Starting a Personal Training Business

James R. Churilla, Ph.D., MPH, RCEP, CSCS

Introduction
There are thousands of certified personal trainers (CPT), health and fitness instructors, exercise specialists and those with many other titles working in the fitness industry. Personal training continues to be a rapidly increasing profession that is no longer for just the “rich and famous.” Many CPTs have degrees in exercise science and/or a plethora of certifications. However, most have very little business experience, nor business education. Therefore, today’s CPT needs to cautiously approach starting their own personal training business. Whether you decide to work in a facility (e.g. home base) as a sub-contractor, open your own fitness studio, or work as a traveling trainer by providing your services to many facilities or residential clients, you can own your own business and take greater control of your career. There are many advantages (e.g. recognition, credibility) and disadvantages (e.g. excessive paperwork, overhead) to starting your own personal training business. However, with a vision and a solid plan, having your own business can be both rewarding and fun.

Mission and Plan
All businesses begin with an idea, which coincides closely with a vision and mission. Thus, creating a mission statement that reflects not only you as a CPT but positively conveys the purpose of your business is very important. A well-designed mission statement should convey the following:

• Nature of your business (e.g. personal training)
• Area(s) of concentration or specialty.

The following reflects the mission statement for a fictitious personal training business that caters only to seniors:

We provide superior personal training services that continually focus on improving the quality of life and maximizing the independence and functional abilities of older adults through safe and effective exercise programs.

Our fictitious mission statement speaks to the nature of the business (safe and effective exercise programs) and the area of concentration (older adults). Anyone who reads this company’s mission statement should know precisely what they do.

The Plan
The 34th President of the United States, Dwight. D. Eisenhower, once said “plans are nothing; planning is everything.” He was...
Deciding on a Business Entity

There are many factors the CPT must consider in selecting a business entity. These include setting up a formal entity, financial requirements, management of capital (profits and losses), and liability. The form of liability that comes along with selecting a specific business entity and the tax ramifications are the primary elements of consideration when choosing a business entity. The three fundamental business entities are the sole proprietorship, partnership, and the corporation; each business type comes with advantages and disadvantages, which will be discussed further.

Sole-Proprietorship

The sole-proprietorship is relatively simple to form and should be a consideration for the independent CPT. It is an individually owned and operated entity that differs from a corporation and a partnership. Forming this type of business entity requires little capital and the sole-proprietor does not have to be concerned with profit sharing. Sole-proprietorships are subject to local governmental regulation, and are relatively easy to control. In addition, all decisions are made by one person, which is often less cumbersome for independent personal trainers.

On the flip side, sole-proprietors assume all personal (e.g. liability) and financial (e.g. business debts, taxes) responsibilities for their business. Thus, both business and personal liability insurance are necessary for this type of business. Finally, sole-proprietors must obtain a business license to operate in their community and inform the community in the form of a doing business as (DBA) ad in the newspaper to notify local business of the name under which they will operate.

Partnership

A business partnership (sometimes referred to as a general partnership) amongst CPT is something that has become more popular in recent years, particularly in the form of personal training studios. A partnership just means that there are two or more people who own and operate the business. In contrast to a corporation, a general partnership is not viewed as separate entity, but rather a group of two or more individuals. Partnerships are generally regulated by the state under the Uniform Partnership Act.

An individual CPT with minimum capital who wants to start a personal training business may want to consider a partnership. Partnerships, like sole-proprietorships, are relatively simple and inexpensive to form. The individuals making up the partnership would share all the liabilities. Additionally, individual partners would be considered to be self-
The Business End of Personal Training

By Matthew W. Parrott, Ph.D., ACSM H/FI, ACSM H/FD

Introduction

Although few fitness professionals enter the health/fitness arena with the sole purpose of turning a profit, the nature of the fitness profession necessitates basic business competencies in order to become successful. Unfortunately, the overwhelming majority of exercise science undergraduate programs place little or no emphasis on developing students’ knowledge, skills, and abilities from a business perspective. This consistent oversight has led to a “learn on the fly” approach, which has left many fitness professionals with a reduced capacity for upward mobility within corporate, clinical, commercial, or community fitness organizations. Thus, the focus of this article is to highlight the basic business issues required of entry-level fitness professionals.

Overview

The Bureau of Labor Statistics has reported that employment in “service producing” industries will become the fastest growing segment of the 15.6 million new wage and salary jobs between 2006 and 2016. This growth is expected to generate nearly 5 million new jobs in the service industry over the next 8 years. As demand for personal care services continues to rise, the subset of personal training is likely to follow suit. For this reason, it is critical that personal trainers position themselves to take advantage of the anticipated influx of new employment opportunities.

For a personal trainer, compensation consistency is based on two things: 1) repeat business, and 2) new client sales. Repeat business is likely the most reliable source of future revenue streams, yet many trainers report poor retention percentages. While recent research has shown that emotional closeness fostered interpersonal trust and client retention, it has also been shown to undermine a personal trainer’s status as a professional service provider. With this in mind, it makes sense to utilize proven business strategies to boost retention numbers. Those individuals with more sophisticated business backgrounds have the capacity to infuse innovative strategies specifically for this purpose. This may include email marketing tools, web-based personal training support, or useful brochures outlining basic dietary information. Any economist will tell you that quality customer service is a major component among successful service corporations. While personal training is obviously a service industry, customer service training is not always included as part of one’s employment package. This leaves trainers at a distinct disadvantage because they have not been provided with the tools necessary to combat sinking retention rates and hence, lower income projections. The new client sales component is an area of contention for many personal trainers because they often view the word “sales” as uncouth, distasteful, or uncomfortable to present. One must keep in mind that any for-profit business relies upon sales for survival. As a personal trainer, you represent the number one reported source for non-dues revenue generation in the commercial fitness industry today. For this reason, you should embrace the sales process as being an integral part of your occupation. Without formal sales training, many are left to their own devices for generation of new client sales. This is the equivalent of tossing a child in a pool to learn how to swim without any prior training or instruction. You simply cannot expect to produce outstanding sales results without formal education and training on the topic. Even the most technically talented personal trainers need a solid sales strategy that highlights the value of their services to close deals with new clients.

