



10 LIFE DESIGN TIPS
to living a
Healthy Wealthy Mum's Life.



A helpful resource produced by Healthy Wealthy Mums Life

Living a Healthy Wealthy Mums life isn't about looking amazing in your Lorna Janes (if you own them) or having a bulging bank account, though that's always OK.

It's about being happy within yourself. Happy with the choices you make, happy with how you live and what your life looks like.

It's amazing that you don't need to be a millionaire to feel like one or live like one, in fact, there are millionaires who feel miserable. The one thing that happy millionaires have in common is a feeling of freedom. Freedom to live life on your terms and take up any opportunity you choose.

This little booklet will give you some insights into how you can create a life you love, save money and create a healthier environment to live in.

Some ideas may be challenging for you. Take them on one at a time and let them settle. Introduce changes slowly and see what happens.

Even if it's simply the way you think at first.

THAT is the most powerful change you can make in your life and the life of your family.

Change your thoughts to positive ones.

Life will always give us challenges, but it's how you manage them that makes all the difference.

GOOD VIBRATIONS

You know that feeling when you realise someone is standing behind you, or when you walk into a room with someone in it and it either makes you happy or really hesitant to enter?

That's their vibration you are picking up on. Everyone has a vibration. The happier we are, the higher our vibration.

The higher our vibration, the more life seems to flow for us. Many of these Life Design Tips will do that for you.

The great thing is -

Love, Joy and Peace resonate the highest vibrations and anyone can love.

Anyone can be joyful and you can, even as a busy mum find peace.

This one factor will underpin any change you want to bring into your life.

Our Life Design Tips will take you through a series of aspects of your life to consider where you'd like to see change in your lifestyle, your beliefs or your circumstances.

It takes 1 second to raise your vibration and
tune into a happier frequency.

With every choice you make in life,
your food choices, money choices and even your
thoughts, the key factor to consider is seven little words

Will this choice get me to my goal?

It is one of the most powerful things you can do,
to bring positive change to your life.

When our choices & actions are aligned with our goals
and dreams, you step into your flow.

Use it to guide you to your dream lifestyle, though it
won't be a dream once you start using it -
you'll be creating it!

Yay!

Welcome to the Healthy Wealthy Mums
Special Guide -

*10 Life Design Tips to be a
Healthier Wealthier Mum.*

Even though many of us in the western world
live a life above the poverty line,
we can still feel like we are poor or broke.

Some would even go so far as to say we live a
limited life. But we are SO wrong.

We truly live in abundance.

When we realise that, things can totally turn around
for us in many areas of our lives, not just financially,
but in our relationships and the kind of opportunities
that come our way.

We also become more grateful for what we have
and what is available to us.

If you have food in your fridge, clothes on
your back, a roof over your head and
a place to sleep

YOU ARE RICHER THAN 75% OF THE WORLD!

If you have money in the bank or your wallet
and some spare change

YOU ARE AMONG THE TOP 8%
OF THE WORLD'S WEALTHY.

If you woke up this morning with
more health than illness

YOU ARE MORE BLESSED THAN THE
MILLION PEOPLE WHO WILL
NOT SURVIVE THIS WEEK.

If you have never experienced the danger of
battle, the agony of imprisonment or torture,
or the terrible pangs of starvation

YOU ARE LUCKIER THAN 500 MILLION
PEOPLE ALIVE AND SUFFERING.

~

WE ARE ALREADY LIVING A
MILLION DOLLAR LIFESTYLE

Let's get straight to it, you're here to discover those special life tips.

1. GRATITUDE

When we are grateful for what we have in life already, we change our perception about what we want.

If we want better behaved kids, a bigger house, better job, more money, different food, different experiences, more freedom - when we are grateful for what we DO already have, sometimes we realise we have elements of those 'wants' in our lives already.

So when your kids are playing nicely together, or are polite to strangers or give you a hug when you least expect it - say a genuine thankyou. Make a positive comment, it's like watering a plant.

Those areas of your life that you pay attention to will grow and expand when you show gratitude for them.

It can be hard to be grateful for a horrid situation.

In those circumstances, look to see the lesson that you are learning and how you are expanding from it. There will always be a silver lining, even if it's simply to acknowledge your own ability to deal with the crap life sometimes throws at us.





2. ACKNOWLEDGING WHAT YOU HAVE

Now this step is similar to Gratitude,

but it's about going on an active search for what is already great in your life and what needs to change.

It's also a way to reprioritise how you spend your time and your finances.

If you look in your wardrobe and you find 8 little black dresses and you never go out, what are they there for? What experience are you wanting to create with them?

Is it a need for a social life? Is it a need to be 'seen' and admired by your partner?

Is it simply a link back to a memorable moment or period in your life?

There is always a reason for everything we have in our lives.

As you go about your day, cleaning, watching TV, playing with the kids etc - look about you, do you have a bunch of things you don't need anymore?


Do you have things that represent a dream that you haven't chased yet? If you don't take action or have a clear plan of when you will, that 'dream' may be pulling you down if you can't see it taking shape. It's the belief in a dream that keeps it alive.

If you don't believe it, it's like a perpetual lie you tell yourself, which will pull down your vibration and lower your self talk. Start taking action and either put things to their intended use, or part with it.

If it's a memory item that doesn't need to be out, take a photo of it and pack it up safely to preserve it. Honour it. Turn it into a treasure.

Acknowledge the good stuff, this will increase your self esteem level.

You will create more room into your life, more room to breathe and dance to the song that makes your heart sing. You'll find you have less to irritate you and grumble about too.





3. DECLUTTER

This is in all areas of your life.

Are you making financial choices that aren't really benefitting you?

Are the kids toys exploding from their toy box, or worse still you feel like you live in a toy box??

Are your children older and spending less time at home, so you can reduce the amount of space their 'stuff' takes up?

Is your fridge and pantry making you feel sick - literally?

Start with small steps, every day pick up something that is not used, doesn't make you smile or annoys the crap out of you and either store it properly, donate or give it away, return it or bin it.

Decluttering will free up your mind and increase your finances if you sell items.

If decluttering triggers negative emotions, stop for a minute (and I said a minute, don't stop the process completely) and ask yourself what the emotion is. Why is this upsetting you?

Why can't you release something? If you can't move forward straight away, simply put it in a 'thinking about it' box - but don't let the box become more than one, or turn into a room.

You may find that the process allows you to retrieve old memories that don't serve you anymore.

