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To: edu@financialfitness.com.au
Subject: Your life now has one less Spring there

Newsletter



Issue 40 - December 2010

there,

Have you worked out your life's purpose yet? Do you really think it's about struggling to make ends meet, to have those things that others have? I doubt it. If you're reading this then you already have your eyesight - a blessing that many don't have.

So this year I've handed my niece and nephew a World Vision booklet, asking if they'd like their Christmas presents to buy clean drinking water, goats and seed for those who don't have the luxuries we have.

I'll look more at the purpose of life in 2011 but for now, as we do at this time of year, **reflect on all you've achieved and learned in 2010. Get excited about 2011** and how your financial health can improve, along with your physical and mental health.

If you'd like to connect on [Face Book](#) (Larissa Zed Zimmerman or Your Money Mistress), I'd love to

A message from [Your Money Mistress](#): Whipping your wallet into shape!

Okay people - another year is almost over - **which means one less Spring season in your life.**

If you're 40 years old, you may be lucky enough to have another 40 left. This means there's not a moment to waste. This doesn't mean go faster. In fact, **by slowing down your consumption and thinking globally for the long term, you'll be able to retire (meaning do what you want) earlier.**

Activities to help you do this can be found in my book (link below). **My money back guarantee** is that if you send the book back within 30 days, I'll donate it to the local library and refund the purchase price. **I'm that confident that you'll see it's worth it's weight in gold.** You can get it (& a discounted copy for a friend), [here](#).



Corporate training

Research shows that **workplace fraud increases when there is financial strain at home. Have you booked your financial literacy training for 2011?**

By being financially healthy, your confidence and decision making improves, as judgement is not clouded by "other things on your mind".

See how Financial Fitness can benefit your organisation & clients by **completing your Organisational Health Check up** [here](#).

hear your New Year resolutions.

Until next, **have an incredible Christmas and fantastic New Year!**

National Financial Fitness

Thank you.. goes to Campbelltown library for purchasing a copy of my book. Now the locals will be able to learn in the comfort of their own homes at no charge :-)

Life's lighter side

Please accept that no offence is intended. If you have a sense of humour, you are on the way to great health.

"I had some words with my wife and she had some paragraphs with me." Sigmund Freud

My wife and I were happy for 20 years. Then we met." Henny Youngman

"The most effective way to remember your wife's birthday is to forget it....once." Ogden Nash

Courtesy of a Rotary newsletter

If you think someone may benefit from this information please [forward to a friend](#). The sooner we are financially literate the sooner we can spend our time as we please and society will benefit as a whole.

Our training is Government accredited meaning an external auditor has deemed it to meet Australian standards.

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Individuals

This is always an exciting time of year as we look forward to new beginnings. Around the 30th or 31st Dec, take **at least 15 minutes for yourself** to write down some goals and what resources may be needed to achieve these.

I know one family who does this together with their adult children. It's a great example for younger children and of course, **many "positive thinking heads" are better than one when maintaining momentum.**

Aunty Lissy (view the [website here](#))

This week I took a flying visit to Canberra to see the young teens I taught at the beginning of the year, graduate. It was great to see some supported by family members and I reminded all present that in order to bring out the best in someone, we need to see the best they have in them.



Fitness Tips

For the Mind: Write on a BIG piece of paper "**Relax and receive all that is given**" and place it where you're most likely to be stressed. I have mine above my computer, along with "be it, feel it, have it."

For the Body: I would be lying if I said I've done 3 sessions per week this month. What I did do is dance around the lounge room with hand weights for 25 minutes one night to my favourite music. Exercise can be any activity like cleaning the house. Remember, move it or lose it and if you want different results to last festive season, **you of course have to do something different!**

Wallet: With one click you can now easily subscribe to the fortnightly relationship and money saving tips on my blog [here](#).

For Inspiration

Counting time is not nearly as important as making time count.

Training for a healthy Mind, Body AND Wallet

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If you would like National Financial Fitness to provide you with quality training call 1300 YES NOW 1300 937 669