The nature of the personal training industry requires the utilization of business skills by trainers to a greater degree than many other health care professionals. Unlike state-licensed professions such as dietetics or physical therapy, personal trainers don’t typically have the luxury of a formal referral process from other health care providers. In addition, insurance does not reimburse for a personal trainer’s services. Therefore, they must continually populate their client pool with individuals who pay out of pocket for service(s) provided. At an average hourly rate ranging anywhere from $45-$75, it is not an easy task to continually generate new clients. When you combine these issues with the effects of a regressive economy and the fact that most personal trainers have no formal business training, you have a recipe for disaster. Sporadic client recruitment backed by haphazard business practices can leave personal trainers on the outside looking in with regard to job security and stability.

For the few personal trainers who are in supportive corporate environments that cultivate business skill development within their employee population, there are many others who are essentially independent contractors operating their own business. These individuals need more comprehensive business training because of their self-employment status. While many personal trainers enjoy the benefit of internal marketing of their services within a club environment, independent contractors are often forced to generate their own marketing materials and strategies. Without proper training in this area, it is likely that the independent contractor would elicit little response with his/her marketing efforts. Some key issues for success in the personal trainer business are to: 1) Identify and locate the target market; 2) Establish market penetration strategies; and 3) Develop attractive marketing materials. Each of these key issues are part of a successful marketing program that takes time to understand.
Successful Health/Fitness Club

Comprehensive Resource for Developing, Leading, Managing, and Operating a Successful Health/Fitness Club [16, 17, 18]. This practical textbook is a fantastic resource for fitness professionals looking to build management knowledge by following proven strategies. The authors each have a wealth of fitness industry management experience that has been harnessed into one succinct resource. This book, when combined with additional training, can provide the working fitness professional with a solid background for business strategies specific to the health and fitness industry. The American College of Sports Medicine (ACSM) now offers a continuing education course (CEC) specifically designed to enhance business knowledge of practicing fitness professionals. This unique course offering includes modules in sales, marketing, budgeting, member/client retention, customer service, staffing, and much more. Priced at only $140, this one-day CEC provides the fitness professional with valuable management tools designed for immediate utilization in their day-to-day occupation. In addition, ACSM-certified professionals can use the CEC hours for recertification down the line.

Conclusion

The key point for personal trainers and other health/fitness professionals to remember is that the fitness industry is quickly maturing. As of 2006, the number of health and fitness centers had increased by nearly 500% in just over 20 years time [15]. Given the current health status of the U.S. population combined with an increased visibility for preventative health outcomes, the fitness industry is likely to enjoy its greatest popularity in the decades to come. A number of research studies have shown the strong link between increased market competition within the service industry and the relative importance of the quality of service being provided [6, 7, 8, 9]. As such, it will become increasingly important for fitness professionals to distinguish themselves from the pack. George [10] suggested that personal trainers fit into a semi-professional category lacking “social capital” and must go to painstaking efforts to present themselves as a part of a well-established network. Given the social stigma attached to the occupation of personal training, one would do well to present a more organized, businesslike approach. At the very least, the attainment of additional business training would provide you with a broader economic perspective from which to operate, thereby improving your chances of remaining successful in an ever-changing competitive marketplace.

About the Author

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References


“Business Management for the Fitness Professional”

Traditional exercise science and exercise physiology educational programs have largely failed to provide fitness professionals with the management/business skills necessary to gain upward mobility within the industry. In this new one-day continuing education course, participants will learn key management principles that will make them a more valuable asset in the marketplace. Topics covered include but are not limited to: member retention, customer service, sales, marketing, interviewing, staff supervision, employee retention, budget planning, and much more! Participants are eligible to earn ACSM CECs for this one-day session.

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Marketing Essentials for Personal Trainers

Peter M. Magyari, Ph.D., ACSM HFI, CSCS

Introduction

It is essential to think of your personal training business as “a business!” In this edition of “Certified News,” Dr. James Churilla has outlined the essentials of starting a personal training business. Unless certified personal trainers (CPT) undertake a professional approach to running their small business, important aspects of marketing can be overlooked. The marketing plan is one of four key components of a successful business plan. I recently had lunch with Brett Chepenik, President of Gracor Fitness, a business that employs personal trainers in Jacksonville, Florida. Brett told me “the greatest challenge he faces in helping personal trainers become successful is conveying to them the importance of the business aspects of personal training”. Quite often CPTs underestimate the importance of marketing in their profession. This article will address the importance of marketing in their profession.

Marketing plan essentials

The U.S. Department of Labor projects that employment of fitness workers is expected to increase 27 percent over the 2006-2016 decade. As the number of fitness professionals grow in your geographic area, you may experience an increase in business competition. Be pro-active. This may be a great time to re-evaluate both your credentials and your business plan. While having the proper credentials greatly improves your marketability, success as a personal trainer is often tied to a well thought out business plan and marketing strategy.

