

Newsletter



Issue 29 - January 2010

Dear #firstname#,

First the formalities, Happy New Year! We know it's late but we like to send these out when it's off pay week in Australia (for overseas readers, most Australians on our list get paid every 2 weeks, not monthly).

And now the fun, may 2010 be all that you desire and more!! Of course you can desire day and night but until you take action and believe your desires to be true, it won't happen.

What do we mean? Well, if you want to be financially fitter and **effectively give yourself a payrise this year that lasts for life**, you need to DO Something! And Financial Fitness can help!

Whether it's teaching you healthier spending habits, helping with investment decisions or adopting our flexible Basic Budgeting process, **we WILL NOT have you trying to stick to a budget. That is unrealistic!**

And do you honestly believe from the bottom of your heart that this year will be different? This belief can go a long way in helping you achieve your goals.

If you would like help with your New Year financial resolution, your Money Mindset or for us to **speak with your Training Manager so you can achieve that perpetual pay rise** then [contact us](#). If you would like to work on your own Basic Budgeting spreadsheets, they are available on the Starter CD [here](#).

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

Like always, there is so much I want to share with and ask you. Having just had the bathroom renovated and after watching the opening scenes of the movie Slumdog Millionaire, I was able to reinforce my **Attitude of Gratitude** for the basics in life like plumbing.

And on New Year's Eve, a drunken man had to admit that while he thought life wasn't going too well, he did have all his limbs and faculties and money to buy more beer. So it wasn't all bad! Just like birds of the same same feather flocking together, **those with positive attitudes will mix socially and attract other like minded people.**

In fact, I received a call last week from an acquaintance who just wanted to hear my always upbeat, cheerful voice. He didn't know how I did it but as I said to him what is the alternative? Sure, I occasionally get down but it can't last long **because my subconscious positive habits kick in. So what positive habits are you forming this year? For weekly money saving tips, visit my blog [here](#).**



Make it happen in 2010!

Here are our 6 tips for terrific financial results in 2010.

1. Work out **WHAT your ideal financial weight is**. Just like your ideal body weight, work out what your ideal financial weight is (ie the equity you're aiming for).
2. Get a clear picture and the associated awesome feeling of what this means. A bank statement with numbers probably won't inspire you as much as being able to spend 2 months of the year on holiday with your family. **This is your WHY.**
3. **Identify** any limiting subconscious beliefs such as "I will lose family and friends if I become successful" and work on these using any of the plethora of techniques. And preferably have a support person working with you.
4. **Choose** one or more people to model. Read about them, watch documentaries and if they are closer to home, talk to them. Ask them to lunch and ask them questions.
5. **Spend** at least one hour per week to focus on your finances. There are 168 hours in a week so aim for at least 1 hour per week.

Please note our Special Offers Expire 31st Jan 2010

Thank you..

A special thanks goes to the [CRBEC](#) who asked Larissa to be one of their speakers at their December event. Over 60 people heard from selected speakers how we use networking to grow our businesses. A couple of people even mentioned how much they liked the Money Mistress' whip! ☺

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.

Love: a temporary insanity often curable by marriage.

What's a man's idea of helping with the housework? Lifting his legs so you can vacuum.

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
National Financial Fitness offers Australian Government accredited training and non accredited training, nationwide and overseas. We cater for corporate clients and tailor solutions for individuals.

Our products and services, including our Basic Budgeting spreadsheets can be found on our website [here](#). Alternatively, [contact us](#) for

least 1 hour per week.

6. **Complete our Health and Wealth [checkup here](#).** This is only the first step towards a healthier worklife balance.

Remember the WHAT and WHY are so much more important than the HOW. And of course, this isn't even a snowflake on the top of the iceberg! Visit Your Money Mistress' blog and share your ideas [here](#).

Thank you and a Complimentary presentation in Canberra, courtesy of [Critique Bookkeeping](#)

A special thanks goes out to the following people who provided us with feedback for the NFF website. Your cheque is in the mail if we received your address: Tim H, Gavin B, Jean S, Zoe R, Sue Ella M, Ruth J and Josephine D. *Thankyou for your valued feedback! We will endeavor to improve and update our website so keep an eye out!*

And Critique Bookkeeping have graciously allowed their 5th Feb Canberra event to be opened up to more than just their clients. **If you would like more information on this 3 hour complimentary presentation where Your Money Mistress will be talking just hit reply and type "5th Feb info please".**

Extended Offers!

For loyal and new subscribers alike, we've extended our Festive Season Specials to the 31st of January.

You can teach yourself or someone else "How to fish" rather than "hoping" someone gives you the fish, by using our Basic Budgeting spreadsheets on the starter CD found [here](#). Or [ask us](#) to show you how.



Fitness Tips

For the Mind: View any problems you have as challenges to grow and rise above this, so it is never a problem again.

For the Body: Water is liquid gold and our bodies need it carry away waste material. Have a glass first thing in the morning and last thing at night, and don't drink tea or coffee (or do exercise) until your urine is clear.

For the Wallet: Take time to notice the difference between "hoping" for better financial fitness and "expecting" it. Expectations have more certainty and generally require action and preparation.

more information on how we
can help you, your family and
your workplace become
financially fitter!

Call us on +61 300 YES NOW

For Inspiration

Begin to be now what you will be here after.

-William James.

Next month:

**Beware how much you fake
it.**

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)