

money smart

home

11 strategies for slimming on a shoestring

Flat belly — fat wallet!



FIRST uncovered the weight-loss tricks that are as good for your body as they are for your budget!

3 Tap in to tax rebates

Ask your doctor to prescribe a weight-loss regimen and you may be able to write off some expenses on your taxes. The IRS allows families to claim costs of treatment or prevention of obesity-related diseases (including diabetes, hypertension and heart disease) that exceed 7.5 percent of your adjusted gross income. This includes supplements if recommended by your doctor for a specific condition, as well as fees for membership in groups like NutriSystem and Weight Watchers. While the cost of food for these programs and membership fees at health clubs can't be deducted, you can deduct nutritional counseling. To net the benefits, save receipts that document weight-loss expenses, then include as an itemized deduction on the Schedule A portion of the 1040 tax form or consult your tax preparer.

4 Check your TV lineup for free classes

Studies show that regularly switching up your workout rather than sticking to the same routine challenges different muscle groups, improving total-body toning and preventing plateaus. To tap in to a bevy of workouts for next to nothing, check with your cable provider for the availability of FitTV. This channel airs more than 15 exercise shows (including belly dancing, yoga, ballet, cardio and strength training) throughout the day or On Demand. Record the routines you like and you'll have a library of workouts on hand in no time. Or join Netflix to gain access to hundreds of workout DVDs for as little as \$9 a month. The best part: The site's user review feature lets you scan members' recommendations, so you're sure to get the best videos available.

1 Go à la carte at the gym

If you're joining a gym, opt for a month-to-month membership. Though it can cost more per month, you can "quit" when it gets nice enough for outdoor exercise. One FIRST editor went with Bally's \$35 month-to-month plan, which she suspended from April through October (for \$4 per month) then reactivated it for the winter. The yearly cost: \$203—that's a \$145 savings over the \$348 she would have spent on the \$29-a-month yearly contract.

2 Score a free pedometer

Pedometer wearers automatically up their daily activity by at least 2,000 steps (more than a mile), which translates to an extra pound lost per month. To start stepping for free, Google "free pedometer." FIRST found a coupon for a free gadget from Kmart and an offer for a pedometer from Tylenol if you register for well-being e-mails at JustKeepMoving.com. Or download a free pedometer app (like StepTrakLite) on your smartphone.