

Gym Subscription Decision Checklist

Honest math before you sign — visits, commute, fees, and freeze policies.

Before you join

- Realistic visits per month (not January optimism)

- Commute time + fuel or transit cost per visit

- Initiation fee, annual fee, and cancel / freeze policy read

- Free alternatives tried for 30 days (home, park, library videos)

Break-even worksheet

	Gym	Home / free
Monthly cost		
Visits per month		
Cost per visit		
Commute cost		
True cost per visit		

Decision

Question	Answer
Do I need the social / class energy?	
Would I go if it weren't prepaid?	
Final decision: Join / Wait / Home only	