The first step in developing a marketing plan is to review your business description, mission statement, and credentials. These should help you identify your client base.

With marketing in mind, focus on the aspects of your business plan and mission statement that make your CPT business unique. Review your credentials. There is a range of formal degrees (AA, AS, BS, MS) and certifications/credentials (e.g. ACSM’s Certified Personal Trainer, Health/Fitness Instructor, Exercise Specialist, Registered Clinical Exercise Physiologist) that offer differing levels of education and expertise to individuals in an effort to prepare them to work as exercise professionals. Some credentials prepare fitness professionals to work with apparently healthy, low risk clients. Others offer more extensive preparation in dealing with moderate risk and high-risk clientele. Due to the epidemics of obesity and type 2 diabetes in the U.S., many personal trainers are taking on clients with multiple coronary heart disease risk factors or even known cardiovascular, pulmonary, and/or metabolic disease. Review ACSM’s Guidelines for Exercise Testing and Prescription manual and affirm that your proposed client base is within the scope of practice of your qualifications. This will limit your exposure to liability issues down the road. A thoughtful review of your business description, mission statement, and credentials is essential in developing a marketing roadmap that will lead you to success.

The Five P’s of Strategic Marketing

Mapping out a great marketing plan starts by addressing the five P’s of strategic marketing: Product, People, Place, Price, and Promotion. In order to help identify precisely the type of service you intend to sell, CPT’s should ask themselves several key questions in each of the strategic categories. Once proper attention is given to each of these five components, the CPT will be better positioned to determine the type of marketing tools that will best satisfy his or her specific marketing needs.

Product: In business, a product is typically a good or service which can be bought and sold. For marketing purposes, a product is anything that can be offered to satisfy a want or need. For the fitness industry, the questions in Figure 1 are the types of questions you need to answer to properly identify your product. [See figure 1, page 6]

People: The more you are able to focus your efforts on a “target population,” the greater chance you have of developing a “niche” in the personal training community. The group of questions in Figure 2 will help you identify your target population. [See figure 2, page 6]

Place: Obviously, this is a key component for fitness professionals. While many people drive to work each day to a specific location, there are more options in the fitness industry. Figure 3 addresses the questions many professionals face when addressing the place of business.

Quite often the answers to these questions impact what you charge for your services. A fitness professional that works primarily from one location can schedule clients closer together and has the potential to offer more training sessions in a typical day. This might allow for more competitive pricing (as is discussed in the next section). [See figure 3, page 6]

Price: There are four distinct criteria that play a role in pricing your product: location, expenses, education, and experience. The three main aspects of pricing related to location are; the size of the market, the demographics of the market in which you are offering your services; and whether you have a “home base” or are a traveling CPT. The better you are at developing a niche in a specific market, the more latitude you have with what you charge...
for your services. Metropolitan areas with a high percentage of affluent professionals in the workforce may allow for greater profit margins in pricing of personal training services. Smaller and less affluent markets may be much more competitive in pricing structure. If you have a home base to work from, you may save on both time and travel allowing for a more affordable pricing structure. Either way, it would be wise to determine all potential expenses that may be incurred before you set a price on your services.

Your expenses are composed of both fixed and variable costs. Fixed costs usually do not vary between monthly-month or year-to-year payment intervals and are independent of sales. They include rent, mortgage, or equip- ment payments, auto lease, and insurance costs (health, liability, auto, etc). Variable costs would include utilities, gas and automotive upkeep (if you travel to client locations), miscellaneous supplies, and advertising/promotion, etc. Take some time to determine these costs; it may be prudent to speak with other CPTs to be sure you did not overlook any costs. One way to determine if you have a viable pricing policy is to divide your total estimated costs (fixed and variable) by the number of training sessions you can reasonably expect to book each month. For example, if your costs total $3000 a month and you can manage to book 100 sessions, you would need to charge $30 per session just to break even. If that dollar amount per session is less than the competitive rate in your area, then you have the opportunity to be successful, particularly if your experience and education warrant charging a higher fee.

Both experience and education have been addressed earlier in this article. Given an equally qualified business plan, the CPT with the most experience and/or the higher level of education will be able to charge a higher fee for their services.

Promotion: There are several different ways to promote your business. Some may seem a bit unconventional but they can still be effective. These are sometimes referred to as the tools of marketing. Personal trainers will benefit from incorporating each of the following promotion tools into their marketing plan.

• Referrals/leads/word-of-mouth: One happy client has the potential to generate several new clients. It may be as easy as asking your clients to share your name and number with anyone who asks about their success. Or, it may require more work on your part by asking your clients for the name and contact information of family, friends, or associates who they think may be interested in similar services. Your level of commitment to following up on these leads and referrals may be a predictor of your future success.

• Testimonials: Hanging signed testimoni- als from happy clients at the entrance to your business may be a cost free way of attracting new clients. Or, if you do not have a facility, maybe listing several testi- monials on your marketing materials (e.g. brochures, flyers).

• Direct marketing: Printed materials such as flyers or newsletters and directed emails can also be a cost effective marketing tool. What about direct marketing that sends materials to prospective client- tele within a geographic locale of the business? Sometimes direct marketing strategies can be costly!

• Networking: Attend community func- tions that attract members with the demographics of your client base (health fairs, road races, community softball, soccer, or football leagues, etc). Go out of your way to meet other health care pro- fessionals who may be able to refer clients to you.

• Public Speaking: Offer to give a health and fitness presentation to a group or organization that may have constituents who may be interested in your service (e.g. runners clubs, church groups, social organizations, weight loss clubs or busi- nesses). Presenting yourself as a profes- sional in the field will transcend your marketability.

