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'Waiting a few weeks can save hundreds over a year': How to pay less for your gym membership

Skipping the January marketing ploys and waiting until gym footfall decreases can be a good way to get a better deal – and the best membership plan is the one you will use consistently



It's difficult to get value for money during the January gym rush. Photo: Getty

Niamh Hennessy

If there's a marketing ploy to be used, chances are a gym has used it. January is peak gym membership time and with so many gyms battling for business around the country, they will generally use every trick in the book to get your attention.

However, despite the surge in gym membership in January, it may not be the best time to get the best deal, and also there are many ways to pay less for your gym membership – you just need to know how.

First things first. While it is always important to do your research before signing any contract, it is especially so with a gym membership. Reading the fine print will be key. Signing on for a gym membership in January can often be clouded by a desire to quickly get fit and keep up with the neighbours running past your house every evening.

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Shane Tobin, CEO of True Wealth and LowQuotes says gym memberships are a classic example of a “silent expense”: “They're rarely huge month to month but over a year they can quietly add up to four figures if you're not paying attention.”

Something to look out for initially is the cancellation policy of the gym. Some gyms will require you to go into them in person to cancel or even ask you to write a letter, often things people will put on the long finger. If you're that way inclined, this could be a red flag.

Auto-renewals should also be noted, as these are where most people lose money, says Mr Tobin.

“My advice is simple – treat gym memberships like insurance or utilities. When you sign up, add the renewal date to your calendar one month in advance. Many gyms in Ireland move people from discounted introductory rates onto higher rolling contracts automatically without much fanfare.”

Daragh Cassidy of Bonkers.ie has been a member of a gym with swimming pools and steam rooms before and he says he rarely ended up using the facilities.

“Now I pay under €30 a month for a basic gym and it suits me just fine. I'll swim in the sea in summer and you can always pay to use a public pool if you want.”

He advises people to think about what they want from a gym before joining. Do you want to use weights only or is classes your priority? Do you want nice showers or a swimming pool?

“There's no point signing up for facilities you won't use. Yes, the thoughts of taking a nice, relaxing dip in the pool after your workout might be nice, but if it means you have to pay over €100 a month for the privilege and you only do it once in a blue moon, is it worth it?”

When it comes to getting the best price, Mr Tobin says most people don't realise that gym prices are rarely fixed.

“The advertised price is actually often the maximum price. If you're thinking of joining a new gym, ask these questions: Is there a joining fee waiver? Is there a lower off-peak or limited access rate? Are there corporate or local business discounts available?”

Despite all the fanfare, January is often the worst month for deals, says Mr Tobin.

“Demand is high as everyone has reinvented themselves for the new year, so there's little incentive to discount. February and March tend to be better. Footfall starts to drop, cancellations rise and suddenly flexibility appears. Waiting a few weeks can save hundreds over a year.”

Mr Cassidy says that if you're good at haggling you can often get a good deal.

“Don't feel under pressure to join a new gym or club in January only. You should only ever join a gym when you're mentally and physically in the headspace to do so. Otherwise, you're at risk of wasting your money.”

People will generally be given an option to pay on a monthly basis or for the full year upfront.

“If paying upfront, you can usually save. And with some of the more expensive gyms, you could probably also haggle a bit on the price. But paying everything upfront also means you'll end up wasting your money if you don't use the gym. Paying on a monthly basis gives you more flexibility to cancel but read the terms and conditions carefully to ensure you aren't locked into a minimum contract,” says Mr Cassidy.

Currently, many gyms are offering deals such as free passes, but you have to give your contact details to get the passes in many cases. Westwood in Dublin, for example, has a four-day trial offer at the moment while Raw Gyms are offering one-day trials. One Arena in Cork is offering free fitness assessments and a session for potential members.

Classpass.com offers free credits, which can be used for gym classes across the country.

Mr Cassidy advises using free trials before fully committing as it'll let you decide if you like the facilities.

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“In fact, there's nothing to stop you using several different membership trials back-to-back and getting a month or two of gym membership for free. Enquire too about corporate memberships. Some gyms will partner with businesses to offer their employees discounted corporate options, so enquire about this.”

Also, don't overlook cheaper options like home workouts with no equipment needed, pay-as-you-go single classes or simple walks outdoors.

“The best value isn't the cheapest membership, it's the one you'll actually use consistently. From a financial planning perspective, anything that quietly drains money without delivering value deserves a second look and gym memberships can be a perfect example of something that is easily overlooked,” says Mr Tobin.

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