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## YOUR MONEY: A WEEKLY GUIDE TO PERSONAL FINANCE

# Financial and physical fitness can be natural fit

By Gregory Karp, personal finance writer for The Morning Call, a Tribune newspaper in Allentown, Pa  
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New Year's resolutions often come down to matters of pounds and dollars: How to end up with fewer of the first and more of the second.

Putting both resolutions in one basket makes sense, too. Causes of overeating and overspending can be the same, said Larina Kase, president of Performance and Success Coaching in Philadelphia.

"When you are poor in managing one area of your life, you tend to be poor in the other area too," she said. "Some of my weight-loss coaching clients who had difficulty managing their emotions that led to eating also had difficulty managing their emotions that led to shopping, excessive spending and poor money planning."

Whatever the cause, the final solution is the same, eliminating waste—both in calories and dollars.

Step No. 1 is to assess your situation. That means tracking your calories and dollars every day for a month—all the food that goes in and all the money that goes out.

Once you do that, try using the 2-for-1 tips below to trim your waistline and your budget at the same time.

- Change your food-buying habits. Pack a lunch for work, and eat dinners at home. It's cheaper and usually healthier. Yes, that's standard advice, but many Americans aren't heeding it. Many families spend more than \$3,000 a year eating out, with untold calories packed on from the huge portions and unhealthy menu options.

"If you spend \$4 every day on a cup of coffee and a muffin, you're spending about \$100 every month that you don't have to," said Neal Frankle, a certified financial planner in Burbank, Calif., and author of "Why Smart People Lose a Fortune; 5 Steps to Restoring Your Wealth & Sanity."

"Also, those daily treats cost you an extra 500 calories that you'll have to work hard to work off. The best foods are good for your body and wallet."

- Eat healthier, says Dr. Ann Kulze, author of "Dr. Ann's 10-Step Diet." Drink tap

water instead of soda, juices and sport drinks. Eat more beans, which are cheap and promote weight loss with high fiber and protein. Eat more produce; it's no more expensive than junk food. Consumers can meet the recommendation of three servings of fruits and four servings of vegetables daily for as little as 64 cents, according to the United States Department of Agriculture.

Gardening also gives you a 2-for-1 benefit of healthful food and exercise.

- Do it yourself. We're a nation that hates chores. But imagine the calories you could burn if you did tasks such as landscaping, painting and washing the car.

The usual response is, "I don't have time." Cancel your cable or satellite TV service and do chores during your TV time. If you're working overtime to pay your bills, quit spending so much and you can work less, freeing up time for exercise and family.

- Give up bad habits. The health dangers of drinking alcohol and smoking cigarettes are well proven. But giving up drinking and smoking could also save you about \$1,000 a year, which is what many American families spend on alcohol and tobacco annually, according to government statistics.

- Work out at home. Cancel the gym membership and resolve to exercise at home. Taking a walk every day is healthy and doesn't cost a thing. Push-ups and sit-ups cost the same. When you show your commitment to free exercise, then you can think about buying exercise videos, books and workout equipment.

- Hoof it. Walk more and save money on cabs and subway fares. If you're close enough, walk or bicycle to the grocery store or work, and save on gas.

- Bundle up. A creative suggestion comes from Jill Fleming, author of "Thin People Don't Clean Their Plates." She suggests dressing warmly in winter. Being cold increases your appetite, so wearing warmer clothes means you'll eat less and you can turn down the heat, saving energy costs.

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