



GET FIT FOR WINTER

[without straining your cash]



As the days get colder and shorter, are you tempted to ditch the exercise or weight-loss programme you've stuck to all summer? Or have you abandoned all hope of getting fit until the New Year?

Don't be disheartened! Winter's fast approaching, and we all want to hibernate, but keeping your fitness levels up can boost your energy and help combat the seasonal blues. Even better, it doesn't have to break the bank!

We spoke to the Financial Ombudsman Service – the free service that helps you sort out money problems – for their top tips to help you keep up your fitness regime without straining your finances.

GYM MEMBERSHIPS

If you're signing up for a gym membership, keep an eye on what the contract will cost you. Some gyms will have contracts that you can cancel with a month's notice – but others run for a full year and can be difficult to get out of. Always check the terms and conditions of your contract – it should make it clear how to cancel the agreement and what charges you'll pay.

Some gyms will let you try out the facilities for a free trial period – but watch out you don't end up paying when the trial ends. As a general rule, if you're asked for your credit or debit card details, you may also be giving the gym permission to take regular payments from your account. If you decide you don't want to continue with the membership after the trial, remember to cancel the payment with the gym and with your bank directly.

SHOP AROUND

Exercising in the cold means one thing – layers! Waterproofs, hats, gloves and lots of thin layers can help you prepare for any weather, but specialist sports clothes may be pricey on the high street.

You can find some great deals on new gym gear on the internet, but stay alert for scams. When you're buying anything online, make sure the retailer is genuine before you pay. A quick internet search or checking user reviews can give you a good indication about whether you can trust the site. If you've found something you like, read the small print before you click to confirm. It pays to know your rights, just in case something goes wrong.

KEEP ON RUNNING

Of course, you can cut out the dark, chilly nights completely if you invest in a treadmill or cross trainer for your home! Don't fork out unless you're sure you're going to get your money's worth though. If you do decide to make a big purchase like this, the Consumer Credit Act could offer you legal protection if something goes wrong. The act only applies to certain types of credit – like a credit card. You also have to meet certain conditions – for example, the price must be between £100 and £30,000. It's worth it though, as it could mean that you're able to get your money back if the goods don't arrive or they don't work as advertised.

CHANGING ROOMS

Take a look in your handbag and ask yourself what it would cost to replace the contents. Surprising, isn't it! We're carrying more valuables with us than ever before, so it pays to check if you're covered. We've heard from people who have had iPads, designer handbags and even an engagement ring stolen from the locker at their local gym. So it's worthwhile checking to see if your contents insurance will cover these items outside of the home. If you have any particularly expensive items that you regularly carry with you, let the insurer know about these too, just in case there's a limit on what your policy will cover. Insurance payouts can't replace items of sentimental value – so consider whether you actually need to take your grandma's favourite ring to the gym.

We hope that by following these handy tips you'll minimise the chances of sustaining a financial injury. However, if you do find your finances start to ache, get in touch with the ombudsman at www.financial-ombudsman.org.uk or 0300 123 9 123.