

National Financial Fitness

From: National Financial Fitness [edu@financialfitness.com.au]
Sent: Thursday, 23 February 2012 9:37 AM
To: edu@financialfitness.com.au
Subject: Larissa, Enrol in a Government funded course, the answer & a getaway weekend

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Dear Larissa,

While a couple of people unsubscribed last month we also had the most number of appraisals for a newsletter well done. It goes to show that being middle of the road is safe but does it make maximum impact? Remember, **financially, we have to go against the herd so as to be one of the few who are financially independent.**

For those near Queanbeyan NSW you can take advantage of the **Government funded and accredited course**. Enrolments are required by 5th March, with more details here <http://www.financialfitness.com.au/PDF/FNSQbynMar12.pdf>. And for those who'd like a weekend of pampering and personal development in the southern highlands of NSW, check out Helen's Carp Diem package [here](#).

Next month we should be able to announce a major contract that's been signed that will affect financial literacy nationwide, so wait out on that one ;-)

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)

Newsletter



Issue 54 - February 2012

Hi Larissa,

As per last month's survey question, our research found that **men's nipples have no functional purpose**. All male mammals have nipples and as embryos follow a female template, they're more a genetic by-product. Like the remnants of useless pelvic bones in whales, if male nipples were harmful they would disappear. Men can however get breast cancer and alcoholics can suffer abnormal breast enlargement. **Just more reasons to adopt healthy living!**



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 those who asked questions in the survey. I'll answer them briefly over the coming months and on the blog. So Q1 is "Will my Government super (similar to 401K) still be there in 20 years?"

Well I've been saying for years that **you shouldn't rely on a. Super b. Any type of pension or c. Inheritance**. This was before a lady at a party in Canberra confided that the Government is worried that there won't be enough to pay out Super in years to come (yes she worked in the forecasting agency). And my Dad's own experience highlights how Super (like all asset vehicles) are subject to legislative risk. And my accountant agrees about Super. Remember that Super isn't an asset class and there are a lot of factors to consider. This is the quick

general answer and is not advice. No-one has a crystal ball for 20 years into the future so make sure you always have a roof overhead paid off first. Shelter is a basic need and as a bonus, why not learn to grow your own food. That way you'll never be reliant on someone else and your Super will just be a nice bonus ;-)

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*

A blonde goes to see a Doctor with a carrot in one ear, a cucumber in the other and two peas up her nose, saying she isn't feeling well. The Doctor told her it was because she wasn't eating well. Now there's a good one to start a healthy discussion ;-)

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

For the Mind: Last month we asked you to write at least 5 answers to the question: How is it that in 2012 I have greatly improved my Financial Situation? Would love for you to share your responses here on my [blog](#).

For the Body: Have one screen f*ee night per week and replace this with activity like walking or stretching or improving your financial intelligence.

For the Wallet: Check out the latest tips on the [Face Book page](#) (you'll need to sign in first) and [blog](#).

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



For Inspiration

A ship in a harbour is safe but that is not what ships are built for.
John Shedd

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. 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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