Budgeting for fitness, nutrition, and work-life balance

New Year's Day traditionally coincides with promises of getting into shape, eating healthier foods, finding balance, and curbing your spending. But what if your fitness and health and wellness resolutions conflict with your desire to get your personal finances under control? After all, joining a health club and eating organic foods could put strain on your budget.



It all comes down to priorities. Your New Year's resolutions are worth doing and budgeting for – they are an investment in your physical and mental health.

How to get started

1. **Add up the cost of NOT taking action.** Being overweight, or at a Body Mass Index (BMI) of 25 to 30, is more expensive than you may realize. A research report puts the annual cost of being overweight at $524 for women and $432 for men. Obesity is usually defined as a BMI of 30 or more. Those initial dollar amounts soar to $4,879 for obese women and $2,646 for obese men! On a larger scale, obesity costs the Canadian economy between $4.6 and $7.1 billion each year.

2. **You are what you eat, so invest in nutritious foods.** This may sound like a cliché, but it's grounded in truth. Recent studies have shown a possible link between unhealthy diets and increased symptoms of depression, so investing in nutritious foods starts to make sense. Try to buy seasonal fruits and vegetables at the local farmer's market and stretch your grocery budget by choosing healthy, low-cost sources of protein such as dried beans and lentils. Not only is shunning junk food in favour of healthier meals and better health, it can also save you a lot of money in the long run.

3. **Find the right fit.** Many people join a gym or sign up for regular exercise classes in January with the best of intentions only to lose interest soon thereafter. Monthly membership fees often continue whether you attend or stay home. Before you join a fitness facility with recurring fees, consider a pay-as-you-go plan or a drop-in class pass for a few months until you find one you know you can commit to.

4. **Consider frugal fitness activities.** If you are in good health and medically able, reign in expenses and burn calories at the same time by shoveling snow, walking instead of driving short distances and doing your own gardening. For example, if you pay a gardener $20 each week to mow your lawn, you could save $80 per month by doing it yourself while burning up to 445 calories per hour. Again, it is always important to check with a physician before participating in any extraneous activity.

5. **Take advantage of employer-sponsored wellness programs.** Find out what types of wellness programs are available and how you can start using them. Your employer may offer gym membership discounts or organized activities you can join such as a walking or running team. Exercising during your lunch hour could free up more time at home with your family, creating a greater balance between work and life.

You're worth it

Investing in nutrition, fitness, and work-life balance is one that will yield important dividends immediately and over the long term. You're worth every penny!