

# Newsletter



**Edition 82: Oct / Nov 16**

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

Dear #firstname#,

Earlier this year the Australian government published its five yearly [Inter generational report](#) stating that today there are 4.5 people aged 15 to 64 for every person over 65. In 1975 it was 7 but in 2055 it could be less than 2.5. That means less people paying taxes and more people requiring (financial) assistance, leaving the Government in a real pickle. I've always said not to rely on an inheritance or the Aged pension and when it comes to superannuation, like other vehicles for investment, it is subject to legislative risk (meaning goalposts can change), as with everything in life. So let's raise our awareness, not our debt ceiling and explore ways to fund our own retirements.

So how does our taking responsibility for our own financial future relate to Trump? In 2008 on Billionaire Bootcamp (meaning I was studying them from afar, not that I am one yet :-), I learned how Trump requested all the bank managers he owed money to, to join him to work out how to make back that money he had lost. Otherwise he would default and everyone would lose. I'd say that's a smart move! Of course recently he has shown counterbalances to that. The point is that we alone are responsible for our financial future and by thinking differently to the masses, by taking action perhaps outside our comfort zone and against our ego, we can have an outcome different to the masses. Yes research shows only 6% are financially independent so to be part of that we need to do what 94% of people aren't doing. I'd love to see those stats reversed however right now, for you and me, the time to think about our finances is now. Well it was actually 10 years ago but now is good too. Please do it, if only briefly. Remember you can procrastinate later ;-)

And talking about planning, **I'm coming back Sydney / Canberra way from the 20th Feb - 12th March 2017**. If you'd like to catch up please let me know soon so I can fit you in. Last time I missed out on a couple due to late notice and schedules not aligning. Lastly **if you're still wondering what to give or ask for, for Christmas there are some [great ideas here](#)**. **Indeed the Gift of Financial Health just keeps on giving, as it changes the course of a life and those closest! xx**

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

**Larissa Zimmerman aka Your Money Mistress**. BSc (Maths) plus a few other pieces of paper

Whipping wallets into shape! [Link In with me](#)

*Providing Australia wide Government accredited training, supporting PLAN International and more*

**Thank you...**to Lismore library for asking me to present Getting Ahead: Financial Goal setting for Teens. As usual the parents and some older siblings decided to "just sit in" ;-) xx

**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*

Some days we eat salad and go to the gym. Some days we eat chocolate, drink wine and sloth around. It's called balance.

My daughter asked for a Cinderella party so I invited all her friends over and made them clean the house :-)

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

**For the Mind:** Have you laughed today? I mean a really good belly laugh. Years ago my Dad gave me a joke book

telling me to read a few before I go to bed. He thought I was too serious?! Yes laughter is great medicine, a fantastic stress reliever. To mis- quote another great company "Just do it. Laugh today!" xx

**For the Body:** Place your fingertips on the top of your scalp and use your thumbs to massage the behind your ears. Alternate between your thumbs and your fingers, massaging your head softly and firmly. Enjoy the feeling for a moment when it's over too. And what's better is when someone does it for you so ask nicely and offer to return the favour next time. Or Give first. Now that's paying it forward ;-)



**For the Wallet:** Well it's been 10 years, yes 10 years since the Australian Government's Understanding Money campaign. Has it helped your financial performance? Did your Organisation introduce Financial literacy training as a result? Find out more and receive a Checklist via the [latest Blog post](#).

AND the Money Mistress website has a number of **RESOURCES** available [here](#).

**For Inspiration:**

*"Almost everything will work again if you unplug it for a few minutes. Even you." Anne Lamott*

If you think someone may benefit from this information please #forward\_to\_a\_friend#. 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.

You've received this newsletter due to association with National Financial Fitness. If this is an error please notify us. Also, please consider the environment and print duplex, only if necessary.

**Training for a healthy Mind, Body AND Wallet**

[www.financialfitness.com.au](http://www.financialfitness.com.au) [edu@financialfitness.com.au](mailto:edu@financialfitness.com.au)  
**If you would like National Financial Fitness to provide you with  
quality training call 1300 YES NOW 1300 937 669**