

Get Fit for Less

You've decided to finally get in shape. Getting in shape doesn't have to break your budget. There are many ways to get the resources you need at a price you can afford.

Save at the Gym

Gym enrollment typically spikes in January and slowly declines throughout the year. Spring and summer months (May – Sept) is a good time to look into a membership. You have even more bargaining power if you can get a lower price from another local gym. Many gyms will match the price of their competitor in order to get the sale.

- Most clubs charge a registration fee when a new member signs up, but this extra cost can often be waived.
- And ask about other payment options, like paying-in-full.
- Look into family and student discounts.
- If you already have a gym membership, look at the fine print on your contract. Are you paying for extras you don't need, like towel service, saunas or a swimming pool? Renegotiate your contract and cut out the frills.
- Pay for your gym membership by credit card if you can. Many credit cards offer cash back or travel loyalty programs. If you pay for your fees with a card, you could earn back a percentage in air miles or discounts.

Health Insurance Plans

Many insurance providers offer reimbursement for gym fees, as long as you can show proof of your membership or offer discounts to local fitness facilities.

Community Recreation Centers

If the gym still is too expensive, consider using your local community recreation center or YMCA. Their rates are often lower than other gyms, and sometimes their fees are on a sliding scale (based on your income and/or what you can actually afford to pay).

Personal Training

Many personal trainers offer a group discount/training, allowing two of you to take part in the session for one fee. Also look into group training rates, as many trainers offer packages for groups that range from two to eight people

Used Equipment

A lot of people buy treadmills, bikes and elliptical trainers with the best of intentions but end up not using them. Look for good deals on lightly-used equipment - from small equipment (stability balls, yoga mats, resistance bands, and dumbbells) to large pieces (like cardio equipment and strength training benches, barbells, and machines) and fitness videos.

Source: *SparkPeople.com*