

Dear there,

Recently Larissa taught a school holiday program to children she had spoken to in mid 2009 about financial literacy.

They remembered that it took **22 years to pay off a \$10,000 credit card debt** at 12% interest (if you make minimum monthly repayments). Did **you** know this?

And did you know that **at age 45 you only have 240 monthly (or 520 fortnightly) payments until you turn 65?** Notice the numbers here and why it's better to pay your home loan fortnightly.

So while you're busy making money, think about how long your bad debt may take to pay off. **Instead of working harder to make more money it may be easier to adjust your spending habits.**

And remember to have fun!! It doesn't have to cost anything, just like in 5th grade!

Thank you..

To [SWISH Education](#) who asked "**Auntie Lissy**" (i.e. **Your Money Mistress for children**) to teach their amazing program! All the students and teachers had a fantastic time, and we look forward to doing it again in April!

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.

Remembering the school holiday program.....

A message from Your Money Mistress: Whipping your wallet into shape!

As I've said before, **sex** (written that way for the spam filters) and money are the 2 main stressors on a relationship. I recently spoke to a group of people aged 16 - 75 from all backgrounds on STI's (sexually transmitted infections) and STD's (sexually transmitted debt).



As the Men's Health Guide to the Best sex in the world says: **"If you're not mature enough to talk about it, you're not mature enough to be doing it."** Fortnightly thoughts and more money saving tips are available on my blog. **You can be kept up to date** by clicking on the Leave a comment link and selecting "Notify me of new posts". You don't have to leave a comment - you just need to click the link [here](#).

Beware how much you fake it

A lot of people spend money **trying to look wealthy instead of building real wealth.** Sometimes they even spend money that isn't theirs, to buy things they don't want, to impress people they don't really like. How crazy is that?!

If you are in the deep hole of debt, stop digging! Don't try and keep up with the neighbours. **Their opinion is none of your business :-)** And if you're in business remember the cornerstone of a solid foundation for your organisation is healthy personal financial habits. **I'm amazed at the number of fraud prevention articles that don't mention the strategy of educating employees** in how to manage their money. Think about it - if they have enough, they don't need to steal yours. Plus **they'll be thankful and more loyal to an employer that cares about their well-being.** To find out how rich you are go to: www.globalrichlist.com

Knock Knock
Who's there?
Alfred!
Alfred who?
Alfred the needle if you sew!

If you think someone may benefit from this information please forward it. The sooner we are financially literate the sooner we can spend our time as we please and society will benefit as a whole.

You are receiving this newsletter due to your association with National Financial Fitness. If you have received this email in error please notify us. Also, please consider the environment and print duplex, only if necessary.

Our Services:

We offer Australian Government accredited and non accredited training. Catering for organisations, we also tailor solutions for individuals. Our Basic Budgeting spreadsheets can be found on the Health & Wealth Starter CD [here](#). Alternatively, [contact us](#) for more information on how we can help you, your family and your workplace become financially fitter!

Next month:

**Canberra Leadership Forum
12 - 14 March 2010**

We're working on keeping things simple for you and us....

Thank you to those who fed back that they love the newsletter and hoped it might become a fortnightly email, as well as those who said it was too long. We're in the process of defining the lines of demarcation between:

- [National Financial Fitness](#) including licensees
- [Your Money Mistress](#)
- [Aunty Lissy](#)

As the principles for a healthy Mind, Body and Wallet are the same for all age groups (it's just the examples and method of delivery that change), we're wondering whether to do 2 newsletters or 1 per month. You'd be surprised how much time goes into getting one out :-) **You can leave your suggestions [here](#). Thank you.**

Another success story!

One of our clients is in the paper! Check it out [here](#). The funny thing was an ex-boyfriend in Melbourne

read Larissa's name in the article, called her for financial fitness tips and they've decided to remain friends. If you'd like to feel fantastic and achieve your financial goals much sooner, [contact us](#) for more information.



Fitness Tips:

For the Mind: Remember your self worth is not based on your net worth.

For the Body: Burn extra calories through the day just by consuming your water, iced or chilled (when not with a meal). It takes more energy to heat the water back to body temperature.

For the Wallet: If you want to feel rich, just count all the things you have that money can't buy.

With Valentines day approaching here are two "lovely" quotes:

You know you're in love when you can't fall asleep because reality is finally better than your dreams. - Anon.

Come live in my heart and pay no rent. - Samuel Lover

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)**