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Consumer alert: NYS DCP offers tips to avoid costly mistakes with gym memberships

Tips to help gym membership choices work out for consumers

Submitted by the New York State Department of State's Division of Consumer Protection

As we begin a new year, many of us will be setting new goals and resolutions. One of the most popular resolutions is to get fit and healthy - and to achieve this, many people will be joining a gym or renewing their gym membership. The New York State Department of State's Division of Consumer Protection shares practical tips to help guide New Yorkers on what they need to know before signing up or a renewing a health club or gym membership.

"For many New Yorkers, the new year may include a resolution to be healthier and in better physical shape," Secretary of State Robert J. Rodriguez said. "Our Division of Consumer Protection is alerting the public so they are aware that gym fees can become a burden to those consumers who are looking for their services but may not be aware of many hidden nonrefundable registration charges that can lead to expending hundreds of dollars in fees for initiation, maintenance and/or cancellation."

Know What to Look for Before Signing Up for a Gym Membership

• Carefully review the contract before signing it:

Read the fine print and be aware of any hidden fees that may come with it. While the advertised monthly fee may seem reasonable, gyms often include additional fees for things like initiation, cancellation and maintenance. These fees can quickly add up and leave you with a much higher bill than you expected.

• Be aware of add-ons:

When signing up for a gym membership, it's important to understand the fees and policies that come with it. Here are some key things to keep in mind:

√ Initiation or registration fees are typically nonrefundable, so be sure the location and schedule are convenient to you.

√ Look out for annual maintenance charges. Make sure to read the contract carefully and understand the terms regarding this annual surcharge.

√ Locker rentals are often not



free, so ask ahead to plan where you're going to keep your belongings. Some gyms require you to purchase your own padlock or locker assignment.

√ Termination fees are important to consider in case you need to cancel your membership. Make sure you understand the gym's policies regarding termination to avoid any unexpected charges.

√ Premium classes and personal training sessions may come with additional charges. While the first training session may be offered for free, subsequent sessions will likely come at a cost. Be sure to ask about the hourly rate, understand the costs involved, and inquire if/when prepaid training sessions expire.

√ Be sure to check the equipment requirements before attending a class to avoid any unexpected charges. Classroom extras such as yoga mats, steps and stretch bands may require a rental fee if you don't have your own equipment.

To learn more, check out these tips from the New York state attorney general.

Know Your Rights When Cancelling or Renewing a

Gym Membership

New York state law requires businesses with automatic renewal programs to disclose the terms of auto-renewal offers clearly and conspicuously, cancellation policies, and minimum purchase obligations. These terms must be stated when consumers are enrolling or signing up, close to the time of purchase.

A business that allows auto-renewal must also provide simple user-friendly cancellation options for consumers to make it easier to unsubscribe or cancel memberships. They must provide a toll-free telephone number, email address or other cost-effective, timely and easy-to-use option for consumers to cancel after agreeing to a contract. Consumers who purchase these services online must be allowed to terminate the agreement online.

Additionally, businesses must provide consumers with an acknowledgement that outlines the terms of any auto-renewal offer and, if the original offer includes a "free" trial offer or gift, information on how the consumer can cancel the service before they pay for goods or services.

Consider Other Money Savings Ideas to Reach Your Wellness Goals

√ Engage in outdoor activities such as walking, jogging, skating, skiing or biking.

√ Take advantage of community recreation center classes, which may be low cost or free.

√ Contact your nearby state park to learn more about their fitness programs and workshops. The Empire State Trail is a new initiative from the state of New York to promote outdoor recreation and healthy lifestyle choices. With a focus on community vitality and tourism-related economic development, this trail is a hit with locals and visitors alike.

√ Some health insurance plans will cover gym memberships costs, access to fitness activities at no extra cost, or provide reimbursement.

If it is believed a company is not following the law when offering recurring services or free gifts, consumers should file a complaint with the Division of Consumer Protection at www.dos.ny.gov/consumerprotection.

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