• Donations: Many event promoters are looking for donations to use as “give aways” or “door prizes” at their event. Donating a complimentary trial of your service (e.g. three free training sessions) is a great way to get free publicity and attract potential clients.

Summary
It is important to understand that the mar- keting of your business does not stop once the client contacts you for your services. One of the key strategies in establishing and retaining a loyal customer base is creating a positive and memorable first impression of you and your business. In that first meeting, you should: present yourself as a professional, live up to your marketing hype, highlight your specialty, listen to the customer, make sure you are a good fit for their needs, find a connection between you and the customer, and create a sense of urgency about them getting started.

Now that you have a greater appreciation for the importance of marketing, the compo- nents of strategic marketing, and the tools for promoting your business, you are better positioned to be successful in the business of personal training. Good luck.

References

About the author
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Product (Figure 1)

• Will you be focusing on primarily health, fitness, or performance related components of fitness assessment and exercise prescription?
• Will you be offering primarily one-on-one instruction, where each client gets your undivided attention and an individualized exercise plan?
• Do you prefer working with small groups (2-4 participants) who follow similar exercise/training programs designed to meet a common goal or do you prefer larger group exercise classes (five or more participants) where participants require less individualized attention but still enjoy the structure and expertise your sessions provide?
• Will you be “packaging” your product in blocks of prepaid sessions?
• What type of fitness assessments will you be offering and how frequently are the assessments performed?
• Will you be working as part of a team with other health professionals?
• Will you be offering conventional one-hour training sessions or is the time frame flexible?
• Are you willing to work early morning and evening hours (many clients cannot make time during the typical 9-5 work day)?

People (Figure 2)

• What are the demographics of the clients who will make up the largest base of your clientele?
• Is there a particular sport or activity in which you feel most qualified in developing conditioning programs?
• Is there a gender or age range that you feel most suited or comfortable working with? If you intend to work with men over the age of 45 and/or women over the age of 55, do you have the knowledge base and competencies (i.e. formal training, clinical certification) necessary for working with moderate and high risk clients as defined by the ACSM?
• Have you established relationships with local professionals that are also involved with your target population (e.g. coaches, dietitians, family practice physicians)? These relationships will be invaluable in helping you secure referrals and stay informed with changes in your client’s health, fitness, or performance goals.

Place (Figure 3)

• Do you intend to work in or for an established fitness facility?
• Do you have access to a fitness center where your clients get priority use of space and equipment during busy hours?
• Will you be traveling to your client’s home or gym? Are there generally traffic issues in the area and time you plan to travel?
• If a prospective client has a membership at another fitness center, do the fitness centers in your area have restrictions on outside CPTs?
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employed, thus they would be responsible for paying taxes at the appropriate income tax rate.

The most difficult task in forming a partnership is finding a partner or partners. Everyone has his or her own reasons for going into business. However, when choosing people to work with, finding someone who is trustworthy and honest is important and can be complex. Finally, there are many types of partnerships, limited partnerships (LP), limited-liability partnerships (LLP), and limited liability companies (LLC). These types of legal entities are beyond the scope of this article and someone interested in more information on these types of partnerships should consult with an attorney.

Corporation

The corporation is the most complex business entity. In the past, forming a corporation was cumbersome and expensive. However, forming a corporation today, with access to the necessary legal expertise, is less difficult and much more affordable. The key feature of a corporation is that the business exists independent of its owner(s). This is viewed by many as advantageous, due to the fact that the corporation assumes all legal liabilities, not the individual(s). In addition, corporations, like sole-proprietors, are subject to obtaining a business license.

Corporations can have a single owner (referred to as a shareholder) or can have many shareholders. There are two types of corporations, C-corporations and S-corporations; the key difference is reflected in how the corporation would pay taxes. The most favorable tax advantages lie with S-corporation. The sole-proprietorship and the S-corporation would be the best two options for the CPT; however, due to the tax benefits afforded the S-corporation this entity would probably serve the entrepreneurial CPT the best. For more information on forming a corporation for your CPT business go to www.corporatecreations.com.

What to Charge

A system that began back in the early 1990’s and has become the industry standard for how CPT’s get paid is the ‘package’. The ‘package’ refers to the CPT collecting money in advance for a set number of training sessions. The benefits of this are two-fold; first, the trainer gets paid and does not have to worry about no-shows, which previously may have ended up as no-pays. Second, it serves as a motivational tool for the client. Since they have laid out a chunk (usually a large chunk $\$) of money for their training sessions in advance, they are more likely to show-up for their sessions.

You may think you are the best CPT out there (and you very well may be), but so do many other fitness trainers. You cannot base what you will charge your clients solely on what you think you are worth (although some do). You should consider the four E’s as it relates to you and any CPT you may hire:

- Education
  - Bachelors degree (e.g. Exercise Physiology / Science, Kinesiology)
  - Masters degree (e.g. Exercise Physiology / Science, Kinesiology)
  - Level of Certification (ACSM, ACE, NSCA, CPTs)
- Experience
  - Years working as a CPT
  - Types of training (e.g. sports specific, special medical populations)
- Environment / Location
  - Where you are physically (e.g. facility) and geographically (e.g. city, state) employed as a sub-contractor.
  - Business or studio location (e.g. owner / operator) if not a sub-contractor.
- Expenses
  - Equipment
  - Clothing
  - Gas (e.g. traveling trainers)
  - Personal liability insurance
  - Advertising / Marketing materials
  - Certification / Membership fees
  - Rent / Electricity / Insurance

The components under each of the above E’s are not exhaustive, nor are they intended to be. As the personal training industry continues to grow, so will the needs of CPT’s and their businesses.

