



March 2017

**Why is
BUDGETING
so important?**



Back in the good old days, Budgeting meant separating your hard earned cash into plastic bags with labels like 'Mortgage' and hiding them under your bed until each bill had to be paid.

Luckily these days we have internet banking!

So why should we budget? Well.. unfortunately life has become so darn expensive with mortgage/rent, food, water and all those goodies, If you don't budget you will end up with little to no money at the end of each week, fortnight or month.

So what is budgeting?

Budgeting will allow you to create a spending plan for your money, it ensures that you will always have enough money for the things you need and the things that are important to you. Following a budget or spending plan will also keep you out of debt or help you work your way out of debt if you are currently in debt.

ASIC Money Smart have got a Budget planner to help you get started, they also have some very useful information on budgeting and managing your money. You can even download an app on your smart phone or tablet for when you are out and about.

Please see links below for more information.

[ASIC Money Smart Website \(Budgeting\)](#)

[ASIC Budget Planner](#)

[TrackMySpend App](#)

Teaching your children about budgeting

If you are teaching your children about budgeting and finances, this is a cool business that can help within the school environment.

FinnaFutures is an Australian-based education workshop and seminar provider. They provide all high school aged students with Tools For Life. Real world tools such as household and personal finance, leadership training, tertiary education support and positive mental health practices. FinnaFutures helps shape students to become well-rounded individuals through engaging, interactive and quirky seminars and workshops.

FinnaFutures can work with you and your school.



CHARGE FOR CHANGE

HEY DROP OF LIFERS!

BASED OUT OF THE GOLD COAST, AUSTRALIA, CHARGE FOR CHANGE IS A SOCIAL ENTERPRISE THAT BEGAN IN LATE 2016. THE COMPANY WAS FORMED IN AN EFFORT TO BRING MUCH NEEDED SUPPORT AND ATTENTION TO THOSE SUFFERING FROM CANCER. OUR INITIAL FOCUS IS UPON BREAST CANCER, HOWEVER, WE PLAN TO EXPAND AND DIVERSIFY OUR PRODUCT OFFERING IN THE FUTURE TO SUPPORT ALL TYPES OF CANCER IN THE WORLD.

WHEN YOU PURCHASE ANY OF OUR PRODUCTS 50% OF ALL NET PROCEEDS ARE DONATED TO THE FIGHT AGAINST BREAST CANCER. WITH YOUR HELP WE CAN CHANGE THE WAY PEOPLE ACROSS THE GLOBE THINK ABOUT ELECTRONIC ACCESSORIES AND WITH EACH PRODUCT SOLD WE TAKE ONE STEP TOWARDS ELIMINATING CANCER FOR GOOD!

HERE'S A LITTLE SOMETHING
FROM US TO YOU
10% OFF ONLINE
COUPON CODE:
EMPOWER10

WWW.CHARGEFORCHANGE.CO

THANK YOU!



A tip from

Benji



Don't waste your time
looking back on what you've
lost. Move on, for life is
not meant to be traveled
backwards.



Take a look

Our team at Drop Of Life have been gathering information from their learning and experience and have brought it to the practice. To tease out years and years of knowledge is tough and as a result, the disclaimer of our blogs are that some are our formulations of what works and some are other people's information and learning that we admire and agree with.

We have been tackling subjects such as:

- A message to parents and carers about the importance of caring for yourself.
- "Have 3x30 daily and call me in the morning"
- How Can I Manage Stress?
- Grief and loss in children with intellectual disabilities.
- What do woman really want?
- Conforming to the norm.
- The arrival of the new baby and adjusting to parenting.
- Therapy with kids and teens.
- Depression.
- The tough teen years.
- How to teach your children Emotional Intelligence.

If you are interested in reading more about these topics or would like to subscribe to our blog, please click link below.

[Drop Of Life Blogs - Please Click Here](#)

COMPETITION

Can you guess how many

JELLY BEANS

are in the Jar?

If you would like to guess, please see Jasmine at reception.
The winner will be announced next month and will receive the **WHOLE** jar
of

JELLY BEANS!!!



**ONLINE BOOKINGS
NOW AVAILABLE
With
HealthKit**

Each of our providers has their own link on our website

www.dropoflife.com.au

or click on the link below and get started

