

St. Andrew's

FAMILY

Fitness Plus!

WHAT YOU NEED TO KNOW BEFORE JOINING A HEALTH CLUB

Length of Contract

Most health clubs offer membership agreements for different lengths of time. The most common membership term is 12 months, but 18 and 24 month memberships may be available. One advantage of purchasing a membership agreement for 24 months is that you receive the current membership price for the length of the agreement. Your fees will not be affected by any price increases during the length of the agreement.

Membership Terms

Some health clubs advertise memberships at discounted prices, but be aware that many of these membership agreements restrict the time of day and/or the days of the week which you can use the membership.

Payment Options

Most membership agreements can be paid two different ways; in full or on a debit plan. On a debit plan, your membership payments are drafted on a monthly basis from a credit card or checking account.

Advantages of a Debit Plan

One advantage to choosing a debit plan is not having to pay the entire membership fee upfront. Another is that you can purchase a longer term membership which will give you the current price for the next 24 months, being unaffected by price increases, and the monthly rate can be up to \$10 cheaper per month! Third, if you set your payments up on a debit plan, and the health club unexpectedly goes out of business, you can stop your drafts, as long as the club did not sell your contract to a third party. If you pay for your membership in full, and the health club goes out of business over night, you may not receive a refund for unused portions of your membership agreement.

Third Party Contracts

Once you purchase a membership agreement on a debit plan, many health clubs sell your agreement to a third party for cash, and that third party takes care of the drafting. If you should experience problems with your debit plan such as double drafting or drafting the wrong amount, you will be unable to resolve the problem with the health club. You will have to deal with the third party which purchased your membership agreement.

If the health club you joined goes out of business, the third party who purchased your membership agreement may continue to draft your account. It is not their concern that the health club went out of business. They own your membership agreement.

Insist that your membership is not sold to a third party and the debit plan is locally drafted so that if you experience any problems, you can deal with the health club directly.

South Carolina state law protects consumers by allowing a contract to be cancelled up to three days after which it is signed. It would be hard to determine in three days if you are going to like the health club. Look for a club that will allow you to cancel the membership up to two weeks or more after the membership is signed.

Evergreen Contracts

An evergreen contract is one which renews itself at the end on the contract period. Most health clubs utilizing evergreen contracts require you to send written notice, sometimes by certified mail, no more than 60 days and no less than 30 days prior to the expiration date of the agreement to cancel. For example, if you purchase a membership agreement for 12 months and you do not send written notice within the specific time frame allotted to cancel, your membership will automatically be renewed for the original length of the agreement. In this case, one year.

Financial Standing

Be sure the health club you are joining is in good financial standing. Many health clubs these days go out of business overnight, with no warning, and if you paid for your membership in full, most likely you will not receive a pro-rated refund. Ask to see the previous years audit report to verify the health clubs financial standing.

Membership Cancellation

Most health clubs also allow you to cancel a membership agreement due to a move. The contract should be specific on the distance needed to move to cancel the membership agreement, and what type of documentation is required for proof.

A letter from your physician describing a medical condition is another way that most health clubs will cancel a membership agreement, as long as the condition is permanent, or the physician does not know how long the condition will last. If it is a short sickness, broken bone, pregnancy, etc., your membership agreement will not be cancelled. But, the health

club may afford you an extension on the time you were “out.” Medical extensions, with proper documentation, given by the health club are an extra bonus to your membership.

Also consider how you must send in your cancellation request and documentation. Can you deal directly with the health club and do it on the spot? Or, do they require you to send everything by certified mail to the “home office” where it may take up to six weeks to process. And, if your membership agreement was sold to a third party company, how do you contact them to cancel the membership? [This is why it is a good idea to join a club that is locally owned and operated.](#)

Finally, will you be charged a fee for early termination of your membership agreement?

Try to Avoid...

High Pressure Sales Tactics – Most health clubs use “high pressure sales tactics” to get you to sign a membership agreement. They will do whatever they can to get you to sign an agreement before you leave, including offering “today only” specials. **Do not put up with a “pushy” sales person and allow him/her to force you to sign.** Joining a health club is a big decision. Take your time and think about it; maybe even try the club for a few days.

Never join a gym that is not yet open! – When new health clubs move into your area, they will “pre-sell” memberships at a discount. If this health club is unable to sell a specific number of memberships within a certain time frame, most likely the health club will not open. So, if you are ready to make a commitment to yourself and start working out, don’t wait, join a health club today. [If you wait a few months until that new club down the road opens, and they rarely open on time, you may not be as motivated to start working out as you are now.](#)

Benefits to Consider

Vacation Extensions - Will the health club afford you the opportunity to receive an extension to your membership since you did not use the club during your vacation?

Medical Extensions - Will the health club afford you the opportunity to receive an extension to your membership since you did not use the club while under the care of a physician?

Child Care – Does the club provide nursery/child care services at no extra charge?

Is it provided with your membership, or do you have to pay extra?

Fitness Instruction – Will the health club allow you to meet with a trainer, at no charge, to learn how to use the equipment properly?

Exercise Plans – Will the health club allow you to meet with a trainer, at no charge, to customize an exercise plan to meet your goals/needs/wants?

Referrals – Does the health club give you anything for referring family or friends?

Nutrition Training – Is nutrition training available in a one-on-one and/or group setting?

Group Fitness Classes – Are the group fitness classes included in your membership, or do you have to pay extra for them?

Facilities – Does the club have the facilities you are interested in, such as the right cardio equipment, free weights, racquetball courts or a pool?