

Marathon training good for physical and fiscal fitness

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Congratulations! You're signed up to go the distance in the 31st Marine Corps Marathon. Now that the 26-mile jog is on your agenda, training should be high on your priority list. But it's not just about racking up mileage. Marathon training can be applied to any fitness – and financial – program.

Veteran runner Bill Wenmark and June Walbert, a Certified Financial Planner™ with USAA, offer the following steps to help you get your physical and financial figures in shape:

Start from the bottom

Bill's tip: Life-long exercise and fitness begins with healthy feet. "Get good shoes and make sure you stay in them," says Wenmark. Purchase two pair and rotate them. But don't stay with the same pair for too long. Everyone is different, but a good rule of thumb is to keep shoes no more than 300-500 miles or six months. Athletic shoes stop supporting your feet long before they look worn out. A good running store that employs active athletes will help you find appropriate shoes.

June's tip: To get your fiscal fitness program going, start with the basics – develop a budget. "As with a training program, your budget should be something you plan to stick with, but also update it as your situation and needs change," Walbert says.

Get the right coverage

Bill's tip: Wear clothes made with synthetic fibers that draw away moisture. Cotton clothes hold water and promote chafing – a problem whether running a marathon or biking around the neighborhood.

June's tip: Just as wearing the wrong running gear can expose you to the elements, inadequate insurance coverage can expose you to financial risks. Review your auto and homeowners insurance policies and make sure you have

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the right coverage. Consider raising your deductibles to lower your premiums. If you're renting, make sure you have renters insurance – it's very affordable.

Trim the excess

Bill's tip: Follow the food pyramid with a healthy mix of bread, vegetables, fruit, milk, and meat. An hour before you head out, have a snack, such as a cup of orange juice or half a bagel. Stop to drink plenty of water or sports drinks along the race route.

June's tip: An unhealthy financial diet can ruin your finances. With your budget in place, you can create a plan to pay off debt as soon as possible. "A \$5,000 credit card balance with a 13 percent interest rate will take at least eight years to pay off if you only pay the minimum monthly payments. In addition to making larger payments, call your credit card company to request a lower interest rate," Walbert advises.

Be mindful of weather changes

Bill's tip: Marathoners in training gradually add mileage. A good marathoner understands that you won't always achieve the results you like, but you have to keep trying. Take care when raising the intensity, especially in extremely hot or cold weather.

June's tip: Prepare for a rainy day by saving some money each month to build an emergency fund. Work toward saving at least three months of basic living expenses. Start by setting up automatic transfers in a set amount of \$25 or \$50 – whatever you can afford. "It may take time to reach your goal, but it's a lot like preparing for a marathon," Walbert says.

Add a little variety

Bill's tip: Many marathoners supplement their running with low-impact exercises like swimming, bicycling, or yoga. Weightlifting with lightweight dumbbells is simple and produces results. You can lift weights in your bedroom every morning, or in the evening while watching TV.

Five ways to save in five days

Monday: Brown-bag it. Spending \$7 on lunch three times per week equals over \$1,000 a year!

Tuesday: Be a bargain hound. Try private-label products, which can be 25 percent cheaper than name brands.

Wednesday: Seek a climate change. On average, every extra degree on your home thermostat affects your power use – and your bill – by about 3 percent. So bring it up a notch.

Thursday: Cozy up to carpooling. Save on high gas costs and start sharing rides with friends. Or, try public transportation.

Friday: Put Uncle Sam on a diet. IRS records show most of us have \$40 too much taken out of our earnings every week for taxes. Adjust your withholdings to pay only what you owe.

June's tip: Just as you might not get the physical results you're looking for with one type of exercise, the same applies to investing. Ensure your investments are spread across the asset classes, such as large domestic companies, small international companies, and real estate. Determine your tolerance for risk and rebalance your portfolio annually.

Find the right partner

Bill's tip: Work out with other people. It makes life much easier. "Even though you don't really talk a lot, somebody's there to support you. Some days you won't want to get up and run. But friends will convince you. It helps a lot with the training," Wenmark says.

June's tip: A partner in finance -- like a salaried financial advisor or planner -- can help you achieve your financial goals. A planner can help you create a budget, develop a plan to reduce debt, select the right kind of life, disability, and property insurance, and make informed tax-planning decisions.

So go ahead and get two for one – train your body *and* your finances for better health all around.

June Walbert is a CERTIFIED FINANCIAL PLANNER™ practitioner with USAA and a Lieutenant Colonel in the U.S. Army Reserve. For more financial advice, **visit usaa.com**. Or, call USAA's Financial Advice Center **for free advice: (800) 000-0000**. If you'd like to ask June a financial question, check out her advice column on military.com.

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