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Newsletter



Edition 98: Spring 2020

Training for a healthy Mind, Body & Wallet

Hi LLL,

How have you been? The reason you haven't heard from me is because for the last few months I've been learning a lot about end of life events and care. It all started on the 29th March when my Nanna was killed by three dogs on a dog free beach in an attack that hospitalised my Mum. That morning, Mum's distressed call saw me leave the blissful cabin in the bush to help her heal from her physical wounds and then, from the family attack of her siblings. It's a common story that when money is involved people change.

Perhaps though it's not that they change. **Money can be a magnifier of who you are**, meaning that if you're generous when you only have \$10, you'll be generous with \$10,000. Perhaps the people that 'change' have never been tested as to what their true values are.

Thankfully after four weeks my sister came down to help and I went home to the bush for a break, after a \$4,000 gearbox replacement on the way (ouch, although I did get to see the town of Forster 😊). I'm sharing this personal story to highlight that **having money and being clear on my values got me through those times** and I hope that you can take something away from it. You see a couple of days at home and then Dad had a stroke, so again I found myself driving nine hours to be at a hospital bedside, this time for four months and with a \$480 speeding fine (*insert shaking of the head at thinking a car overtaking meant it was back to 110 km/hr - 68 miles/hr).

So a lot has been happening but that's just one part of life. How we act, the decisions we make and how we emerge from the other side are perhaps more important. What's helped me get through the second family conflict (which is still ongoing with Dad bed bound in a nursing home, preferring to be elsewhere), is:

1. Reaching out to friends when I needed it
2. Crying to get the sh** out knowing that the chemicals in tears of sadness are what the body needs
3. Drawing on experience and memories such as a friend saying I'm one of only two people he knows that would not compromise their morals for money (so you don't lower yourself to those around you)
4. Comparing myself to others in life and realising there is always someone worse off
5. Asking quality questions such as 'what can I learn from this' and 'what can I do differently to get a different result?'

All the while COVID's been affecting us in many ways. Are you one of the people deeply affected? Some haven't been affected at all. Some people saw it as an opportunity to examine their finances, asked me to personally coach them and one organisation saw it as an opportunity to have me run staff training across multiple locations. Mostly though I focused on family, because on my deathbed, I'll be glad that's where I put my efforts.

If YOU seem to be doing it tough or know of someone who is, reach out and try balancing being in the present with focusing on a positive future. Just as I had to rethink the future (eg What do I want to create in the bush and in business, now that I may be Dad's carer?), **I'm going to do something I haven't before**. As Captain Zed's Survival School becomes more developed **National Financial Fitness (NFF) will be released with love** via those who enquire about joint ventures, purchasing it and by spreading the intellectual property.

With Australia officially in recession and some people reducing their superannuation (401k in the US), either voluntary or through their fund management, we need to take responsibility and future proof our own financial future. I'm really concerned for how people will thrive in our 'new normal' and knowing that COVID has changed the financial future for many, I'm offering the first 5 people who respond to this newsletter with "Share the love" a complimentary one hour Financial Fitness Check up. I've always wondered when businesses offer these if it's legitimate and I don't like saying No to people. SO...because another business has also put time and effort into getting the word out, **everyone who enrolls in the self paced [Successful Graduate Financial Fitness](#)**

(SGFF) course by 30th September will receive 2 x 1 hour complimentary sessions. That's a 12 hour course plus 2 sessions for \$69 and the money back guarantee applies as with all products and services.

Years ago I had the idea that the Basic Budgeting process (still used by Julie Wood and others since 2004), would be a household name like Excel but it hasn't happened. Partly because I was bitten with intellectual property being stolen in 2009. Well time to move past that. Time to spread the knowledge at a fraction of its value and if you're interested in 12 months of personal coaching, you'll get a structured program with 24 tailored calls. If you'd like more information just hit Reply and ask away. Please note this offer is **valid until 30 September and previous individual clients get an extra half hour consultation.** Testimonials and other offerings can be found at the websites www.financialfitness.com.au and www.yourmoneymistress.com

Where will you be at 30 June 2021? In a better financial position able to spend time as you choose or somewhere else? Take advantage of Spring. It's the perfect time to clean up your finances ready for the festive season.

May the rest of your 2020 give you 20/20 insight for 2021!

Larissa Zimmerman aka YMM. BSc (Maths) plus a few other pieces of paper
So much more than financial discipline! [Link In with me](#)
Providing Australia wide Government accredited training, supporting The Wilderness Society and more
Book me via my agent [here](#).

Thank you to ...[Social Futures](#) for organising staff training.

Four half day Zoom sessions were conducted with break out rooms, role plays and activities that allowed participants across a few geographical locations to work both on their own financial fitness, as well as when working with clients. And I learned about Zoom training!

[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](#)

Son: "What's the capital of Egypt Dad?"

Dad: "The E at the beginning, son." ;-)

Fitness Tips (with 85 more tips on [the blog](#))

For the Mind & Body: If you're in a mood you need to move. The body was designed to move and sitting still stewing over unfavourable circumstances only breeds more negative thoughts.

For the wallet: Look over last financial year numbers. Did you move ahead, maintain a safety net or not? Ask what you will do differently and see the opportunity in any crisis.

If your organisation would like interactive, entertaining and educational training or a speaker for a one off event contact me directly or [via my agent](#). To taste test the Health & Wealth Program go to [Successful Graduate Financial Fitness \(SGFF\) course](#) or press Reply if you have any questions about the offers above.



For Inspiration:

"Don't take criticism from someone you wouldn't go to for advice." Anon or Kyle Freedman

If you think someone may benefit from this information please forward this newsletter. The sooner we are all financially literate the sooner we can spend less time at work, giving those who need a job some part time work.

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Training for a healthy Mind, Body AND Wallet

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