

Subject: How is VD related to the Royal Banking Commission ? ðŸ˜Š

Newsletter



Edition 93: Summer 2019

Training for a healthy Mind, Body & Wallet

Hi Larissa,

How do you like the abbreviation of Valentine's Day (VD)? I had a small chuckle at that one. Lovers throwing caution to the wind and all. S*xually Transmitted Debt (STD) is right up there around this time of year. Which is another reason we didn't wish you a Merry Christmas or Happy New Year. Apart from thinking you had enough emails we like to think that National Financial Fitness (NFF) is different. We're here for you after the festive season, to beat the budget blues. Plus I was sorting out my own small STD. Which is why I'm drafting this letter from a cool creek bed in the Australian bush, my very own 300 acres that you are welcome to visit. Part of the reason I bought my ex partner out of Kippenduff is that the Banking Commission has made it a lot harder for people to get a loan, especially for rural property. There were a few more reasons and I'm glad to be living with nature now.

So how has the Commission helped lovers? Well people are talking about money a lot more now. While money is one of the two main reasons relationships break down, people have found it hard to raise the issue with (potential) partners so thank you to the Commission.

Comments from those involved with the findings include individuals having to have some ownership of their situation. Indeed, don't blindly believe what someone tells you. Most of us me included, have lost money due to events beyond our complete control. We did however have some control. Perhaps we could have done more due diligence or taken action sooner. Most importantly if we lose something at least we can learn and keep a lesson. I've certainly learned that starting mediation and engaging lawyers earlier is better than later. We really only lose if we fail to learn the lesson and if that's the case, a similar situation will present itself so we have another chance to learn. Life's like that.

By raising the issue early you'll find out if there are any red flags and if not, two people working towards the same goal is magic. So talk money with your honey! You'll be glad you did.

Oh and if you need help you can start with the [blog](#) which alludes to workplace training, or other products and services at www.yourmoneymistress.com.

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

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

Thank you to ... Moreton Bay libraries for running a series of Financial Goal setting workshops. So far about 55 women and men around Brisbane have learned this valuable information. The last one in May is at Deception Bay, north of Brisbane. Check out the Events page at www.yourmoneymistress.com/events/

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

Always borrow money from a pessimist. They won't expect it back ;-)

Fitness Tips (with 83 more tips on [the blog](#))

For the Mind: Your thoughts and feelings, positive or negative, are like the weather. The positive are like a rainbow. You can keep running towards it and try to catch it, but you'll pass right through. So train your mind to just sit back, relax and admire the strangeness and beauty of the concoctions your senses can cook up.

For the body: Every being has an inbuilt mechanism to fight stress and anxiety but you lose what you don't use. So put your body through calculated and predictable physical stress to develop it for challenging situations. How? Try weight training or exerting yourself aerobically.

For the wallet: Consider impulse-buys your greatest enemy. They drain your wallet fast and leave you with things that you could easily do without. The trick is to spot it when it's happening. Take a deep breath, acknowledge the impulse and remember what it is you're saving for long term. That said, just like your body can have a day off, your wallet can too. A small hiccup is okay occasionally.

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:

"Money is not the only answer, but it makes a difference." Barack Obama

If you think someone may benefit from this information please [forward this email](#). If you'd prefer your financial education are risk 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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