Making Exercise a Financial Priority

Establishing Financial Priorities:
If you've never laid out a plan of how you want your money to work for you, it's time to change that! Knowing that your money is going toward something that you really want can make all the difference. Even though there may be days where all you want to do is relax and spend money—it is important to find creative ways to reach your financial goals!

Change your Mindset:
What are some of your top priorities in life? Is exercise a priority for you but finances are getting in the way? One of the best things you can do to improve your fitness mindset is to be consistent with it and make it a routine. Having a goal in mind will change how you look at money. Financial goals will help you change your mindset, your habits, and your life. You will start to see how every decision you make matters to your greater financial health. Check out EHW’s Habit Tracking Fitness Sheet for an effective way to build new habits and goals.

5 steps to making financial goals:

1. **Write them down**: Something special happens when you put a pen to paper and write down your goals. You’re more likely to actually achieve them.
2. **Make them specific**: Instead of saying, “I want to be better with money.” You should say, “I’m going to put $40.00 aside each month for a gym membership.”
3. **Make them measurable**: Break down your goals into bite-sized chunks to keep you motivated when you cross each mini goal off your list.
4. **Give yourself a deadline**: Don’t be afraid to give yourself a finish line and adjust it later if needed.
5. **Make sure they are your own goals**: When you’re setting financial goals, make sure it’s the best choice for you. It’s easy to look around at what other people are doing and feel like you should be doing it too.

Prioritizing Fitness in your Financial Goals:
The answer to how much you should spend or focus financially on fitness is a personal one but looking at your finances will tell you what you truly value. Is there any spending from your monthly costs that you can remove to be able to afford a gym membership or monthly fee? Are there any low-cost alternative resources that will be effective for you in meeting your exercise goals?

Check out the Employee Health and Wellbeing website to see all of the various virtual fitness resources to assist you in making exercise a financial priority in your life.