

## What others say

"Financial Fitness [has] provided our organisation with financial literacy training [since] June 2006. Our members found these briefs to be **an excellent introduction to budgeting** and feedback at all levels has been positive.

**In a culture of living from pay packet to pay packet**, it is our belief that such training will benefit our junior members throughout their careers, **providing them with the skills necessary to avoid bad debt and achieve financial stability. It is our intention to invite Financial Fitness to continue providing financial literacy training for our members in the future."**

*Sean Watson, Department of Defence*

"Being **young, engaged and business owners**, we wanted to set ourselves on the right path for a **comfortable lifestyle as soon as possible**. We were **already using Excel** and had taken steps to reduce our debt, however Financial Fitness **showed us how to improve what we were doing**. The activities definitely encompassed solutions for a healthier mind and wallet, and with Ross being a Personal trainer, he saw how these related to the physical fitness points in the Program.

**We now lead an enjoyable, more affordable (no less comfortable) lifestyle, with a greater understanding of how soon we can live a life of luxury**. We're saving for our wedding next year and have been able to apply the skills learned via the Strong Financial Foundations course **to business too**. This information is very **suiting for all types of money personalities, with different communication and learning styles**. We have no hesitation in recommending their services."

*Kalieg Forbutt and Ross Blake*

"Well, I have some good news which will be music to your ears! After living my life (fairly) strictly by the spreadsheet you made for me for almost a year ago now, **two fantastic things have come directly from this**.

The first is that **I have not had a single financially stressful day since! This has been worth a million dollars to my peace of mind - I can't overstate this**. The second is that I am about to reach the big goal I stated on the early forms you got me to fill out - **I am in the process of purchasing my first investment property!!!** I really thought this kind of thing was for rich people only but thanks to the spreadsheet I'm on my way. Thank you again."

*Julie Wood*

**"I'm so glad I did that course with you**. It's really opened my eyes to what we can achieve. I'm so proud of myself. I went shopping the other day [...] and when I was at the cash register I nearly fainted - the bill was half as much as it usually was, and do you know, since we've started to plan what meals we'll be having through the week we've actually been eating healthier too?!"

Paul and I sat down and worked out our monthly incoming/outgoing table and figured out if we actually didn't spend everything on "nothing" we could be saving around \$500 a month (for 10 months of the year). Thanks again. **You've made my life a whole lot less stressful, and now that I have goals in place, I can see where we're going!** Cheers,"

*Melissa Jakovic*

## More of What others say

"I want to thank you for helping me get my feet back on the ground financially. WOW I would never have imagined it!! I have settled into a permanent part time position and **having the spreadsheets already happening was a bonus**, as I could see everything that I spend my money on. I have had ups and downs along the way and it's only been a short way but **the change in my circumstances is totally amazing. The money worries are a quarter of what they were.**

With this job being permanent I have also had to get used to a monthly wage so I really have to follow the spreadsheet now with vengeance. I am now confident in being able to save for holidays for the kids, and a few months down the track I want to start saving for our own house. Big plans, scary plans but I am confident that we will get there. Thank you, thank you so much!!!"

*Anne-Marie Tazreiter*

Working in the recruitment industry can be very stressful with great pressure being applied to staff to reach monthly financial targets. One **Canberra recruitment company** however, has realised that staff perform better and are retained longer with flexible working conditions and innovative training incentives, such as financial literacy.

**Implementing the Strong Financial Foundations package at one hour per fortnight**, Frontier Group have noticed a new awareness and openness within the workplace. The sometimes-taboo topic of money is now being talked about openly and the staff have noticed tangible results with their everyday money management.

**Definitely an employer of choice!**

[www.frontierjobs.com.au](http://www.frontierjobs.com.au)

"Being a mature lady with an investment property, I still found the idea of managing my money quite overwhelming. My friends and family have the attitude that money is hard work and rare, and **I thought it was exciting to live financially on the edge.**

Going through the modules of the Health and Wealth Program got me started on what I'd been putting off for a long time. With the help of Financial Fitness I was also able to clear out a lot of unnecessary paperwork I'd been keeping but avoiding (ie even some unopened mail). I am now in a better financial position and am **very happy to recommend the financial literacy training** provided by them."

*Lee-Anne Pumpa*

Financial Fitness provided me with financial counselling in October 2005. Having been in the Navy for 14 years and finding myself being medically discharged, I required not only advice on lump sum payments but **guidance on how to handle weekly cash flow.** This guidance is not provided during time in service, nor by a financial planner. The information provided by Larissa and her staff precedes that which one gains from seeing a financial planner and **their service is of the highest quality.**

I found this service more worthwhile than the financial planners I have seen as **I was provided with practical solutions for everyday financial control. Personalised Action Plans dealing with spending habits and an extremely useful tool to monitor cash flow, different to those that are already found on the commercial market, were provided.** This area of financial literacy is an emerging market, slowly gaining recognition in its own right. I believe this service is **great value for money and recommend it to those wishing to gain financial control."**

*Trish O'Dea*