It may highlight a connection to a good memory that you don't want to give up. If this is the case, find a way to acknowledge and treasure the memory instead of allowing it to clog up your life.

When we live in a clutter free environment, we are generally happier.

Decluttering just makes life more simple.



4. CREATE A HEALTHIER KITCHEN

Today I rarely make it into the middle aisles of the supermarket. I tend to shop around the outside unless I need a cleaning product I don't make or I'm picking up something in a can.

Processed food has a lot to answer for when it comes to our budgets and our health. Have a look in your fridge and pantry to see where you can improve your current situation.

If you are interested in the Healthy Wealthy Mums Life info, I'm guessing there are some areas of your health that you would like to improve.

It starts with your fridge.

And I say fridge because that's where all the healthy stuff is usually kept.

If all you change is to add in a few more cups of fresh vegetables into your daily diet, you'll improve the health of your family. Preferably not frozen or canned.

Predominantly fresh vegetables and meat you cook yourself. The benefits of good nutrition are enormous. You have more energy and life just seems lighter. You don't have to make a big deal about it, you just simply add it in. No 'dieting' just more of the 'good stuff'.

You could even plant some herbs to keep the flavours up and you'll save in the long run. I know of 5 year old parsley plants that just keep on giving!



CREATE A HEALTHIER KITCHEN cont'd 1

So consider what you eat, where it came from and how was the food cared for?

Raising your vibration is easier when you can eat conscious of the fact that you aren't eating chemicals or that if the food once lived, that it was treated kindly.

Cleaning is another area of the kitchen where a few changes can improve your life and the world around you. Cleaning products have come along way in the past few years.

Manufacturers are slowly picking up that people want to avoid absorbing chemicals where they can.

To best avoid toxins and keep your budget down, use basic products found in your kitchen cupboard to clean your home. You may find them surprisingly effective.

Vinegar, Bicarb, an eco friendly dishwashing liquid and Eucalyptus Oil will essentially cover a cleaning kit.

Back them up with good quality eco friendly microfiber cleaning cloths and you'll have a whole range of situations covered and your house will sparkle.

This kit will last you for years and make you all healthier.

Check out Norwex distributors or White Magic in your supermarket or hardware store.

We are *what we eat and absorb.*



5. LEARN TO LIKE YOURSELF

Yep. Like yourself.

Start to accept who you truly are and even write a list of things that you like about yourself.

You can probably list a whole page of things that you DON'T like, and feel free to write them out first with a bit of detail as to why you don't like something and start your path to change with that very list. This process will help to get the good stuff to flow.

Throughout the day, find and notice those aspects of your life that you are already in love with.

Joy comes when you get to a place where you can be OK with who you are.

If you truly DON'T like who you are, get that 'I DON'T LIKE' list out of your head and onto paper. It will make it easier to change things around when you can see and acknowledge it.

The larger your 'DO LIKE' list is, the stronger your self esteem and resolve will be.

When you are happy with who you are, you'll attract more likeminded people to you and you'll be a whole lot more fun to hang around.

BUT I DON'T WANT TO SOUND LIKE I "LOVE MYSELF" OR THAT "I'M UP MYSELF".

It won't happen.

When you truly like who you are, you'll simply feel a quiet sense of satisfaction. You will feel so good, you won't need to tell others how good you are, because deep down, you just know it.

I love and approve of myself completely.



LEARN TO LIKE YOURSELF cont'd 1

Throughout this process, you may find that you attract some ribbing or negative talk from family or friends who have noticed a change in you. Whatever their opinion, ignore it. There is no need to react to them.

The only opinion that matters is your own.

You may have strong personalities around you, people who have to tell you what they think.

Your simple reply could be "I'm giving this a go" or "We'll see what happens".
There truly is no need for you to convince them that you are right.

It's wasted energy, they have already made their minds up based on their own experiences. In the end, those types of encounters will help to strengthen your resolve for change, as you learn to quietly stay strong and confident about your choices.

When you start to like yourself it's almost like rediscovering an old friend.
Someone who you look forward to seeing because you have so much fun.

Indulge in those hobbies or craft that you like. Or do a crossword or suduko game.
Go visit someone or something that you have been meaning to see.
Only if it feels good. You don't have to spend a lot on experiences.

The biggest expense is often time and the courage to step up and into a new future.

This process may feel challenging, it may feel uncomfortable at first, but the more you do it, the better you'll be at it and the change will start to feel like part of your normal life.

Start to rediscover your interests and build on them.
Do what makes you happy.

6. LIKE WHERE YOU LIVE

This is about being satisfied. Step into part of that now, it's relatively easy.

If you look around your home and you don't like what you see, well it's time to do something about it. Even just for five minutes. By creating small changes on a regular basis, they all add up to a big one over time.

Stop walking around things that annoy you and create a space you love to live in. This will effect many other areas of your life too. Stops you grumbling to yourself too ;)

Our home environments are often a reflection of how we are feeling about life. Therefore you can change your feelings by changing your environment too.

If you are living in conditions that you truly hate, you'll need to look for the silver lining. Does your accommodation keep you safe from the elements outside? Do you have running water? Do you have a bed to sleep in? Re-engage with your basic needs and build up from there.

Then you can address the surface stuff.

My house can get quite messy when I'm working on projects or feeling frustrated about some part of my life. I sort of stall on my housework. I stop picking up things.

I can also become resentful if family members complain and can feel justified in my resentment because 'no one else is helping, no one else is moving forward, why is it all up to me?'.
But from an energy perspective I am stalling the good stuff coming into my life.

It's almost like I'm defensive of the new, simply because it's unknown.

When you decide what you'd like IN your life, you will also identify the elements of your life that you are NOT happy with and you can start releasing them.

So clean out your cupboards one by one.

Just one a week will make a difference over a year, or do a whole room in a weekend.



“Have nothing in your house that you do not know to be useful or believe to be beautiful.” William Morris.

LIKE WHERE YOU LIVE cont'd 1

If you have a lot of stuff, or have reached a turning point in your life where you are carrying the past into the future, a past better left behind you, it's definitely time to declutter and release things that no longer serve you.

Start by creating pockets of your home that you DO like, DO enjoy and DO want to be in. A shelf here, a bookcase top there.

As long as you have visual stepping stones to focus on, you will become calmer and create a mindset that change is possible.

Slowly all those little spaces will join together.

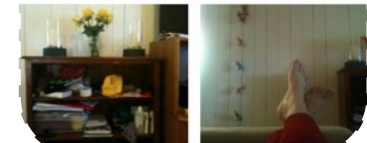
Deal with things, don't just divert them to one room. This is about effective progress.

