

Fitness centers

If your scale is tipping in the wrong direction and you want to get in shape but lack the initiative to begin and keep up a regular exercise program, membership in a fitness center may appear to be the answer.

Visit and compare programs

Ask yourself some questions before you sign a contract or pay any money down. Don't be swayed by the aura of the center or the exciting prospect of a "new you." Take the time to visit several centers to compare programs and facilities.

Exactly what services and equipment are included in the membership fees? These are supposed to be listed in any contract you sign.

- Is the center's location convenient for frequent use?
- What specifically is the staff's training in the area of physical fitness? Will trained staff members be available for personal instruction?

- Is overcrowding a problem? Which facilities are separate for men and women?
- Are there restrictions on the days you can visit, or any time limitations within a visit?
- Do you find the atmosphere comfortable? Are the facilities clean and secure?
- Can you afford the program you want? Do you know the full costs and obligations of the membership, including extra charges for courts, etc.?
- Is the center in good financial condition? Is it well managed? Ask other members.
- What are your cancellation rights? What refund rights, if any, do you have if you move away from the area?

What fitness plan fits you?

Most centers have several membership plans. Costs per year for a new membership vary depending on the type of services a person desires. Lower

cost introductory specials are offered for limited periods of time in an effort to promote enrollments.

Don't be persuaded to purchase an expensive long-term program unless you are certain you will stay with it. Consider trying a short term membership first.

Examine each program by considering the down payment charge, the monthly fee and the cost of annual membership. These amounts will vary in different plans, so calculate the total costs and benefits before assuming a special offer is actually the best buy.

Ask current members about the program.

The pressure's on

Consumers often feel pressured by persuasive sales techniques of fitness center personnel who usually receive commissions for the memberships they sell. Sales presentations may include emotional appeals and even scare tactics. Don't be

intimidated by such methods. Don't be satisfied, either, with evasive answers to your questions or verbal promises, which don't appear on a written contract. If a fitness center salesperson tells you something is part of your membership, they should be willing to write it into your contract.

Evaluate the center

Try out the club before you sign up. Arrange for a tour and a complimentary workout at the time of day you expect to be using the club. While there, evaluate the accessibility and condition of the equipment, the caliber of the staff, the club's cleanliness and the availability of towels, lockers, etc. Talk to the staff and members. It is important to know:

- *The ratio of staff to members.* Are personal trainers available and at what cost?
- *The staff's qualifications* (such as degrees and certifications). Is a CPR and AED certified staffer on the premises at all times?
- *The grace period* within which a membership can be voided and refunded.
- *Membership-fee stability.* Are prices expected to increase?
- *Reciprocal club privileges.* Do you have access to a club when traveling?

- *Cancellation options.* Can you cancel at anytime?

The financial soundness of some fitness centers remains a consumer problem. Try to evaluate the financial soundness of a center. Some centers close within a short period of time or fail to open at all. A fitness center may appear prosperous but have no real assets or investments. If another company buys the facility you join, the new owner may be under no obligation to honor your contract. If a center closes and has no money, you may be left without a remedy.

You're protected

State law requires that fitness center contracts contain a three-day cancellation right so that new members can think about and cancel the membership if they wish.

The law requires disclosure statements in the contract of the full membership price and the cost of individual time payments. All contracts must also specify every major facility and service available in the membership and include any conditions or restrictions on their use. This includes a list of the locations members may use.

If any facility or service becomes unavailable at any time during the length of the contract, the consumer is entitled to choose

an adjusted refund or a transfer of the unused portion of the membership to another affiliated center. If you choose a refund, it is the center's responsibility to provide you with the adjusted refund.

A club cannot sell memberships of longer than two years' duration and it must have an expiration date. In addition, when the center has not been built, contracts must guarantee that the facility, service, or location will actually be available for use within six months.

If a center collects more than \$100 in advance of providing services, it is required to have a \$25,000 form of financial responsibility filed with the state.

For more information

For more information, or to file a complaint, contact the Bureau of Consumer Protection at:

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