Summary

Beyond your idea for your personal training business and knowing your mission, you need direction in the form of a business plan. This map will help guide you every step of the way and can be tweaked like any other living document to conform to the changing times and your changing needs. Whether you choose a sole-proprietorship, partnership, or corporation for your CPT business is a personal choice. However, contacting an attorney for more information on any entity type would be prudent. Finally, what you want people to pay you is a very intimate decision. Incorporating the four E’s into your decision can help make this process a little more objective. Detailed information regarding marketing and the legal aspects of the personal training industry are covered in this issue by my co-authors.

References


About the author

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Coaching News

Wellness and Wisdom Within Illness

This is the 18th edition of the Coaching News column, sponsored by Wellcoaches Corporation in alliance with ACSM, and it appears regularly in ACSM Certified News.

Fitness professionals know how challenging it can be to help unfit, but otherwise healthy clients, adopt an exercise routine to which they stay faithfully committed. At the beginning of the program, fed by a New Year’s resolution, a new relationship, a health scare or some other existential crisis, it is easy. You say “jog” and they sprint. You say “jump” and they say “Are you going to hold me back with one of those harness things?” But then, February rolls around and the gym parking lot is less full. Suddenly, appointments need to be rescheduled due to work or family commitments, and homeostasis resumes in the elliptical trainer cue (read: there isn’t one).

This is the way of life…The normal sine wave describing the waxing and waning of human motivation.

Now throw in a serious medical condition that is never going away. A cancer diagnosis brings new meaning to the word “obstacle.” Now it isn’t fatigue that results from too many glasses of Chardonnay the previous night that eats into motivation, but fatigue stemming from the assault of chemotherapy on bone marrow as well as malignant cells. Or it may be the raw fear of another heart attack happening despite a doctor’s encouragement to exercise moderately. It could be that your client really wants to be running on your treadmill, but he is in the hospital with pneumonia for the third time in three months.

Chronic illness is a major health issue in our society. It is estimated that nearly 125 million Americans suffer from at least one chronic condition and this is projected to grow to 157 million by 2020. The top five conditions, heart disease, cancer, stroke, chronic obstructive pulmonary disease, and diabetes, together account for more than two thirds of all deaths in this country.

On one hand, it is fortunate that diseases such as certain cancers and HIV/AIDS are becoming “chronic diseases.” With better treatments available, what used to be considered a death sentence can now be managed effectively long-term. As treatments for these and other conditions improve and the population ages, a greater and greater percentage of people seeking help with exercise programs, nutritional counseling, smoking or drinking cessation, or stress reduction are going to have one or more chronic diseases to manage concurrently.

Wellness coaches are in the perfect position to help such people. I am a retired physician who spent 15 years studying disease. I have also spent 47 years living with disease, cystic fibrosis. When I became a “wellness coach,” it was obvious what my niche would be, and I haven’t looked back. While I entered this field thinking that wellness coaching would be helpful for people with health issues, my experience has been overwhelmingly positive.

Many of my clients did nothing to cause their disease. Fate handed them a faulty gene or combination of genes and environmental cues that put them at high risk. Interestingly, I think I learn more from coaching these people than they learn from me. It is challenging work, of course, because it is frustrating for both of us to deal with the uncertainties of their health.

It is easy for those with serious illness to use as a major motivator the Big “F” word—fear. Unfortunately, while this may be effective in the short term, it is neither a pleasant motivator, nor one that works well in the long term. I have found that over time, fear often gives way to a more positive approach. People who were either born with their disease, or who have lived for a long time with their disease, are experts in finding their “inner” coach. This is the voice that tells them to exercise (or eat healthy, or sleep enough hours, or perform active relaxation, etc) in order to feel the best they can now...in the moment. They easily come to understand that exercise actually gives them more control of many things, and great progress can be made when they focus on those.

The best thing about working with these clients is the wisdom that comes with being in touch with their own mortality leaves them very open to trying new things. They don’t tend to cling in fear to old habits. They truly want to make the best of the time they have left. To them, taking positive action is clearly a better strategy than simply waiting for the next shoe to drop.

Of course, not all clients with chronic disease are like this. Many are saddled with problems that were, in large part, preventable. Decidedly unhealthy lifestyle choices combined with genetic and environmental influences left them with heart disease, type II diabetes, obstructive lung disease, hypertension, liver problems, etc...etc. It is estimated that 70% of health care dollars is spent on preventable disease, due to poor lifestyle habits (and inadequate access to healthcare).

The difference in helping these clients as a health professional and helping them as a coach comes with taking off the “expert” hat. This is not always easy to do, especially when solutions seem quite obvious to you, but not so clear to your client. One thing all coaches know is that if an idea comes from you, it is much less likely to be embraced than if it comes from the client. Generally speaking, health care professionals are not trained to work that way.

One coaching tool that is effective with the client who is faced with (what seems to be) insurmountable health obstacles is appreciative inquiry. This is a process filled with positive energy. It involves questioning to bring out the positive core of the client. This includes the qualities, capabilities, beliefs and strengths that have led to previous successes. It keeps the client’s successes in the foreground as they are encouraged to dream big and to explore what they could achieve if they were at their best.