Decluttering is KEY.

Don't feel the need to rush it, if it takes a week - it takes a week. We have busy lives.

Once you've decided how you want your life to be, continue to make small positive choices throughout the day to bring your chosen life into being.

For those things that you can't part with but no longer use, pack them up together for now and in the coming months on the blog we'll show you some options of how to preserve treasured but impractical keepsakes and part with the junk.



7. PRIORITIES

There are many aspects you'll need to consider to design your Healthier Wealthier Life.

You have now had a look at yourself and your home.

You've considered what is important to you - now it's time to start living by those standards.

What do you love to have in your life and what are those standards that you don't want in your life?

There are many elements that you might like to change, depending on how far away you are from your dream goals.

Set some ground rules - focus on a couple of aims that are attainable in the near future.

You may not be able to build that dream home right now, but what about the home you live in today - is there anything you can change that will replicate the atmosphere in your dream home?

Even if it's simply a pot of cherry tomatoes on a windowsill, if you find yourself dreaming of an abundant veggie patch.

Wanting to spend more quality time with the family, but you always seems to be fighting about the same things? Keep an eye out for triggers when you see what is happening in the lead up to the little family blow outs, you can usually see a way to meet people's needs before the drama can occur. Focus on your priorities.

You will again be able to enjoy your family.

NEVER GIVE UP
ON A DREAM JUST
BECAUSE OF THE TIME
IT WILL TAKE TO
ACCOMPLISH IT, THE TIME
WILL PASS ANYWAY.
Earl Nightingale.



PRIORITIES cont'd 1

It's time to redefine your boundaries and priorities.

Start with your TV viewing. It's a time waster.

If you ARE watching TV, you could be sorting or folding washing, or sorting through those boxes of things that you collected, but aren't sure what to do with the contents.

From now on, you are living consciously.

When you have some spare time, incorporate some movement towards your goals.

Even if you choose to keep up habits that have kept you stifled. By reading this guide if it wasn't before, now you have raised your awareness about how your life is working - you are now aware of how to make change happen.

You have started the conversation with your subconscious.

By raising your preferences of how you'd like your life to be, you have planted the seeds of change. You can choose to fertilise and water them, or leave them to lay fallow and dormant. But they have been planted.

If you choose NOT to act, acknowledge the reason. It could be that the timing isn't right. I have wanted to write a book for years, but I knew that for me, the timing wasn't right. I wasn't in the position to be able to devote the time to it or be able to manage any promotions due to the high level of attention my family required of me.

Hubby was working away from home, I had 4 kids to get through school and our home life was fluctuating on a regular basis. But while I waited for a 'good time', I continued to feed the dream. Writing, learning.

The time is now terrific for me to delve into my dream.

The statement
"I have no choice" is a lie.
You can choose.
You simply do not prefer
the alternatives available to you,
for whatever reason.
So you select the outcome
that you most prefer.
Isn't that power?

Neale Donald
Walsch



Priorities cont'd 2

For example. We'd had issues with finding swimmers for lessons on Fridays.

I'd ask the kids to put them in the laundry every single Friday afternoon -

but there would always be a reason why the kids would get side tracked and I'd lose track too.

My kids are old enough to be independent, so I set up a system where each night we have to get everything ready for the next day. We are notorious with socks, so that was one less 'search' for the morning. And even though they still had to do it, the desperation wasn't there as we don't have a deadline the night before. It would just have to be done before 'free time'.

Life is just easier when you establish your priorities.

My first priority was to have the house flowing smoothly again. So I make an effort.

We used to have almost a dance going once, where our 6 busy routines all just gelled together - and it feels good to be getting it back again.

We also have spoken as a family about our priorities. Buying our own house is important to us all - so all of us know if mum says no to making a purchase, they don't argue.

I've also changed my response from a frustrated "NO" through gritted teeth, to "Is this a priority right now? Or is it something you can save up for?" My focus is not on what I can't give my kids, it's about teaching them money management, and with two now out in the world being responsible and able to save and hold back from spontaneous decisions, I can see the benefits of those priorities.

Straight away through using the question, I've released responsibility and the emphasis goes on the person who wants it. I can help them get it, but it's not just up to me.

I remove myself from the drama and have taught my kids how to live without a credit card!



8. BUDGET BUSTERS

You may find after thinking about where you are now and where you want to be, the result is total confusion about how to get to the life you want. Don't run away yet.

There is always a way to get what you need and really want in life. It just can take different perspective to make it happen.

In our modern day lives, this often means having the financial freedom to enable us to make things happen. Sometimes the funds to make our dreams happen can be scarce.

One of the things I'd often see with clients and myself, when a seemingly unsurmountable pile of bills or items on a to do list that didn't seem possible to achieve, there can be a tendency to 'close the door on it'.

But all you should do is make a decision and get back to it.

Put your big girl panties on. Deal with it. Break it down if you must. But deal with it.

You may find you just need to start jiggling things and you'll find what you need.

Segment the pile of to do's. If it's finances, list all the outstanding 'gotta be paid yesterday' items in one list. Then work out your weekly, monthly, quarterly and yearly bills.

You'll find a blank monthly template to help you with this at the end of the Budget Buster section.

Colour code them in order of necessity.

Draft out your income and the outgoings, if they don't add up to balance, you'll need a slightly different approach. If however on paper you should have cash left over each week, yet you find yourself short on a regular basis - look through your receipts and keep track of where you are spending money.

In the immediate future, redirect those 'lost' funds to your outstanding debts first.



BUDGET BUSTERS cont'd 1

Then just keep going with the funds priorities. If you designate \$50 each week for your electricity bill, prepay it if your account is already up to date.

It's a nice feeling to open a statement and find you are in credit or have already paid a substantial part of the account.

This is a perfect way to build a three month 'soft fall' for your family. When you have enough in your accounts to cover you for three months without an income, something different happens to your self esteem and outlook on the world. You have a buffer, a cushion from the unexpected.

You decide what you need to be your back up. Is it the \$2000 you need for a bond when you are moving house. Is it having extra toilet paper in the cupboard, or something else you use regularly and would hate to run out of. Building up your stores, reserves and financial buffer from the outside world will make you feel like a millionaire.

FINDING SAVINGS.

I've talked a lot about the emotional work to do to design your life, but a few practical things mean you can get more direction and movement towards your ideal life straight away.

