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Kat's Money Corner | You say you want a resolution

By KAT

You know there are better ways to lose weight than walking around with a lighter wallet. Big-budget diet clubs, meal plans, gym memberships and home exercise equipment work for a lot of people, but none of these things are really necessary when it comes to losing weight AND saving money.

Don't get me wrong – your health is your most valuable asset, and if spending money for such things is the only way to reach your healthy lifestyle goals, then do what you have to do. And any time advice from your favorite personal finance blogger conflicts with advice from your physician – listen to the doctor.

Still, you owe it to yourself to at least try the more cost-effective paths to a healthier lifestyle. Some people swear that investing in a gym membership or a home treadmill provides the incentive they need to realize a return on that investment. But you will lay out hundreds of dollars or more for such incentives, while walking and jogging are free – except for the shoes, but you'll need those anyway.

A healthier lifestyle and a healthier checkbook balance in 2012 can be as simple as walking to the grocery store instead of driving, and buying fresh fruits and vegetables instead of burgers and butter.

Still, walking and jogging can be dull. Playing a competitive sport can be a great motivator for some, while others just like to change up the routine from time to time and try something different. Money Crashers has a great list of low-cost alternative activity ideas [here](#).

Then there's the diet side of the diet-and-exercise resolution. There are plenty of reduced-calorie low-fat pre-made meal options out there, available through diet businesses or in the supermarket freezer case. A lot of people like these because the portions are controlled, the calorie and fat contents are posted on the label, and they're convenient.

That's a lot to argue with. But there is a cost involved, and in many cases, you have the option of trading time and effort for money. Sustainable Personal Finance offers a very convincing financial breakdown of how much you can save by preparing simple but healthy brown-bag lunches. [here](#) And [Darya at Summer Tomato](#) has a cool post about taking the lessons of personal finance and applying them to a healthier eating regimen.

Finally, you need variety in your diet, just like in your exercise routine. Steamed skinless chicken and broccoli can only take you so far! I think Eating Well is a great source of recipes that are both frugal and healthy, and not super-difficult, either. Check out a great selection at [Eating Well](#)

Just try following a few of these tips next year and I promise it will be easier to stick to those weight loss resolutions.

Kat's Money Corner is posted on Dollars & Sense every Tuesday. Kat Hnatyshyn, when not blogging or caring for her little one, is a manager with CommunityAmerica Credit Union.

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