Finally, the most important aspect of working wisely with any client, especially one with severe health limitations, is to ensure frequent and early success. Nothing starts the healthy lifestyle ball rolling than a large dose of self-efficacy. This comes from the client witnessing, first hand, that they are indeed capable of successful encounters with themselves. They begin to see that they can effect change in their lives, that they can take charge and do what they promised themselves.

By encouraging small, achievable goals and providing support and an automatic accountability system, the wellness coach is well positioned to optimize self-efficacy in her or his client. Then away they roll.

Julie Desch, MD, is president and founder of New Day Wellness (www.newdaywell.org), a non-profit organization with the mission to provide wellness coaching and personal training to people with chronic illnesses.

The Coaching News column is sponsored by Wellcoaches Corporation, the leader in health, fitness, and wellness coach training and delivery of wellness coaching services, in partnership with ACSM. To learn more about this topic or other topics on coaching health, fitness, and wellness, visit www.wellcoach.com.

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Legal Aspects of Personal Training

Georgia H. Goslee, Esq., ACSM HFI, NSCA CSCS, NSCA CPT

Introduction

Before you open your business as a trainer or work within a fitness facility, it is advisable to learn the legal aspects of personal training. These aspects cover a broad range of legal subject matter from premises liability, tort and contract law to the Good Samaritan Act, sexual harassment, as well as race and age discrimination. This article addresses only a few of these subjects. I invite you to learn about the other subjects to increase your overall knowledge about highly relevant matters that directly affect your conduct, or the lack thereof, in your daily activities as a trainer or club owner.

“See you in court” has become a more recurring theme in recent times especially for trainers and club owners. Personal trainers are rapidly taking center stage in many urban areas, especially in California, Florida and New York. Since there are no licensing requirements for personal trainers at the federal or state levels, it is incumbent on each trainer and fitness facility to not only review the legal landscape but also to operate comfortably within it. Perhaps the most significant benefit of understanding the legal aspects of personal training is that they provide a basic understanding of the legal framework applied in the event of a law suit. Further, they identify and explain certain legal elements courts consider when determining liability.

The more knowledge you have about your legal responsibilities, the less likely you are to become embroiled in litigation. In the event you are sued, you have some idea of what to expect. Therefore, I encourage you to extend yourself well beyond this article and ask yourself the hard question, “what if I get sued?”

No one ever wants it to happen; but if it does, is your certificate legally defensible? Are you using recognized and acceptable protocols that justify your conduct?

Litigation

Most cases involving personal trainers are confined to the area of civil law. However, there are a growing number of cases involving criminal law. Those cases typically involve a trainer who exceeds his or her authority and advises clients about medications, rehabilitation and nutrition science, or goes beyond his or her scope of training by practicing medicine, physical therapy or dietetics without a license.

When a person alleges that a trainer or facility has committed a wrongful act, and files a civil law complaint in a court of competent jurisdiction, that person is the plaintiff. The defendant can be the trainer or facility of wrongful acts; the allegations must set forth a cause of action. A cause of action is a set of facts that when presented to a court, allows the plaintiff to recover or to be made whole as a result of the wrongful acts of the defendant.

Typically, in a health club setting the cause of action involves the law of contracts or torts. Many times the member/client will not only sue the trainer but will sue the facility and the manufacturer of a piece of equipment if the member/client was injured while using a particular piece of equipment.

A contract is a legally binding and enforceable agreement between two or more parties obligating them to do, or not to do something, and may be written, oral and even implied. The paper the contract is written on is not really the contract. The contract is really an illusory concept that creates the meeting of the minds of the parties. The document, typically referred to as the contract, is merely the tangible memorialization of the contract, or the intent of the parties. A contract has several elements, all of which must be proven to a certain burden of proof in order for the plaintiff to win their case. Contracts can range from a two or three liner to hundreds of pages. The law of contracts is broad and vast, and this article only touches a few basics.

Contracts come into play in a number of ways in a personal training setting. Contracts for professional services, releases and waivers, informed consents and assumption of risks are all set forth by way of a contract. Many times plaintiffs sue defendants alleging a breach of contract.

Releases and waivers are used by trainers and facilities in their efforts to thwart potential liability. A waiver provides that a person relinquishes a right granted by law. If a member is injured while working out in a gym, and that person has executed a waiver, although the law affords him a right to seek redress in court, that person may give up that right if he has signed a valid and binding waiver. A release provides that a person relieves another party from liability. A release is typically used when matters are resolved and the plaintiff relieves the defendant from further liability or responsibility for an injury or breach of contract.

The best way to ensure that the releases and waivers are legally binding is to engage legal counsel to draft them. Many times trainers obtain samples of releases and waivers when they attend seminars and workshops and use them in their businesses. They feel it is easier to obtain them that way as opposed to hiring counsel to prepare them, not only because of the ease of getting them in that manner but also because of the costs of hiring a lawyer. Trainers should be aware that these documents picked up at seminars may or may not be applicable and legally enforceable in their state. Speakers, often times not lawyers, may draft these documents themselves and not really understand the significance of each word in the document. Additionally, the law changes everyday in most states; and those changes could have an effect on the content of the document. If you have been using a release or waiver for a period of time, it is wise to have legal counsel review it periodically to ensure that it remains compliant with current law and that it does what it purports to do in the context of the law of the state where it is being used.