So first look to the savings you could make. Thanks to the digital and yearly contracts etc that we get signed up to, you'll need to print out a year calendar (I use a month by month) so you can record when memberships and contracts expire. You may not be able to do everything at once, but at least then you'll know what you are changing and when. The idea of saving money can be quite motivating, as you can better direct your funds to your own benefit.

Areas to consider are phone accounts, internet providers, TV subscriptions, gym memberships, club memberships, training, website subscriptions, insurance, utility providers etc.

Go through each and every one of them. Reassess if it's something you use or really need in your life.



BUDGET BUSTERS cont'd 2



Record how much you are spending with them, if you are using them at all, Is it an account that can be suspended to a more appropriate time?

I have an account with www.fmtv.com - I love the programs they air, but I don't visit every week, so with the option of suspending a couple of months available, it allows me to indulge when I have the time and save \$\$ when I don't.

Record when you are paying, how and if you had ever had missed payments or experienced problems. To know how your credit rating will be perceived is often a great incentive to keep things in order.

So as you find reoccurring payments ask yourself, If I'm not using this is it something that can be suspended or cancelled?

Write down possible answers and take a few days to work out the best result for your family.

Next look to your fridge and pantry. What is in your bin?

Where is the wastage in your kitchen?

We spend an extraordinary amount on food in western societies and much of it goes to waste. Smart farmers will often find an alternative for their unused produce, or they literally plough it back into the land.

In our family kitchens, a lot of food can go to waste.

Whether that be unused food, packaging and prepared unconsumed food.

Our bins are groaning with our cast offs.

We all have waste. Where possible, recycle, reuse and redirect your waste before reaching for the bin.

For food scraps, try composting, a worm farm or if you can get a couple of chooks as they'll reward you with eggs!



BUDGET BUSTERS cont'd 3

Start to record your families regular eating habits. You save time and money when you shop from a conscious place.



- How much is it costing you each meal?
- What time does it take you to prepare dinner?
- What is the ration on the plates for protein, salad vegetables, cooked vegetables, wheat and rice based dishes?
- How many meals were prepared at home?
- Pre-packaged or raw ingredients?

Have a look at a week's worth of meals.

- What did they cost you?
- Where were they prepared?
- Where did you get them from?
- How much do you buy regularly?

You will start to see a pattern. I know there is a perception that it costs more to buy fruit and veg, but I think it's more that we don't know how to prepare food anymore. It can be quite cheap.

Now you see the pattern, create a pantry and fridge/freezer main list and you will find it easier to organise your shopping. Take things to the next level by using a meal planner. Our organiser has easy to use templates to help you with this.



BUDGET BUSTERS cont'd 4

We are surrounded by foodie shows, but basic, nutritious easy to prepare dishes aren't front and centre. Putting together a basic meal should take less than 15 minutes at a push.

So start looking up easy recipes. You'll find some on our own website soon.

Jamie Oliver is a great place to start. The "four ingredients" girls have some great healthy options, And look to your own menu. When are you preparing your family a nutritionally packed meal? Are they cost effective meals?

Check out seasonal fruit and veg sources for the cheapest supply. You'll find that you can base your weekly menu around the current supply.

Set yourself a target for costs for meals and snacks.

You'll suddenly discover things like losing a 2 packet a week in chocolate biscuit habit can save you \$7 a week, which is around \$350 a year. Make your treats, you can regulate the amount of sugar and other ingredients. Preparing frozen meals for those nights you don't want to cook will save you hundreds of dollars over the year. A back up spag bol in the freezer is a staple in our house and it's just as easy to make one batch as it is two!

Could you see yourself using the money you save for something more substantial?

What would the other benefits be? Less sugar and calories going in?

Base your decisions on the question

"Will this choice get me to my goal?"

If it's a yes - go ahead. If it's a no, then consider how you can remove or replace that habit in your life.

If it's having a negative or stalling effect on you, work out how to release it.



BUDGET BUSTERS cont'd 5

So we've covered food, most of your bills and reoccurring payments.
Make a few calls, see if other providers can help you.

Look at your bank statement too and see if you are leaking funds, are you being hit with fees and charges that could be avoided?

Can you consolidate loans to decrease your interest payments?
Are there loans available at a cheaper rate?

We took a look at our loans after my time off work and realised these little loans we had were costing us a bomb in interest - we took our loans with three monthly payments of \$400, \$180, \$380; added on \$12000 for a new car and consolidated all of them into one loan payment of \$697 a month. The extra \$263 each month helped to pay down the debt.

We also saved another \$72 each year on two accounts due to asking to have our fees reviewed. So check and see if you have accounts you aren't using. If there is a way to bring all your payments together or if you are being over charged on any services.

Our credit card had an insurance where we paid \$68 each month in case we didn't pay. It was for death or injury. So we cancelled that as we have other insurance for a much higher amount and the debt would be covered in those instances.

Again savings. All those little savings can add up to a lot over time.



Month



Mon	Tue	Wed	Thu	Fri	Sat	Sun
				1		

LOANS				
Account				
Week 1				
Week 2				
Week 3				
Week 4				

COMING UP NEXT MONTH	Amount	◆	DATE

	INCOME	INCOME	INCOME	COSTS	SAVINGS	RESULT
WK 1						
WK 2						
WK 3						
WK 4						



9. HEALTH & WELLBEING

Your health choices can benefit or hinder other areas of your life.

What we consume through food, drink and products we apply to our skin or breath in will send on a ripple effect through our lives. It's not just our physical body, what we consume effects our brain function, our hormones, our emotions and how we respond to the world around us.

So it makes sense that you put the good stuff in.

Then you will experience good stuff showing up for you in your life. We become what we surround ourselves with and accept.

So through being clever with your budget, you should be able to increase the quality of your vegetable and protein levels with ease. The main thing to look for is whether you can include free range and chemical free produce where possible.

This goes further towards decreasing the impact of chemicals on our bodies and reduces the transport costs of our food and the contaminants that are picked up in the process.

The ethical and environmental impact of things that we consume are further reaching than we realise.

One Choice. One Ripple.

The key change is to focus on nutrition levels in your food. Not the calories.

There is a whole range of differences by eating an avocado or 5 squares of chocolate. Same calorie count, but the nutritional benefits are extra ordinary.

We seem to be eating for taste and habit, over 'feeding' our bodies with nutrition. That HAS to change.



Our Choices
create
Our Ripples.





HEALTH AND WELLBEING cont'd 1

AND the good news is FAT IS OK, but they need to be good fats.

