, veggie garden, volunteering and relaxation", and goodbye to "materialism, stuff & stress". If you'd like to know the commone sense secret to a healthier, wealthier life join us for our **last Government funded course for this year starting on the 16th May** ([details here](#)).

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 56 - April 2012

Hi Larissa,

Recently on Face Book I mentioned how **our "stuff" keeps us in financial bondage**. This can be via loans (including the mortgage), or continual spending leaks which can add up to hundreds of thousands over the years. The first step is to recognise where you are and where you want to be. **People are often shocked because** they don't realise what they need for retirement (to maintain their current lifestyle), OR how early and how much needs to be saved regularly.



**Our Campbelltown NSW course, now starting Wed 16th May** ([details here](#)), will help you **with this and more**. Of course someone who is happy on \$600 / wk will generally be able to retire earlier than someone who "requires" \$1200 / wk to live. So spend 15 minutes this weekend with your significant other, doing a [basic wealth check up and budget](#). Remember though if a Financial Planner gives you something this basic, run a mile! This is for beginner's as a first step, although the Basic Budgeting process and spreadsheets are used by experienced property investors.

And of you'd like to enquire about our course, please do! ;-)

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 south west Sydney Grace Program for asking me to speak to teenage girls at local High Schools about financial empowerment and the resources available. One point we mentioned was that your friends won't hang around if you don't show an interest in them and it's the same with money. Become curious about it and show an interest and it may just hang around ;-)

And as promised I've answered another question from our survey on [my blog](#).

**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*

Both can be discussed with children this month, as to how fantasy mixes with reality ;-)

Definition of an advertisement: Something that makes you think you've wanted "it" for years, but you've actually never heard of it.

"Doctor! Every time I stand up I see Mickey Mouse & when I sit down I see Pluto Pup." The Doctor says "how long have you been having these Disney spells?"

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

**For the Mind:** With Anzac Day signifying our thanks to those who have (and still do) put their lives on the line, what are you grateful for? How lucky do you consider yourself? Right now, write three things (or more) that you are grateful for, that don't cost you money (eg the love of your family, your mobility).



**For the Body:** Next time you're not feeling 100% ask yourself what this feeling is preventing you from doing (eg a cough may be preventing you from speaking and subconsciously you may be avoiding a discussion). Sometimes there are psychosomatic reasons for our illnesses.

**For the Wallet:** Check out the latest tips on the [Face Book page](#) (you'll need to sign in first) and the [blog](#). Remember only 2 months to go to the end of financial year - how are you tracking compared to last year?

**Our recommended resources can be found [here](#).**

### **For Inspiration**

*"Less stuff means less stress. You don't have to find it, clean it, fix it, replace it or insure it.  
So buy less 'stuff' & you'll have less stress."  
Larissa Zimmerman ;-)*

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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