

## Money Matter\$ - 15 January 2026 By Standard Chartered Bank

### Title: New Financial Resolutions: Keeping Fit On A Budget

Are you aiming to fit into a particular outfit you plan to wear on a special occasion this year? For most of us, this might be true as a common new year resolution is around weight loss. For some, a gym membership may be costly, resulting in, "I can't afford to stay fit". If these are your thoughts then, well done for considering the financial aspect of it as saving up should also be a priority this year. But the truth is, you don't need an expensive gym membership or costly equipment to stay fit. There are many things that you can do to stay fit and healthy without burning a hole in your wallet. It just takes a little imagination but here are five tips to get you started:

#### **Budget Fitness Tip 1: Walking**

Walking is a good form of exercise to warm up your body and keep in shape at no cost. Whenever you can, choose to walk instead of taking the car. It would be good take a few minutes to plan out where you want to go today. For example, you might want to drop by the ATM after work which is just a few blocks away from your office or you might want to take a quick trip to the corner shop near your house. Consider the distance and if it really isn't that far, walk it out. Not only does this give you a chance to exercise, but it also helps to reduce your carbon footprint.

Alternatively, instead of heading to the gym to do your round on the treadmill, which might be a little dull and mundane, try going for a walk on the beach or at the park instead. You get to enjoy a great view that is free of charge while getting the benefits of taking in some fresh air.

#### **Budget Fitness Tip 2: Taking the stairs**

Using the stairs is a great way to use your muscles as they exert more movement when you climb and descend floors, and again, it's a great way to steal a few minutes of the day to do a bit of exercise at no cost. This is great particularly if you feel like you don't move around much in your day. Whether you are heading up to your office on the second floor or you're shopping at the Mall, opt for the stairs instead of taking the lift or escalator.

#### **Budget Fitness Tip 3: Make your own exercise equipment**

Recycle your empty water bottles and turn them into dumbbells. This saves you from having to buy gym equipment that can be costly. All you have to do is fill them with water, sand or stones to achieve different weights. Be sure to weigh your bottles after filling them so that you know they are at the desired weight. You could also make use of your stairs at home if you are thinking of doing step exercises.

If you are in need of some basic gym equipment, purchase those which can be used for more than one purpose, such as a fitness ball. With just that one item alone, you can perform your sit-ups, push-ups and so much more ensuring that it is truly value for money.

#### **Budget Fitness Tip 4: Bring food from home**

A big part of staying healthy and keeping fit is to eat well balanced healthy meals. If you are working, how about packing food from home instead of heading out to a restaurant for lunch? With home cooked meals you can be in control of how much sugar, salt and oil gets that gets

thrown in. You would also be avoiding consuming flavour enhancers like monosodium glutamate (MSG), which can be unhealthy when consumed on a regular basis. The best part is how much you are able to save. Although you may not realise it, eating out also eats up your money. While it is alright to spend a little more once in a while, doing so on an everyday basis is sure to increase your monthly expenses.

### **Budget Fitness Tip 5: Cleaning**

Doing household chores is yet another way to forego the gym session while still getting your dose of exercise. Dusting those hard-to-reach places will give you a good stretch. Taking out the vacuum cleaner and lifting around your furniture is a great weight-lifting alternative, while polishing up your furniture is an excellent way to tone up your upper arms. After all is done, you will be glad you didn't spend your money on that gym session. The added bonus is the satisfaction you will get looking around your perfectly clean and orderly home and knowing it's the result of your hard work. For those who would normally employ part time help for this, this can also result in some savings to your wallet.

At the end of the day, it's all about venturing out and using your imagination. Hopefully, these ideas can show you that no matter how tight your budget may be, you can aim to stay fit and healthy this year.

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