

## **IMPROVE YOUR WAISTLINE WHILE IMPROVING YOUR BOTTOM LINE:**

### **Saving Calories While Saving Dollars**

by Judy Lawrence, MS Ed.

Budget Coach and Author of The Budget Kit 4th Edition

There's no question that we live in a society that is over weight and over the limit in debt. What do these two areas have in common? And what can we do to eliminate the excess weight and debt?

Managing your weight is like managing your finances. Being successful depends on commitment, effective planning ahead, setting reasonable goals and paying attention to the details - like the incidental latte cost - or the incidental extra calories from large portions or hidden fats. When you have a practical and motivating spending plan or a weight loss plan, knowing your goals, choices and guidelines, gives you a sense of control instead of a sense of deprivation.

Resolving to lose weight can be quite expensive with fad diets, buying special foods for certain diet plans, or some gym memberships. But it doesn't have to be. You don't have to spend a fortune to get fit. Losing weight doesn't mean you have to lose money.

Listed below are tips for managing your money and your weight along with tips for saving money while losing weight.

## **TIPS FOR MANAGING YOUR MONEY AND YOUR WEIGHT**

### **1. PAY ATTENTION TO THE SMALL STUFF.**

#### **Budgeting:**

- Be aware of the "It's Only" syndrome. It's only \$20 but if spent many times this \$20 easily becomes hundreds. Or it 's only 60 cents at the vending machine a few times a day. One woman tracked her spending and found that spending cash at the vending machine was costing her \$60 a month.
- Be aware of the hidden costs – late charges, like returning videos, ATM fees, over the limit fees on cards.
- Pay attention to your spending in general to see what you are truly spending – not what you think you are spending.
- Tracking your daily spending in the Budget Kit 4th Edition is one effective way to see the patterns of here you may be spending and getting the real picture. You will be able to see in black and white if you are spending more than you realized or wanted to. This can be a real eye opener and help you get a new perspective and gain a sense of control.

#### **Dieting:**

- Be aware of the extra hidden fats and calories in restaurant meals and your regular eating habits.
- Keep a food diary of what you eat and the portion size. Record all the food and particular diet meals and snacks. Be honest and accurate regarding portion

sizes. You will quickly see if you are unknowingly eating more than you should to effectively lose weight.

- You will become more realistic about what you are eating and make more effective changes.

## **2. CHANGE SOME OF YOUR ROUTINES AND PATTERNS. DON'T DEPRIVE YOURSELF - YOU CAN KEEP DINING OUT, JUST DO IT DIFFERENTLY.**

### **Budgeting:**

- Keep the essence of eating out – environment, ambiance, company, and having your favorite food. Eliminate the appetizers, drinks and desserts.
- If there are large portions, bring home the extras and eat these as your lunch or dinner the next day. You will be getting two meals for the price of one.
- Prepare meals at home and lunches for work.
- When thinking of going out to eat stop and ask yourself if you:
  - Have the money?
  - Really want to spend it this way or rather spend it elsewhere?
  - Are you doing this out of habit or choice?

### **Dieting:**

- Don't feel you are depriving yourself. The essence of eating out may be the same.
- After receiving your meal, ask for a take home container and place half of your meal in the container so it is out of sight and off of your hips.
- Be sure to eat sensible foods and proper portions to fit your diet plan.
- Prepare meals at home and lunches for work so you can control the hidden calories.

## **3. BE PROACTIVE AND PLAN AHEAD**

### **Budgeting:**

- Have a plan ahead of time. Outline your spending plan for the month in advance. By planning ahead, you will know what bills, expenses and unusual events to anticipate ahead of time so you have the money on hand to cover all expenses.
- Without a plan, there may be unexpected expenses like late charges, extra shipping or expediting charges for waiting until the last minute.
- Being reactive costs you money. Being proactive saves you money.

### **Dieting:**

- Outline your meals and groceries in advance. Planning ahead will save you time, energy, calories and money. This is especially true if you have a very busy lifestyle.
- Looking for food when you are hungry can be very expensive for your pocketbook and your waistline.
- Take time to plan out sensible meals and snacks for the week.

- Then outline what groceries and diet food products you need to buy ahead of time so you have everything on hand when you are hungry. By having everything on hand when you are hungry you can stay with your plan and continue to eat sensible meals and not react to the first bag of chips or fast food joint you see when you're starving.

#### **4. LINE UP SUPPORT**

##### **Budgeting:**

- Starting a new lifestyle change can be challenging to do on your own. Secure support of everyone in your family so you all work together to manage your finances.
- Ask your friends to encourage you to stick to your plan especially when you are tempted to spend on an unplanned purchase.
- I've had many workshop clients start up Common Cents Support Groups so they could check in and motivate each other while also share money saving tips.

##### **Dieting:**

- Line up support from your family and friends.
- You can also find online support by logging on to most of the diet programs existing these days. Most diet program websites have convenient online resources, and professional nutritionist support.
- Many offer a buddy system for sharing motivational tips, recipes and information.

#### **TIPS FOR SAVING MONEY WHILE LOSING WEIGHT**

##### **1. Skip the bottled water**

- Invest in a water filtration system and keep filling up your water bottles instead of buying new ones each time.
- This could save you anywhere from \$300 - \$600 a year (\$1/day = \$365 for 1 bottle).

##### **2. Start cooking at home**

- One of the classic ways to save money is cutting back on the meals out and preparing your own meals at home.
- This is especially valuable when dieting because you have better control over your portion sizes and any hidden extra calories.
- There are many free healthy easy recipes to cook at home.
- Savings anywhere from \$30 - \$50 a week or over \$2000 a year-that's your IRA.

##### **3. Transform your home into a gym**

- Cutting out the monthly cost of the gym doesn't have to mean cutting out exercise.
- Many great and fun videos exist that you can share with friends, borrow from the library.

- Use exercise bands or balls, take walks, ride your bike, be adventurous on inline skates.
- Cost is \$10-\$30 and savings can be \$300 to \$1000 a year.

Good luck! May these tips help start you on your journey to a whole new you!

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Judy Lawrence is a Budget Coach and Counselor in Albuquerque, New Mexico – after moving back from the Silicon Valley area in '09. Her best-selling book, [\*The Budget Kit: Common Cents Money Management 6th Edition\*](#) (Jan 2011, Kaplan Publishing), has sold over 425,000 copies. If you would like a 30-minute free phone consultation, sign up for the free e-course, or just find out more about her services, workshops and books, you can reach her at [www.moneytracker.com](http://www.moneytracker.com) or [judy@moneytracker.com](mailto:judy@moneytracker.com) or 505-554-2638 or 408-529-6474.

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