Things like avocado, good olive oil etc in small quantities are terrific for our bodies to function.

Obviously, if your body weight is something you'd like to address, you want your body to use up your own fats first, so use them in smaller quantities if that's the case.

Whatever you consume, consider it's benefits.

Is it going to be nutritionally beneficial?

Is it going to be a flavoursome experience?

Is it going to maintain my ideal body image?

What are the side effects of consuming this

product? Is it quick to prepare?


Does it store well?

If not, what can I put with it and will I prepare it in the next 24 hours?

Whatever you purchase - whether you are listening to, experiencing or eating something -

you are investing in yourself at that level.

So if you are doing something that you know it is not beneficial, *you can choose to stop.*



NEVER GIVE UP
ON A DREAM JUST
BECAUSE OF THE TIME
IT WILL TAKE TO
ACCOMPLISH IT, THE TIME
WILL PASS ANYWAY.

Earl Nightingale.





HEALTH AND WELLBEING cont'd 2

As soon as you do, your self esteem will boost up, you'll face challenges but stick to your plan and you'll get to your goal, even if you go off track a few times, just keep moving forward.

Start again. You will kick off another ripple effect to add to the first.

Seek to have a positive outlook, as you'll need it to get your body moving. Sometimes a sleep in or a missed walk on the beach with a friend can seem a little too easy to give in to.

Get through those doubts or delay tactics, think ahead to how you'll be feeling afterwards and the momentum will probably be there to spur you on.

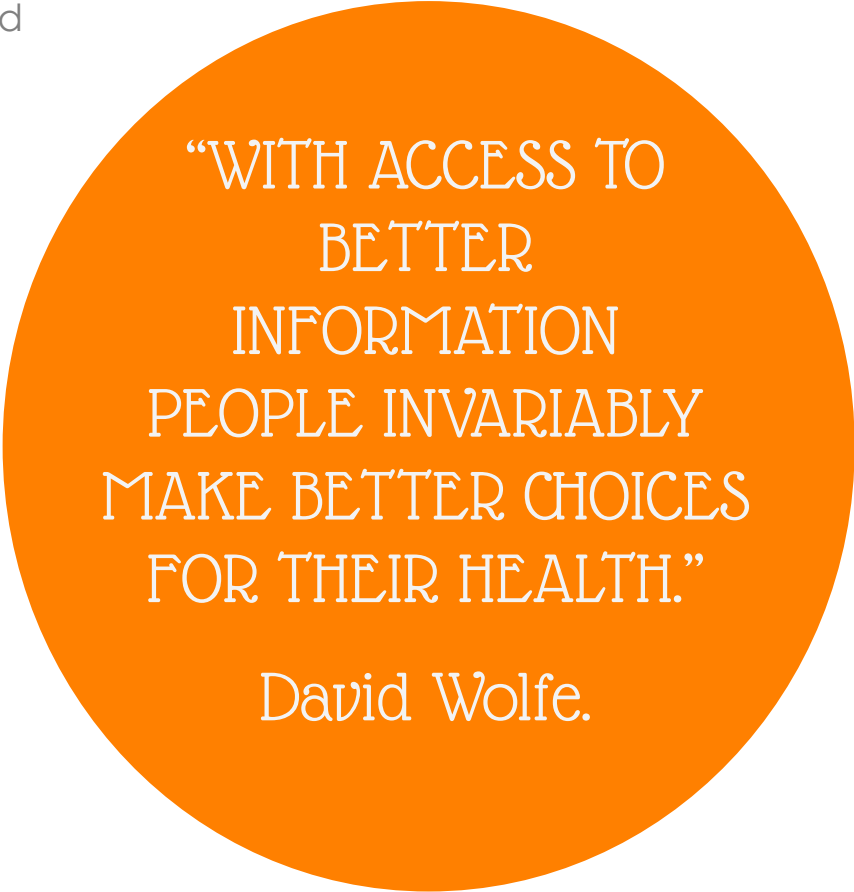
Focus on the benefits of doing that activity - even if it's just putting the bins out at night.

Overhaul your fridge and pantry for ongoing health benefits. Try to increase the raw vegetable element to your meals. Even if it's just you.

Preparing foods to make it easy to consume is a key to adopting a new routine and lifestyle. Make it as easy to grab a handful of veggie sticks and dip, as it is to rip open a packet of chips and you'll be well on your way to change.

When you increase the nutrition that your body can access to absorb, your energy levels increase, your attention span increases, your body functions better overall. It's an easy thing to do, yet the benefits are outstanding.

If you really can't for some reason eat vegetables, consider a good supplement to support you.



“WITH ACCESS TO
BETTER
INFORMATION
PEOPLE INVARIABLY
MAKE BETTER CHOICES
FOR THEIR HEALTH.”

David Wolfe.



HEALTH AND WELLBEING cont'd 3

Another thing that gets your self esteem up is moving your body.

Now you won't ever find me at a gym, I must confess.

I used to work in one where I looked after the kids, but take a class, use equipment. Nope.

Foreign soil to me. But I'd managed to stay fit most of my adult life, along with carrying some 'extra padding' and I was well most of the time.

My activity came in the form of chasing a handful of kids under five until they all ended up at school, then I was cleaning and organising - which always gets your heart rate up.

I was healthy. I was happy.

