

Fiscal Fitness

Skinny waist and fat pockets: How fit are you?

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Whether you just barely made the filing deadline or you've already blown through your entire tax return; April is the time of year when everyone seems to have their mind on their money and their money on their mind.

The arrival of spring also serves as a reminder that beach season is just around the corner. So if you're looking to shed a few more pounds before summer, now's the time to get focused! The good news however, is that the same advice for making your pockets fatter can also make your waist slimmer!

The following are key recommendations from MJay's Financial Management Guide, written by Mary J. Butler, M.Ed., Certified Government Financial Manager. After each financial tip, I'll show you how to apply these suggestions to your fitness routine so that you'll be fiscally and physically fit for the summer and beyond!



Define your financial goals. Write them down and create a plan to help you achieve them.

For fitness, come up with short and long term goals as well. Having a clear objective in mind will help you stay motivated to go the extra mile...literally. Circle a date on your calendar that you want to shed 10 lbs by and place that on your refrigerator. Purchase a pair of jeans in your ideal size and hang them in the front of your closet. Do whatever it takes to keep your goals at the forefront of your mind until you make them a reality!

Make a spending plan and stick to it. Keep track of everything you earn and spend. Review it regularly to make certain that you are getting your money's worth.

For fitness, keeping a workout and nutrition journal is a great way to track your progress. Seeing your results in written form will allow you (or a trained professional) to analyze your habits to ensure that you're getting the most out of your workouts.

Stay on course, even when you are tempted to buy something that seems like a really good deal at the time.

You'll also need to stay on course with your fitness goals as well. I once had a neighbor who used to walk for a mile every night (good)...to TCBY (not good!). While I truly believe that any food can be consumed in moderation, you can't splurge every single day and still expect to build your dream body. Try and push all of your temptations to a single "cheat day" and keep yourself on track for remainder of the week by arming yourself with healthy snacks to help steer you through cravings.

Educate yourself in investment choices.

When selecting your new exercise routine, make sure that you honor your own body to avoid taking unnecessary risks. Do your research or seek the help of a trained professional to help you learn how various exercises will affect your body. Also be careful who you take advice from on the fitness floor. Just because a 23 year old man may have lost a few pounds by bench pressing 400 lbs and doing back flips over a table, this may not be the best workout plan for Grandma! Blindly following other gym members is never the smartest approach so always do your homework.

Make timely payments. Late payments will cause higher interest rates, late fees and bad credit reports.

In regard to fitness, you'll also need to make timely deposits of food into your system. Whether your goal is to build lean muscle or to lose fat, your body will need a constant flow of nutrients.

Instead of three larger meals, aim for five to six smaller meals to be consumed every two to three hours. This loosely translates to a quality snack (no, Doritos do not count!) between breakfast and lunch and another between lunch and dinner.

Your highest quality meals should be at breakfast and after your workout. For breakfast, aim for a complex carbohydrate, a lean protein and fruit. For optimum recovery after working out, a high quality protein shake within 30 minutes of completing your routine, followed by a balanced meal containing whole foods within 90 minutes is ideal.



Darrell W. Butler has trained, managed and consulted for fitness centers and media outlets around the world. When he's not training a client or sharing his words of wisdom, you can catch him drinking a PFC Berries A'More Recovery Shake at his local gym's juice bar! For more information visit the Darrell Butler Personal Training website at www.dbptonline.com

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