Work out without paying out!

Summer is coming! For many of us that means getting started on burning off those pesky winter kilos.

Before you rush out and spend up big on a gym membership it pays to consider the many free or inexpensive ways to get fit including:

- Ways to work out for free
- Quick and cheap fitness tips
- Join a group and pay less
- · Play a sport
- · Maximise your gym investment

Ways to work out for free

Here are some great NO COST ways to exercise:

Take the dog for a walk

Here's a routine that will benefit both you AND the dog! Walking the dog every day is enjoyable and costs nothing. Keep it interesting by taking your dog to a new location each week. Make sure you stick to animal friendly areas.

Do laps around your local oval

This is an easy way to add some cardio to your routine. Regardless of whether you walk or jog use a pedometer to track your progress and inspire you to beat your personal best.

Go bushwalking

Walking on an incline and over varying terrain is a great way to increase your fitness level. And you get to enjoy beautiful scenery to boot! Established walks are usually free and easy to access.

Get out with the kids

Grab a ball and kick it around, walk – don't drive - to the local shops. Get to know all the facilities your local area offers for opportunities to engage your kids in fun,

regular exercise. Start them early on a love of healthy exercise.

Swim laps at the pool or beach

Not only will you engage most of the muscles in your body, swimming is such a refreshing way to exercise outdoors. Make sure you swim in patrolled areas.

Apps and videos

Welcome to the technological age! There are heaps of free apps you can download to your smartphone with exercises you can do at home. Or try YouTube for a range of step by step instructions covering a wide range of exercises and fitness activities.

Quick and cheap fitness tips

Try these quick tips for getting fit on a budget:

- Instead of meeting friends for drinks, meet at the local park for a game of soccer
- Leave the car at home and walk or ride a bike to work
- Catching the bus? Get off a stop earlier every day

Join a group and pay less

Exercising in a group environment can often have a double benefit. Not only does it usually improve your motivation – nothing like a bit of competition to make you exercise harder – it's often cheaper to work out in a group.

Generally you are not locked into a contract and can pay per session – a great saving when you can't commit to regular sessions on an ongoing basis.

Play a sport

Taking up a team sport combines exercise, fun and friendship. Most local sport clubs are always keen for new members. Registration and other fees are often paid at the beginning of the season and can be much cheaper than a six month gym membership.

Maximise your gym investment

If you're joining a gym pick one that offers multiple services such as varied equipment, classes, access to pools etc to exercise in a wide range of activities for your weekly fee.

To squeeze the most value from your gym membership what other services do you require? Consider:

- Child minding, showers or group exercise classes
- Convenient opening hours or 24 hour access
- Gender specific, eg do you prefer a women's only gym?
- How long is the contract period and are you locked in?
- Does it have equipment you like to use and is it usually available?

A gym membership can seem expensive, but if you like the environment and it offers multiple services then it can be cost effective if you attend often enough.

Take the time to shop around to get the most value for money. Whatever you do DON'T get pressured to sign up on the spot! Visit several gyms to compare the services they offer before you decide.

To increase your value for money you should look out for:

- Earlybird opening offers from new gyms
- Significant discounts if you pay cash upfront rather than direct debit
- Special offers such as no joining fee or the first month free
- Student or seniors' discounts

Take the time to read the contract carefully before signing. There are often cancellation fees if you end your membership early. Always check if there is a cooling off period.

And now that you've saved money, maybe it's time to make an investment in yourself? Buy yourself a decent pair of running shoes and get moving!