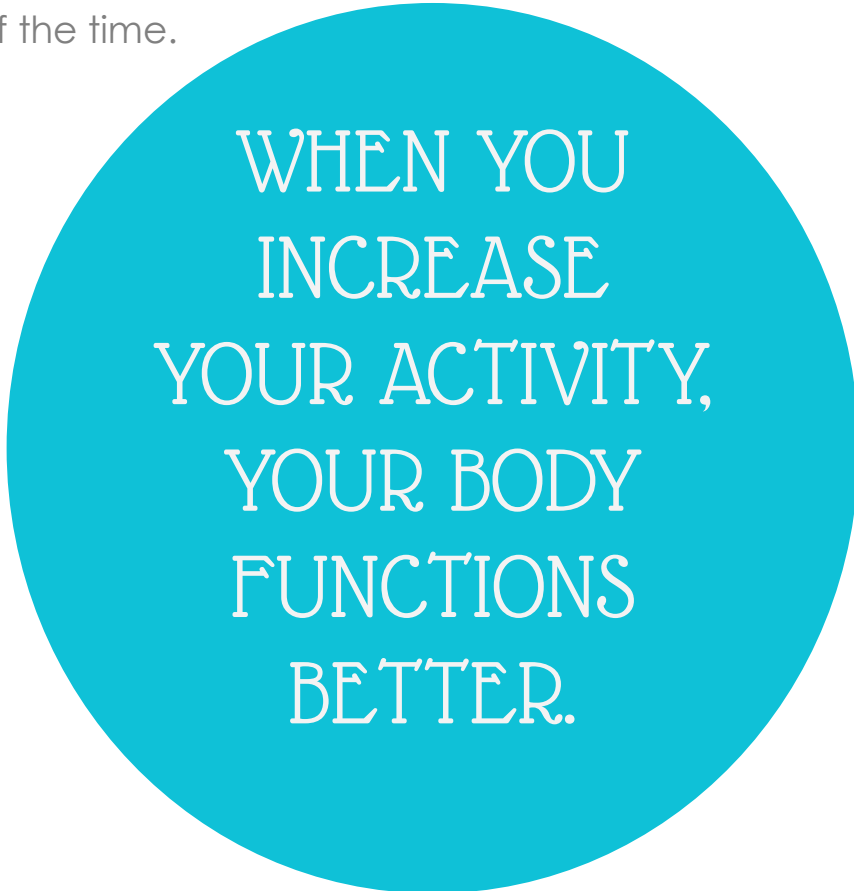

You don't have to be running, or walking or bench pressing every day to be healthy.

It's about getting your body to an acceptable level, and please don't base your level at that of a top model unless your body shape is the same.

It's unrealistic and would be a massive promise to break with yourself. Simply aim for something that you will be able to do. Fit into something special, walk up a hill or flights of stairs without puffing, do something that you aspire to do, but can't due to your fitness levels.

I have had two back injuries in the past four years.

My body took time to heal and start moving again. I had to learn how I could move to improve things, without backsliding by pushing things too far. No matter where you are in your fitness, you just need to find some way to move, even if it's just doing daily stretching exercises. It will all contribute to a better body.



WHEN YOU
INCREASE
YOUR ACTIVITY,
YOUR BODY
FUNCTIONS
BETTER.





HEALTH AND WELLBEING cont'd 4

Work out what healthy means to you and strive for that first.

Deciding to go on a green smoothie retreat and detox for four days will not always give you life changing experiences. Though you might visit the loo a bit.

Change just one or two things each week. Give different things a try, things that won't impact on your budget too much.

I found when I was falling back to crazy carb meals (big generous helpings of pasta and home made fried rice as easy quick meals) my energy levels were dropping.

I was starting to feel fat and bloated. The idea of vegetables did not appeal one little bit.

My back had triggered spasms again and my appetite went out the window.

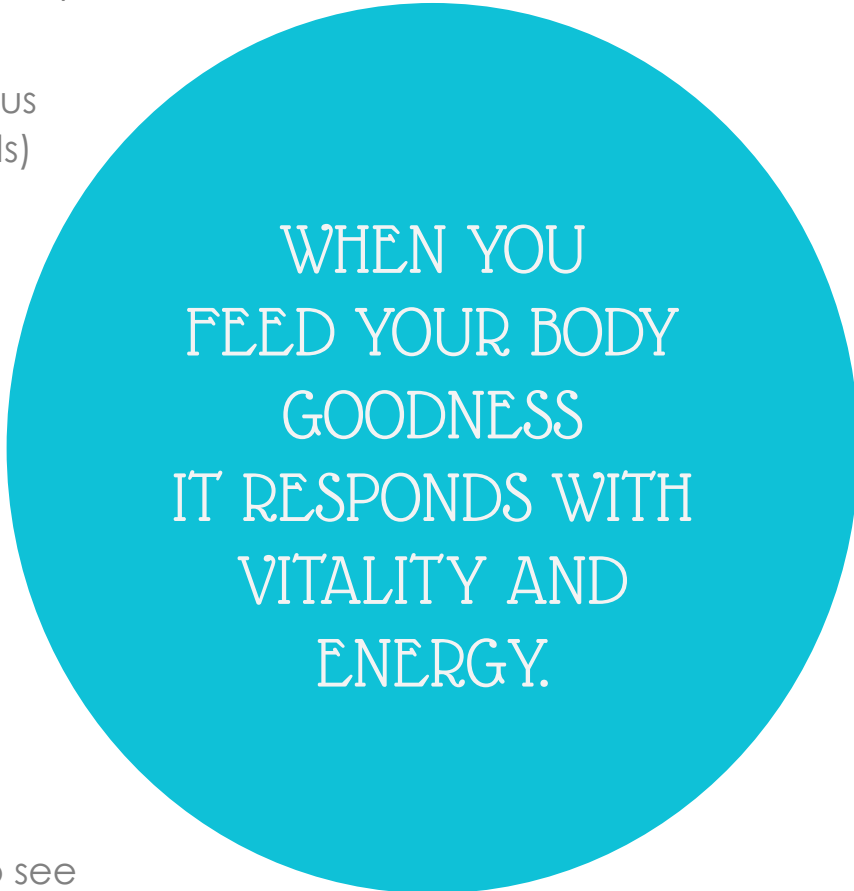
Then I tried a veggie curry when we were at the local RSL club. Oh My Giddy Aunt. It triggered something.

Suddenly I would get cravings for veggies. My system had rediscovered the joys of nutrition and got excited.


SO I fell back to my old trick of just adding Rocket and Spinach to everything I ate and got a rice cooker going with veggie curry in it. I was back to my bouncy self in about 2 weeks.

You know your body. Listen to it. Track your meals and moods to see how what you are consuming affects you.

That way you can make the adjustments to what triggers you negatively.



WHEN YOU
FEED YOUR BODY
GOODNESS
IT RESPONDS WITH
VITALITY AND
ENERGY.





HEALTH AND WELLBEING cont'd 5

Something as simple as a meal can make a difference to your body and that small ripple can be felt throughout many other areas of your life.

If you have more of the right sort of quick energy and low inflammatory food flowing through your system, you'll have energy and actually FEEL like doing something physical. REALLY!

You won't internally groan when the kids want to go to the park, or a friend wants to go for a walk. You'll want to go too.

When you are eating from a dense nutritional base - not a calorie or fat content base, your body will feel stronger and more energised.

The biggest difference for me when I eat well is my flatter tummy. NO MUFFIN TOP!! NO EXERCISE!! My jeans just slide on and I'm not racing to take them off before 3pm.


My energy lifts and I am able to get more done and feel good.

