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**Subject: Bad Debt Bootcamp® & our international reputation**

# Newsletter



Edition 87: Aug / Sep 17

Training for a healthy Mind, Body & Wallet!

Hi Larissa,

I always ask for the bad news first so I can end with the good news, so I'm going to start with a rant. There's been a lot of news lately about how people are doing it tough and I agree some people are. But in my experience a lot of people crying poor aren't making the best use of their money and they feel the government owes them. Indeed one New Zealand woman told her European husband that **Australians spend first and then work out how they're going to pay for it**. If this is you PLEASE STOP and START SAVING for **the longest holiday of your life, retirement**. Start by looking at retirement calculators to see what you need and if you aren't on the right path, change tracks.

Now the good news. Starting new habits can be fun and easy, especially if you enlist help. Ask your spouse, child or friend to play the game with you and set goals with rewards. For example once you've paid off / saved \$500 you get a night off or boys night in. Let your imagination run wild with low cost rewards!

If you'd like professional help **Bad Debt Boot Camp® is coming to Brisbane! PLUS Men and their Money** (the non-politically correct version, partners welcome). If you'd like more information for yourself or a friend just hit reply and say "More info please". It'll be in your inbox before you can say "Maybe my workplace would like to run this training as a way of giving us an indirect pay rise." :-). Hope you had a great start to Spring, Spring clean your finances and have a smooth run to Christmas!

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

Larissa Zimmerman aka Your Money Mistress. 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 PLAN International and more

Thank you to ...[Venetia who gave a testimonial](#) based on a course she did 10 years ago! From \$6 an hour to running her own jewelry business from home! Yes I'm slow to get these and then edit / upload.

[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

She thinks the tooth fairy is a gay dentist. He thinks grammar is the person who married grandpa. :-)

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

**For the Mind:** Go Bush Bathing! It's awesome! Immerse yourself in nature - walk, jog, touch the plants, sit and be still. I can tell you from experience 5 minutes in the park does wonders xx

**For the Body:** Stretch where you are. In a chair, reach up and to the sides. Twist your torso to look behind you. Walk your hands down your legs or stand up to touch your toes, stretching the hamstrings. All parts are linked as I've recently experienced ;-)

**For the Wallet:** The latest blog post shows why rehab is like money management. If you've ever recovered from a physical injury you'll find the similarities and tips to help you adopt healthy financial habits [here](#).

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:

"The things which are most important don't always scream the loudest." Bob Hawke

If you think someone may benefit from this information please [forward this email](#). 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.

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Training for a healthy Mind, Body AND Wallet

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