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**Subject: BIG News and bonuses for you**

# Newsletter



**Edition 88: Oct / Nov 17**

**Training for a healthy Mind, Body & Wallet!**

Hi Larissa,

Having returned from overseas I'm reminded what a wonderful country Australia is and how lucky we are to live here. I'll write more on [my blog](#) in the coming weeks but for now let's be grateful for all that we do have. We have all the modern facilities, the green beauty and for it's size, not a lot of people. Sure, there's pros and cons for everything. That's nature's way for balance. In the end though, we are luckier than most.

And part of the BIG news is that the teenagers of Byron Bay and Mullumbimby are even luckier, with the Byron Youth Service being the **recipient of a Future2 Foundation grant**. Yes your local community group can apply and this round will see the local youth given financial literacy training by National Financial Fitness (NFF). I'm so excited! There's sure to be a ripple effect for the families and our thanks go out to the people below who were involved.

And now, drum roll for the west coast please. **Western Australia has their very own NFF Licensee!** American friends, think of a New York business just opening in LA. So, Kylie Coulson of PFM Solutions is now offering a variety of workshops, having worked in the financial sector for over 20 years. Based in Perth Kylie is happy to travel and looks forward to helping people improve their financial future. For more information contact Kylie via [kylie@pfmsolutions.com.au](mailto:kylie@pfmsolutions.com.au) Welcome aboard Kylie!

And **for you lovely readers** who make the effort worthwhile (seriously I wouldn't continue these newsletters if you didn't read them), I give you **Festive Season bonuses**. Financial literacy is the gift that lasts a lifetime and even spans generations as I've heard from my clients. So **for any purchase** from the [NFF store](#), [YMM Online](#) or [Onsite Services](#) **you can choose between a COMPLIMENTARY** half hour coaching session OR another online product of your choice (to an equal or lesser value). Just put what you would like in the Instructions box when checking out.

So thank you for reading what must be one of many emails you receive. I hope the "nature's way for balance" comment resonated with you and that you have an absolutely fantastic festive season!! I'll be in touch in the new year and remember there are many tips on [the blog](#), [FB page](#) and [previous newsletters on the site](#).

Until next, stay healthy, happy & wealthy, inside & out!

Larissa Zimmerman aka Your Money Mistress. 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

Thank you to ...the Byron Youth Service and Financial Planner Shane Hayes. Together our Grant application was approved and you can read about it [here](#).

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

She told her banker she didn't have much collateral but would he like one of her promiscuity notes? :-)

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

**For the Mind:** I've come up with this saying that others have adopted and it really helps, especially when you put music on. So..."**if I'm in a mood, I need to move**". Do you have something you do to get you out of the doldrums? I'd love to know xx



**For the Body:** Greens, greens and more greens. While some recommend having 5 colours in your meal (think carrots, corn, beans, purple onion and mushrooms in a stir fry), green vegetables are required the most. Easily done with baby cucumbers, zucchini or celery dipped in a dip as a snack.

**For the Wallet:** If you calculate what you're going to spend on numerous small gifts work out with those closest to do a Kris Kringle where you each buy one large gift for one person (determined by pulling names out of a hat).

Or if you think you don't have time to make a gift think again. 2 hours paid work to earn \$40 after tax may be better spent creating a letter / cardboard painted photo frame / book of loving memories. Forget the overtime. Spend the time with loved ones. I could go on and on but the main point to remember is the remorse you will have in 2018 if you spend more than you can afford. Here's to a **fun filled Festive season with no regrets!! xx**

And there's always the [Face Book page](#) with Wealth Tip Wednesday or the Money Mistress website has a number of RESOURCES available [here](#).

For Inspiration: (although I've been saying this for years ;-)

*"If you have nothing to hide you have nothing to fear." Origin unknown*

**If you think someone may benefit from this information please [forward this email](#).** If you'd prefer your financial education are risque 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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If you would like National Financial Fitness to provide you with  
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National Financial Fitness Pty Ltd ABN: 96 123 386 729  
PO Box 1008 Casino NSW 2470 AUSTRALIA Ph: +61 1300 YES NOW



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