I was lucky to come across Jon Gabriel and Bianca Aiono who advocate simple and easy guidelines for eating.


The guideline I use is approx. 200g protein, 3 serves of veg and a small serve of good fats - which in my kitchen usually translates to a piece of beef, chicken or a poached egg, served on a couple of handfuls of rocket and something like mushrooms, tomatoes and salad onions, or left over roasted pumpkin, beetroot or other crunchy veggies. Most meals.

I'll still have wheat and rice, but in much smaller limited quantities.

It's all about getting more of the good stuff in, rather than what you leave out.



WHEN YOU
INCREASE
YOUR ACTIVITY,
YOUR BODY
FUNCTIONS
BETTER.



So now you know - how to live, eat and act healthy and wealthy.
If you find the idea daunting and wonder how the hell can I do all that?
The answer is with a bit of organisation.

10. GET ORGANISED

Healthy Wealthy Mums has a great organiser that will keep you on track and progressing towards your ideal life. It comes with The Program of Choice, or you can pick it up separately on the website.

If you aren't ready to dive into organising your life just yet, here are a few basic principles to get you going. You don't have to become "Sticky Sally" with post it notes in one hand and a labeller in the other, organising is about knowing what is going on in your life, and where the stuff is stored to do it all.

The areas you could consider organising your
ROUTINE ~ MEALS ~ FINANCES ~ STORAGE SPACE ~ HEALTH ~ FITNESS
TIME OUT ~ BODY TREATMENTS ~ FRIENDS & FAMILY ~ HOUSEHOLD
KIDS DAILY ROUTINE ~ COMMITMENTS

Here's a few more tips to make getting organised easy.



GET ORGANISED cont'd 1

YOUR ROUTINE

If you know what is coming up in your life, by being prepared with the things you need and have them ready, your day will run much smoother and you will discover lost time - something that is a precious commodity for a busy mum. Spare time is the equivalent of GOLD.

You can organise your routine by using a calendar to itemise your commitments as they come up.

There are some great options now to the daily paper diary that can streamline your routine.

Many email systems have calendars attached or simply use the one in your phone.

If you need to incorporate the family, grab a calendar that has space for each family member and keep it in the kitchen or somewhere else handy.

Write out a list of all the things you do in a week, during term if you are on school holidays.

Add in all your commitments, your kids and partners commitments too.

This way you'll be able to prepare bags the evening before and not be yelling the next day to get things done. A "to do" list for each day can be handy, especially for primary and high school students.

Instead of yelling what you want the kids to do, the next step back is to yell 'look at your list' and then you won't need to yell at all!

The best part is, you will be teaching the kids life skills and how to organise themselves. By getting them to 'do for themselves' they'll develop the patterns to take care of themselves. Which means you will have more time for other things AND you will be teaching your children how to be independent and responsible. Overtime, tweak as much as you can in your routine and those minutes all add up.

Like doing your shopping on certain days - the less time you spend in a supermarket, the less you tend to spend. Creating a system for washing and folding will also free up some time. It all adds up.



GET ORGANISED cont'd 2

MEALS

OK, we've spoken about the cost of meals, on your bank balance and your health. The cheapest way to get meals into your family that are packed with nutrition and don't cost the earth is to make them at home.

Getting your food and meals organised is going to open up loads more time for you and take the stress off, as you will always know where your next meal is coming from.

The benefits of meal planning are enormous. It allows you to look at your routine and build your eating needs into it. So if you find three evenings a week you are expected to walk in the door and have food on the table in 10 minutes - precooking meals on the weekend or at least preparing the ingredients ahead of time will reduce the nightmare in the kitchen when everyone is hungry.

Include the family in the process - choosing meals etc.

As your kids get older, you can allow them to create the plan and shopping lists too!

If you find people are hanging around and off you, give them jobs to keep busy and out from under your feet. E.g. Set the table, unpack the days bags etc.

You could have a designated 'audience chair', so they don't get in the way.

Meal planning will also help you to use up ingredients in your pantry and fridge.

The first step of meal planning is to see what you already have.

There may be some prepared meals still in the freezer, or veggies that can be put into a slow cooker for a stew or casserole etc.



GET ORGANISED cont'd 3

MEALS cont'd

Use what you have first and base some meals on those ingredients.

Next check the supermarket catalogues or websites for specials.

I have set a budget limit of \$10kg for meat, so if it's over, it's a special occasion and hubby buys his steak out of his 'allowance' which he uses for spontaneous purchases.

Otherwise it's a mince, beef chunk, lamb chop or chicken based dinner for us.

I have a drawer in the freezer for BBQ meat for nights out at friends houses or picnics.

I have meat purchased on special, waiting to be grabbed for a night of fun and laughter.

Next I figure out what is in season with fruit and veg.

When you know your routine, you can plan your meals accordingly.

In our house this week with revolving schedules, our routine is no routine.

So dinners need to be fairly flexible. I freeze large portions that I make that aren't needed that evening.

Storing meals in one or two serving sizes, means there is always something available.

If you don't want to buy plastic or Pyrex storage containers, start collecting your margarine / butter containers and also icecream or fruit containers. I use old coffee jars and pickle jars, anything with a wide top will do. But remember unless it's Pyrex, glass cannot be frozen.

There is a lot of packaging that can be reused to store your meals.

Our organiser has some great templates to co-ordinate your meals.

We've included a meal planner, pantry and fridge list for you to get started.



Menu Planner



DAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY

SHOPPING	

MEAL PLANNING TIP: Check your supplies before you create your menu and shopping list. This will allow you to use up what is already in the fridge and pantry, freeing up your weekly budget to take advantage of any regular items you find on special. Check catalogues online to see what special offers are available each week.



GET ORGANISED cont'd 4

YOUR FINANCES

When you get your finances organised, you'll see benefits straight away.

From all the successful families that I've worked with I've noticed that when you are more discerning about purchases, you buy less, you are more aware of where your funds go and for many families, they finally have more cash than days left by the time their next pay cycle arrives.

Now this week for us, I have payments of cash sitting in my bank account.

Those payments aren't due until after my next pay day, so I let it sit.

A year ago, I would have transferred it straight away, so we wouldn't spend it on something else. But now we are getting ahead on payments, there are fewer surprises as maintenance on vehicles, clothing and health things are all up to date.