A tort is a civil wrong, other than a breach of contract, committed either by intentional conduct or by negligence, unintentional conduct. Since most claims stemming from activity in a gym are due to negligence, we will define and address the theory of negligence. The measure of negligence is “standard of care.” Negligence is the failure to act as a reasonable and prudent person would act in a similar situation. This can either be an unreasonable action or an unreasonable failure to act. A person alleging negligence must estab-
Legal Aspects... Continued from Page 9

Trainers must strive for excellence and avoid any hint of negligent behavior. One of the ways that they may do so is to be ever mindful of the “STEPS to Success” as outlined in the NSCA’s Essentials of Personal Training text and the chapter on legal issues. The acronym STEPS stands for Screening, Testing, Evaluating, Programming and Supervising. The concern is to make sure that the facility or trainer recognizes that there is potential liability at every “step” of these necessary procedures and that awareness of such liability may help one avoid negligent actions or inactions.

S.T.E.P.S.

Before you even reach the “steps” of the fitness facility itself, you could be confronted with premises liability. Premises liability has to do with whether the owner of the facility has properly ensured that the patron is safe while on the premises. Is there sufficient lighting in the parking area? Is there sufficient visible security if the facility is located in a high crime area? Is the surface free of dangerous potholes and debris that could cause injury to the patron?

Again, STEPS (Screening, Testing, Evaluating, Programming, Supervising) represent an initial way of looking at liability that may be lurking at various procedures that should be employed by personal trainers and health club facilities. Screening, testing, evaluating, programming and supervising are the essential steps necessary to ensure that trainers and health club staff work safely and effectively with members. It is also a way for trainers to evaluate their own knowledge and the legalities that impact each step.

Screening: The primary purpose of screening members before permitting them to engage in physical activity is to determine whether they ought to have a physical exam, including a clinical stress test, and whether they need medical clearance. Additionally, screening determines whether individuals are ready for fitness testing and which tests are appropriate. A gym is clearly negligent if it fails to provide pre-activity screening because it places members at an increased risk for experiencing exercise-related incidents that can lead to injury, and possibly, death.

Testing: Improper testing can really expose the club to liability in a number of ways. Club owners and trainers must understand and follow a strict protocol to ensure testing accuracy and safety. During pretest instructions, all members should be required to read and sign an informed consent for exercise testing. This legal document informs the member of known risks associated with the tests. The examiner should be sure to walk through each of the content areas of the informed consent and ensure that all questions are satisfactorily answered. The verbal litany spoken before the test should be consistent with the content in the document to avoid a claim of coercion or duress. An example of unsafe testing would be administering a three-minute step test (7.4 MET level) to a very fit individual with multiple risk factors. This could be comparable to administering a maximal stress test without the availability of the safety net found within medical settings.

Evaluating: Trainers must evaluate the data from the fitness tests along with the health appraisal and be prepared to share such information with the facility member. An improper evaluation invites liability because it could lead to improper program design. If a trainer evaluates an elderly individual improperly and designs a program suitable for a younger and fitter person, the trainer has violated the standard of care. If that member is injured, the trainer is vulnerable to a lawsuit.

Programming: Program design typically has five components: exercise mode, intensity, duration, frequency, and progression. Program design requires a high level of skill. If the trainer does not accurately incorporate and manipulate these components into the exercise regimen appropriately and systematically, the member does not maximize his or her training effort and could suffer injury. For example, if a trainer has not properly determined a member’s correct target heart rate and/or provided other means for monitoring intensity, the member could be overstressed, perhaps initiating a cardiovascular event.

Supervising: Supervision refers to observing and directing activities in order to ensure their success and to avoid any untoward incidents. Supervision is the responsibility of management as well as each and every staff member. This is a common area of legal exposure because all too frequently members exercise incorrectly without the benefit of staff awareness and timely correction. Of greatest concern is the sudden cardiac arrest that goes unobserved thereby leading to a delayed response and, consequently, a decreased chance of survival.

Conclusion

Liability issues abound in the health and fitness industry. Gain as much knowledge as possible about legal issues, insulate yourself through awareness of potential areas of negligence and remember that many times members in a workout environment may be looking for ways to hold you legally responsible for something, or for nothing at all.

References
April–June 2008 Continuing Education Self-Tests
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SELF-TEST #1 (1 CEC): The following questions were taken from “Starting a Personal Training Business” published in this issue of ACSM’s Certified News, pages 1, 2, & 7.
1. What are the key aspects that should be included in a mission statement?
   A. Area(s) of concentration and the nature of the business.
   B. Area(s) of concentration and the business entity type.
   C. Nature of the business and business location.
   D. Area(s) of concentration and business location.
2. Which of the following would be considered a component of a business plan?
   A. Marketing strategies
   B. Financial assets
   C. Management overview
   D. All of the above
3. The type of training or the area of specialty a personal trainer works in would be included under which of the “four Es”?
   A. Education
   B. Experience
   C. Environment
   D. Expenses
4. The business plan is the entrepreneurial road map?
   A. True
   B. False
5. The corporation is considered the most complex of the three business entities discussed in the article?
   A. True
   B. False

SELF-TEST #2 (1 CEC): The following questions were taken from “The Business End of Personal Training” published in this issue of ACSM’s Certified News, pages 1, 2 & 7.

1. How does the lack of business expertise affect a personal trainer in the marketplace?
   A. Trainers do not have a formal referral process from health care professionals.
   B. Insurance does not reimburse for a personal trainer’s services.
   C. Trainers must work with accounting personnel for billing and collection services.
   D. Both A and B above.

