# Staying fit on a slim budget

With all the doom and gloom economic forecasts floating about, you may be tempted to save your pennies by curling up in front of the TV with a low-cost, high calorie bowl of macaroni and cheese. Fortunately though, you don't need to burn cash as you burn calories. Keep your body and mind positively fit during these tough financial times with the following frugal tips.



**Use exercise as your mode of transit.** Instead of shelling out extra cash for gas, parking or transit, why not try walking, cycling or running to your destination? The only equipment needed for walking and running? A good pair of shoes to get you from point A to B in comfort.

Or polish up that bike collecting dust in the shed, invest in a good helmet, some fenders (for rainy weather) and some reflective clothing, and hop on a two-wheeler to get to work. All of these modes of transportation can save you money while boosting your heart rate and health. If your commute to work is too far for this kind of low-tech transport, consider two-legging or wheeling it to the grocery store or shopping mall on weekends.

**Pick up some basic exercise equipment.** You may not have the space or money to set up a high-end gym on your own, but smaller fitness fundamentals like a stability ball, free weights and/or exercise elastics are low-cost, portable ways to sneak fitness in at home. Spend even less on these exercise basics, and support a good cause, by scouring your local charitable second hand shop for gently used (and considerably cheaper) versions of this equipment. Who knows, you may even discover a stationary bike or stair climber within you budget.

**Check out exercise DVDs.** From yoga, to weight training, to kickboxing: exercise DVDs can be a low-cost and fun way to infuse fitness into your daily routine. Keep your interest up and boredom level down by periodically swapping DVDs with friends or discovering out what's available on loan at your local public library.

**Look into your local community centre.** Many community centres provide high-calibre gyms and workout facilities at bargain basement prices. Interesting and exciting fitness classes—from martial arts training to ballroom dancing—may also be on offer at per class prices that are lower than a latte. If you have children, ask about a family membership which is often a great value—not to mention a healthy, engaging way to spend quality time with the kids.

**Get professional fitness support to set up a program.** While hiring a personal trainer may seem like an expensive move, enlisting one for a session or two can help you create an effective routine at home that can motivate you, maximize results and ensure you're doing moves correctly from the get-go. Depending on where you live and the trainer's experience, the usual price range is about $25-$150 with an average of about $60-$70 per hour—a reasonable investment if you consider the monthly cost of a higher end gym.

**Shop around.** If you do decide to join a gym, be sure to do your homework and ask lots of questions. Read the contract thoroughly to avoid 'surprises' like initiation costs or high cancellation fees. Since business may not exactly be booming these days, you might also try using your comparison shopping to negotiate a better deal—like waiving the joining fee or eliminating/reducing the time commitment at the gym you decide on. Just remember to get any agreements in writing and to read the fine print. Some gyms also offer huge discounts to people willing to go on alternate days (e.g., Tuesdays, Thursdays and Saturdays) or during off-peak hours.

Though your first instinct when times are tough may be to slow down spending by hibernating, with a little creativity and effort you can break in that workout gear without breaking the bank. Aside from improving your physical health, studies suggest that regular exercise can also boost your mood—a lift most people could use right about now.