

## Tips for Choosing and Joining a Health Club

Looking for a way to get in shape? Joining a health spa, fitness center, gym or sports club can be a great way to improve your physical condition.

Nearly 33 million people are members of some 17,000 health clubs in North America today, according to the International Health, Racquet and Sportsclub Association. And, although many consumers who join health clubs are pleased with their choices, others are not. They've complained to the authorities about high-pressure sales tactics, misrepresentations of facilities and services, broken cancellation and refund clauses, and lost membership fees as a result of spas going out of business.

To avoid these kinds of problems, it's best to look closely at the spa's fees, contractual requirements and facilities before you join. Here are some suggestions to help you make the right choice.

### Inspect the Spa

Visit the spa during the hours you would normally use it to see if it's overcrowded. Notice whether the facilities are clean and well-maintained, and note the condition of the equipment. Ask about:

- **Trial periods.** Is there sometime when you can sample the services and equipment for free?
- **Number of members.** Many spas set no membership limits. While the spa may not be crowded when you visit, it may be packed during peak hours or after a membership drive.
- **Hours of operation.** Some spas restrict men's use to certain days and women's to others. Some may limit lower-cost memberships to certain hours.
- **Instructors and trainers.** Some spas hire trainers and instructors who have special qualifications. If you're looking for professionals to help you, ask about staff qualifications and longevity.
- **Convenience.** Is there more than one location? Is there a location close (within 15 minutes) to your home or office? You are more likely to use the facilities if they are convenient.

### Review the Contracts

Some spas ask you to join - and pay - the first time you visit and offer incentives like special rates to entice you to sign on the spot. Resist. Wait a few days before deciding. **Take the contract home and read it carefully.** Before you sign, ask yourself:

- **Is everything that the salesperson promised written in the contract?** If a problem arises after you join, the contract probably will govern the dispute. And if something is not written in the contract, it's going to be difficult to prove your case.
- **Is there a 'cooling-off' period?** Some spas give customers several days to reconsider after they've signed the contract. Some states and provincial authorities also govern health club contracts.
- Could you get a refund for the unused portion of your membership if you had to cancel, say, because of a move or an injury? What if you simply stopped using the spa? Will the spa refund your money? **Knowing the spa's cancellation policies is especially important if you choose a long-term membership.**
- **Can you join for a short time only?** It may be to your advantage to join on a trial basis, say, for a few months, even if it costs a little more each month. If you're not enjoying the membership or using it as much as you had planned, you won't be committed to years of payments.
- **Can you afford the payments?** Consider the finance charges and annual percentage rates when you calculate the total cost of your membership. Break down the cost to weekly and even daily figures to get a better idea of what it really will cost to use the facility.

## Research the Spa's History

Finally, before you join a health club, contact your local consumer protection office, state Attorney General or Better Business Bureau to find out whether they have received any complaints about the business, or whether there are state laws regulating health club memberships. If problems arise after you join, these offices also may be able to help you resolve your complaints.

Check with friends, coworkers, and neighbors to see if they are aware of good or bad experiences people may have had the health club. During a trial visit, ask others working out how long they have been going there and what they think about the place. Always consider the source but have an open mind and open ears regarding any concerns people may have.

## Conclusion

Exercise is essential to good health and a health club or spa can provide a great environment to help you improve your fitness and health. Just be sure to take some time to make sure you are making the right decision for your personality and finances before you sign anything. And, be sure to read and understand anything you do sign.

*Source: Federal Trade Commission*