So something that made me very uncomfortable in the past (having money in the bank which made me question if I had missed paying something), was finally OK. My stress had dissipated. My attitude towards money had become much more relaxed and began to turn to focus on what it allowed me to do, rather than what I couldn't do regarding money. Find your happy point with money and

If you are finding that your budget gets blown regularly - do the step we talked about in Budget Busters where you go through your commitments and see where you have extra cash sitting and get your finances organised. Pay part of your bills each week. Even just a few dollars to soften the payment on the due date until you build your reserves.

Then every week, roughly the same time, same routine - go through your finances for the week.

What is coming up, what was spent and where you can save your money all needs to be considered.

I must stress, don't do everything at once. It can be overwhelming. Get started by collecting all your financial information together in one spot. Focus on your current situation and then sort out your future, then the past. Over a few weeks things will come together.



GET ORGANISED cont'd 5

STORAGE SPACE

Create a space for the different seasons and events that only come once a year (Christmas / Birthdays / Camping trip etc). That way the things that are only used once a year can be packed in the far reaching places and you can utilise the easy to reach spaces for other things you use more regularly.

Then look to stuff around the house, the kids toys, craft things, even to your linen cupboard, find the nooks and crannies and get sorting.

Each year I save over \$200 from going through the kids school supplies, rather than just clicking 'buy all' for the kids school stationery packs. That way I let the kids buy their favourite pencil case too.

Between 4 kids and not twigging onto how many replicated items we had, we collected a shelf of dictionaries, atlases and calculators.

I did go through a time of being unorganised and with new schools, different things were needed.

We then got into a routine to organise things, 15 minutes at the end of every school year the kids empty out their pencil cases and supplies. I sort them into collections and compare them to the next year's school list.

Easy. I save over \$100 each school order every year. It also means when something is needed during the year, the kids know where to find replacements and they go shopping in the cupboard first.

This is another win. The kids deal with their own stuff saving me time answering them and listening to "Muuuum, I need a"

So segment everything, a place for balls and bats if your family is sporty, drying off areas for wet items - look to your weekly routines to see what is needed to make life simpler for you and the family.

When you can find things, when you don't keep replacing things, you save \$\$, time and your sanity.



GET ORGANISED cont'd 6

KIDS DAILY ROUTINES

Now this has already been covered in many areas of the guide, but getting your kids daily routines sorted out will streamline your life in the biggest way, so it's worth a focus of it's own.

When you have a system for swim clothes to be put straight on the washing machine, keep lunchboxes separate to the other plastic ware, or make beds on certain days - you will seemingly float through your day. It's like a dance where you don't trip up and forget anything.

When your kids learn to follow a path for each thing, they'll pick up a habit, one that will see them through for the rest of their lives.

You can help them along the way with signage. I used to make up little keyrings with pictures on them of what kids needed to do before they even asked for the TV, to go play etc. They became self reliant. So consider using charts or lists to help. For extra incentive, you can use them as a reward chart connected to a weekly allowance.

Keeping kids things in their own place all close together, will make it easier to manage their day to day activities. Washing baskets are perfect for this as they'll be multi tasking as the kids can use them to put their stuff away too.

Write out a list of what you have to do regularly for your kids and share the information with others in your family. Those tasks can usually be shared.

And get the kids involved, so they feel empowered by their choices and have input into the organising process. It's all at arms reach. If school bags are dumped in a particular spot, consider putting a basket or cupboard there. Toys that are used regularly can be stored at a child's waist to head level to be better managed. And clothing that is used daily, stored in the waist height drawer for easy access (to retrieve and put away washing)



10. COMMITMENT

Bringing and keeping change in your life can be a challenge.

If you didn't know before, you do now about how to live a healthy, wealthy life.

It's about being responsible. It's about being accountable - to yourself.

It's about following through on what you say you are going to do and give it your best effort every time.

Do that and good things follow. Even in the worst of times.

Use our templates and strategies to help support you through this process of change through choice.

You can find lots of downloads and resources on our website.

To fully commit, you may find that you need to release some emotions and history.

You are writing a new story and that means not repeating behaviour that doesn't serve you. There may be people you'll need to forgive. Forgiving someone who has 'done you wrong' is more for you than them.

It releases you from the tie to that person or the incident. Even if it's yourself you need to forgive, release the old and welcome the new.

Let. It. Go.

On the flip side, every time you dismiss something or make a promise to yourself that you will change a part of your routine - but you don't follow through, you are lying to yourself.

When you do it on a regular basis, it's like every time you do it you are slapping yourself silly.

You wouldn't want a 'friend' who treats you like that, so stop doing it to yourself.



COMMITMENT cont'd 1

We place SO much unnecessary pressure on ourselves -
we can't blame the media, the magazine editors, or our mothers or our partners -
the only person who can put that kind of internal pressure on us is ourselves.

If you find yourself doing this all the time - start by not making promises to yourself for now.

Change an envy statement into 'That would be nice one day', if you find yourself envying someone's body,
hair, kids, husband, job, bank account etc.

If you promise yourself that you will starve yourself to get into that 4 dress sizes too tiny,
you are slapping yourself.

If you buy the donut, cigarettes, extra pair of shoes or shampoo - whatever your quick fix comes in the
form of instant gratification or a distraction from an uncomfortable feeling, you are slapping yourself.

Be kinder. Be honest. And for those situations where you find yourself doing things-
be honest, accept it for what it is.

Some of those changes may mean really looking at how you spend your time.

Even those little moments of time when it seems like you are catching a breath before you start off again.
How you spend those moments and what you are thinking or doing will have the biggest impact on you
and your life.

Commitment to yourself is the biggest commitment you will ever make and the most meaningful.



SO WHERE TO FROM HERE?



For any decisions you aren't sure about, start asking yourself the question -

Will this choice get me to my goal?

If this is the first time you've thought about changing the circumstances of your life, try applying a few of the strategies in the guide.

Just see if you can change something every day - even if it's just to smile at yourself more or eat more veggies etc. Just changing one thing will start to shift things up.

If you are ready for major change and you've been trying and nothing is working, then the Program of Choice is for you.

You receive a welcome pack, then every day you'll see an email from us about an aspect of your life. We host three live chats each week, discussing a topic and answering questions for mums.

The Program of Choice will guide you through the process of establishing your priorities, what your ideal lifestyle looks like and how to make it come into being. Sometimes when we try too hard, we can't grasp what it is that we really want.

Once you start adding positive elements to your routine, your life will feel prosperous and then the cash will follow. If you are wanting to streamline your life, this is the program for you.

www.healthywealthymums.com/program

The Program of Choice

