

Save money and still get in shape

The costs of getting fit can sometimes seem formidable. Men and women on tight budgets may feel that gym memberships, home exercise equipment or costly personal training sessions are simply beyond their means. Such concerns can have long-term negative impacts on individuals' health, which only highlights the need to find ways to save when attempting to get in shape.

While there is no shortage of ways to spend money when trying to get back in shape, there are even more ways to save when adopting a healthier lifestyle.

• **Buy in bulk.** Many professional fitness services, whether it's gym memberships or personal training sessions, offer greater discounts to individuals willing to make bigger commitments. Men and women who commit to a 12-month gym membership instead of going month-to-month can typically save a substantial amount of money each month by making such long-term commitments. For example, a gym may charge \$89 for a month-to-month membership, but only \$69 per month for people who commit for a full year. That's a savings of nearly 23 percent.

Personal trainers also typically offer considerable discounts to clients who commit to a greater number of sessions than those who simply purchase one session at a time.

• **Join a gym at the right moment.** Many gyms capitalize on people's New Year's resolutions to get fit by offering steep discounts to men and women who sign up at the end of December or in January. Others may discount memberships in late winter when people want to get in shape before the return of beach season. Signing up during the height of discount season or when gyms are offering special discounts, such as anniversary or holiday deals, can save you a lot of money over the course of the year.

• **Work out at home.** If a gym membership is simply beyond your means, create your own workout area at home. Visit a nearby sporting goods store and purchase some weights and go for jogs around the neighborhood to meet your daily cardiovascular exercise goals. If space is limited at home, embrace yoga. Yoga provides both strength and balance training, and all you need is room for a yoga mat.

• **Investigate your health insurance.** Many

health insurance providers offer gym membership rebates to their customers. If you have never had a gym membership in the past, you may not even know if your provider offers this benefit. Gym membership rebates

typically require that policy holders visit their gyms 'X' number of times in a six- or 12-month span (i.e., 50 times in six months or 100 times in 12 months) in order to earn rebates. A \$400 annual rebate on a gym membership that costs \$69 per month cuts the yearly cost of that gym membership by nearly 50 percent. If your existing insurance plan does not offer such rebates, speak with your employer about including it when the time comes

to renew the insurance offerings in the future.

Getting fit does not have to break the bank. Health-conscious men and women can find numerous ways to save on their journeys to living more active lifestyles.



Committing to multiple personal training sessions as opposed to paying on a session-by-session basis is one potential way to save money when trying to get in shape.



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