2. Which of the following would be considered a component of doing business?
   A. Advertising
   B. Experience
   C. Management overview
   D. All of the above

3. Some universities recognize the need for business skills and are now including business courses in marketing and management for fitness professionals.
   A. True
   B. False

4. The number of health and fitness centers has increased by what percentage in 20 years time?
   A. 50%
   B. 150%
   C. 300%
   D. 500%

5. For a personal trainer, compensation consistency is based on two things:
   A. Obtaining weight loss goals for client
   B. New client sales
   C. Improvement of client strength
   D. Repeat business
   E. Both B and D

SELF-TEST #3 (1 CEC): The following questions were taken from “Marketing Essentials for Personal Trainers” published in this issue of ACSM’s Certified News, pages 5-6.

1. What are the projections for employment by the U.S. Department of Labor in regards to Fitness Workers over the next decade?
   A. Remain steady
   B. Drop slightly
   C. Increase about 10%
   D. Increase over 25%

2. Credentials and level of education among Personal Trainers are fairly uniform.
   A. True
   B. False

3. Which of the following was not mentioned as one of the 5 P’s of strategic marketing in this article?
   A. Product
   B. Price
   C. Potential
   D. Promotion
   E. People

4. The author suggests that fixed and variable costs play a primary role in setting a price for your CPT services.
   A. True
   B. False

5. To create a memorable impression during the initial meeting with clients, the author suggests CPTs should:
   A. present yourself as a professional
   B. live up to your marketing hype
   C. listen to the customer
   D. create a sense of urgency about getting started
   E. All of the above

SELF-TEST #4 (1 CEC): The following questions were taken from “Legal Aspects of Personal Training” published in this issue of ACSM’s Certified News, pages 9-10.

1. A personal trainer and a member had an argument in the morning. Later in the afternoon, the personal trainer approached the member and shoved him off the treadmill causing the member to injury himself. Will the member recover under the theory of negligence?
   A. Yes, because negligence is a tort.
   B. No, because the trainer’s conduct was intentional.
   C. Yes, because it happened in a gym while the trainer was working.
   D. No, because there was no contract.

2. An agreement or promise between two or more parties that creates a legal obligation to do or not to do something is referred to as a:
   A. tort.
   B. contract.
   C. letter of agreement.
   D. promissory note.

3. Which element is not essential to proving negligence in a court of law?
   A. Damage or injury occurred to the client.
   B. The damage or injury was caused by the trainer’s breach of duty.
   C. The trainer failed to exercise the standard of care necessary to perform that duty.
   D. The trainer must have been willingly and knowingly aware that his/her actions would cause the harm to the client.

4. Mark is a personal trainer in Philadelphia. He attended a fitness workshop in Denver where he received a sample waiver as a presenter’s handout, Mark should:
   A. not use the waiver.
   B. reword the waiver later and then use it.
   C. have a Pennsylvania attorney review the waiver for legal sufficiency.
   D. have a Colorado attorney review the waiver for legal sufficiency.

5. Which of the following could invoke criminal penalties against a personal trainer?
   A. Failing to ensure a cool down after aerobic activity.
   B. Overstretching a client and causing a severe muscle tear.
   C. Writing out a detailed menu plan for a client.
   D. Not providing CPR upon a client’s sudden cardiac arrest.

To receive credit, circle the best answer for each question, check your answers against the answer key on page 4, and mail entire page with check or money order payable in US dollars to: American College of Sports Medicine, Dept 6022, Carol Stream, IL 60122-6022

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ward for many more opportunities to enhance your professional development through continuing education.

**Professional Advancement for the Clinical Exercise Physiologist**

The Clinical Exercise Physiology Association (CEPA) will debut this spring. As an ACSM affiliate society, this Association is dedicated to advancing the scientific and practical application of clinical exercise physiology. Members will enjoy such benefits as continuing education, career resources, networking, advocacy of clinical exercise physiology, and legislative alerts and tools. Look for future announcements on membership with CEPA!

**Exercise is Medicine™**

The Exercise is Medicine™ initiative is off and running. This May has been deemed Exercise is Medicine™ month. As a special recognition month, this is the time for all physicians, patients and supporting organizations and constituents to recognize, emphasize, and celebrate the valuable health benefits of exercise. A special program called May-Kit Happen was created so that professionals and members can participate in their respective professional and community settings.

Go to www.may-kithappen.org to find out how you can both support the initiative and increase your business by linking with physicians in the support of their patient’s physical activity efforts.

**American Fitness Index**

How healthy is your hometown? A new ACSM program may soon have the answer. The ACSM American Fitness Index™ (AFI), with support from the WellPoint/Anthem Blue Cross and Blue Shield Foundation, will research and measure numerous health-related variables to “score” the top 15 most populous cities in the United States. Currently, there is no single source of such information.

AFI is in its pilot implementation phase, and has begun identifying and collecting city-level data on measures of healthy lifestyles and physical activity. Upon collection of data, AFI will then provide the general public with resources to become more fitness-oriented in their communities. These resources will be based on scientific sports medicine research, largely from ACSM, the largest sports medicine and exercise science organization in the world.

AFI will also be recruiting health promotion partners to spread the word about healthy lifestyle initiatives. AFI, along with these partners, can improve the health and fitness of the entire nation by providing best-practice strategies to cities so that they may improve their fitness index score. As the program progresses, it will then be easy to see cities progress in becoming healthier places to live.

**The Physical Activities Guidelines for Americans Act**

On Wednesday, March 12, ACSM teamed with several members of Congress to announce The Physical Activities Guidelines for Americans Act. This proposed bill calls on the government to update federal physical activity guidelines at least once every five years, similar to nutritional guidelines, to ensure that Americans are well aware of how much exercise they should be getting to remain healthy.

ACSM is committed to the quality of ACSM certifications and programs, and look forward to sharing even more accomplishments in future columns.