



Get healthy on a shoestring

Ten easy tricks to make your money go further

Investing in health is so important but getting in shape doesn't need to be a financial burden. And if you're smart about the way you spend your cash, you can boost wellbeing without splurging. From getting the most out of a gym membership to cash-proofing your weekly supermarket shop, we reveal our ten tips to scale back while staying trim.

1 Don't always go for pre-packed

Convenience comes at a price so always buy loose fruit and vegetables and prepare them yourself. 'Chopped and packaged vegetables are often

more than double the price and often won't contain as many nutrients as vegetables left intact,' reveals personal trainer and nutritional therapist Chloe Bowler (chloebowler.com). Even better, where possible opt for frozen produce (as indicated in *The 10-ingredient diet* on page 61). It's cheaper and often locks in a greater level of nutrients as it's frozen straight after being picked.

2 Plan meals around one ingredient

When you're preparing for your weekly shop, try to think ahead and buy items that will provide more than one meal. A great way to do this is to start

with a roast chicken. You'll get far more value from buying a whole chicken over boneless chicken breasts, which tend to be premium cuts. 'You can make a stock with the bones, and use the remaining meat and stock to make a delicious soup as well as a chicken risotto,' advises Chloe.

3 Go for supermarket own-brands

Branded names cost more so ditch them and you'll probably notice a difference on your food bill. 'Everyday own-brand items such as pasta and milk are often much cheaper,' explains Chloe.

4 Shop online

Buying food from your kitchen table can save you a ton of money as you'll be more inclined to stick to your shopping list instead of getting tempted into putting extra treats into your trolley. What's more, you can often get special deals online that aren't available in store. 'If you do venture into a supermarket, make a mental note not to go when you are hungry,' says Chloe. 'Supermarkets are very clever at positioning the cake that you don't need at eye level and within easy reach.'

5 Double-check sell-by dates

Did you know there's a big difference between use-by dates and best-before dates? While use-by dates offer a guideline as to when food should be consumed, best-before dates are purely advisory and food is still perfectly edible after the expiry date, so don't be so quick to bin food. 'Another good tip is to always look at sell-by dates when you're out shopping as foods are often discounted on their best-before days,' recommends Chloe.

6 Bag freebies

Gym contracts can end up costing hundreds of pounds a year, so to scale back costs look out for cheaper options. For example, your local leisure centre may offer fitness classes at a fraction of the cost of a gym membership. Most gyms also offer free trials, and if you fancy taking your workout outdoors check out the free activities on offer from ParkLives, which take place in cities across the country.

7 Scour the internet

If you do decide to join a big gym chain, do your homework first. 'Check the internet for deals. Sites such as Groupon are fantastic at offering discounted membership deals, magazines often have similar deals in them too,' advises Chloe. If you have a friend who is a member of a big gym chain, ask if you can do a few trial sessions using their free guest passes – that way you can decide whether signing up is the right move before actually committing.

8 Work out at home

Let's not forget that you don't actually have to go to the

gym to stay fit; exercising at home offers plenty of benefits. Not only will you save money, but it can be more convenient, too. 'The cheapest fitness includes walking or running outdoors, or doing bodyweight exercises at home. There are so many exercises you can do with no equipment, from crunches and step-ups to lunges and squats,' says Chloe.

9 Commute to work

If you can make it to work on a bike, what are you waiting for? Take advantage of the Cycle to Work tax break scheme, which allows you to pay for a bike out of your pre-tax salary, meaning you can save up to 42 per cent on the cost of a new set of wheels.

10 Use YouTube

Don't want to shell out for a gym membership or fitness DVDs? YouTube is brimming with free workout programmes, from Pilates, boxing and bootcamp sessions. Choose videos from well-known names or those with high ratings to make sure you get the most out of it.

3 fitness pointers

Chloe's get-fit shortcuts

Build up your workout slowly

Start with 10 minutes a day. People like to set goals that are so big that they rarely get started. Commit to a manageable time of floor exercises done at home, or a brisk walk, and you'll soon find yourself doing more.



Track your progress

Write down your goals and achievements so you can look back and see how far you have come.



Do what you enjoy

If you hate the thought of running in the cold, do some indoor mat work or a yoga class instead. You shouldn't dread exercise. If you find something you enjoy, you will get results much more quickly.



3 inexpensive superfoods

Proof that a healthy diet doesn't have to cost the earth. To find out more, check out *The 10-ingredient diet* on page 61.

Oats

One of the healthiest (and cheapest) cupboard items available, a 1kg bag of oats costs around 75p. Oats are super-versatile too, whether you whizz up a bowl of porridge with fresh fruit, throw a handful of oats into smoothies or turn them into delicious oat pancakes, this low-GI breakfast staple is super-satisfying.



Nuts

Easy to eat on the go and packed with protein and good omega fats, nuts are the ultimate snack food. Buy a big bag of raw mixed nuts and decant into mini snack pots to store in the office and stash in your handbag when cravings hit.

Lentils

Hearty and healthy, lentils are ridiculously cheap and so unbelievably nutritious. They are a great source of plant protein, which keeps you feeling full and satisfied. Turn them into delicious fragrant dhal, spicy soup or a warming stew.

