



The Personal Training Business

Sessions at \$60-120, semi-private groups that triple your hourly yield, and clients who renew for years. Your certification is a license to print appointments.

\$500-1,500

START LEAN

7-21 days

FIRST DOLLAR

70-85%

TYPICAL MARGIN

Is this your business?

Personal training is a body and a certification away from revenue: sessions bill \$60-120, packages sell up front, and the trainers who learn semi-private and small-group formats earn 2-4x per hour what the one-on-one purists do. Overhead is nearly zero, churn is the only real enemy, and the sales tool is something you give away: the free assessment. Independent beats employed here by a margin that shocks gym-floor trainers.

\$500-1,500

LEAN STARTUP COST

\$2,500-5,000

STANDARD BUILD

7-21 days

TIME TO FIRST DOLLAR

70-85%

TYPICAL GROSS MARGIN

Yes, fully

SOLO-FRIENDLY

Hybrid (gyms, parks,
online)

HOME-BASED

BUILT FOR THESE FOUNDER TYPES

THE CONNECTOR

THE OPERATOR

2/5 difficulty

THE HONEST FIT TEST

You will work the hours your clients do not: 5-9 a.m., lunch, and 5-8 p.m., often split. You will sell, because results cannot market themselves until you have some. If you need the energy of people more than the comfort of a desk, and you can hold a client accountable without losing them, this business pays you to be exactly who you are.

Who pays, and why now.

The customer base for this business renews itself every January and every doctor's visit. Weight loss, strength after 40, post-physical-therapy conditioning, wedding prep, athlete development: each is a different buyer with the same core purchase, accountability from a professional. What they cannot buy from an app is someone who notices they skipped Tuesday. That noticing is the product, and it is why trained humans still command \$60-120 an hour in an era of free workout content.

The economics hinge on one decision most trainers never make deliberately: employed versus independent. A gym-floor trainer delivers a \$70 session and keeps \$25-35 of it. An independent renting floor space, training in parks, or running their own micro-studio keeps nearly all of it. The trade is that independents must generate their own clients, which is precisely what this playbook is for. The skill gap between the two paths is not training. It is selling.

The yield ceiling breaks open with formats. One-on-one at \$85 an hour is the floor. Semi-private (two or three clients sharing a session at \$45-55 each) yields \$90-165 for the same hour. Small group (six to eight at \$25-35 each) yields \$150-280. Clients in shared formats also stay longer, because the cohort becomes the accountability. The best independent trainers run a pyramid: a few premium one-on-ones, a semi-private core, and group sessions that feed the funnel.

Demand is local, word-of-mouth driven, and surprisingly underserved at the trust level. Every market has trainers; few have trainers who assess properly, program individually, track progress visibly, and communicate like professionals. The bar, as in most service businesses, is on the floor.

WHO BUYS	WHAT THEY PAY	WHAT THEY ACTUALLY WANT
Weight loss and lifestyle clients	\$60-90 per session, packages of 8-12	Accountability and a plan that survives real life
Strength after 40 and longevity clients	\$80-120 per session, long retention	Training that protects joints and builds independence
Semi-private pairs and trios	\$45-55 each per session	Personal attention at a friendlier price, with a partner
Small-group members	\$25-35 per session or \$150-240 monthly	Coached intensity, community, a standing appointment
Online coaching clients	\$150-300 per month	Programming and check-ins without geography

HOURLY YIELD, SHARED FORMATS

2-4x

The same coached hour earns \$85 one-on-one, \$135 semi-private, or \$240 in small group. Format design, not session count, is what separates trainers who cap at \$50,000 from trainers who pass \$120,000 on the same calendar.

Every dollar, before you spend it.

If you hold a certification, this is one of the cheapest legitimate businesses in this series. If you do not, the certification is the startup cost, and it is worth doing properly. Everything else is insurance, software, and just enough equipment to train anywhere.

THE LEAN BUILD · START HERE	WHY IT EARNS ITS PLACE	COST
Certification (NASM, ACE, NSCA, or ISSA)	Skip if certified; the credential insurers and gyms require	\$0-800
CPR/AED certification	Required by every certifying body and most facilities; renew on time	\$40-80
Professional liability insurance (annual)	Trainer policies through cert organizations are remarkably cheap	\$180-300/yr
Mobile equipment kit	Bands, kettlebells, TRX, agility gear: a park or living room becomes a gym	\$200-450
Scheduling + payment software	Packages, auto-billing, reminders; no-shows drop when booking is real	\$20-50/mo
PAR-Q, waiver, and contract templates	Screening and liability paperwork, reviewed once by an attorney	\$50-200
LLC + business basics	Your liability wall; THE LAUNCHPAD Module Three walks it	\$50-300
Lean total		\$540-2,180 all-in
THE STANDARD BUILD · ADD AFTER FIRST REVENUE	WHAT IT UNLOCKS	COST
Floor-space rental at a private gym	Typically \$200-600/mo or per-session fees; your clients, your rates	\$200-600/mo
Programming and habit-tracking app	Online clients and between-session accountability at scale	\$30-90/mo
Assessment tools (timing gates optional, scale, tape, journal system)	Visible measurement is retention; clients stay for documented progress	\$100-300
Brand kit (logo, shirts, simple site)	Looking like a business closes packages faster than looking like a guy with bands	\$200-500

THE RULE

Do not lease a studio, and do not buy a rack of equipment for clients you do not have. Rent floor space by the month, train in parks while the weather allows, and let a full client roster, not optimism, justify every fixed cost. In this business overhead is a choice, and the right choice for year one is almost none.

Clean from day one.

Training is unlicensed in most states, which means your certification, insurance, and paperwork are the entire professional structure: nobody mandates them, and everybody serious carries them. Three documents and two certificates put you ahead of half the industry.

- Hold a respected certification:** NASM, ACE, NSCA, or ISSA are the names gyms and insurers recognize. Maintain it: continuing education credits lapse quietly and uninsured-by-accident is a real failure mode.
- Keep CPR/AED current:** Required by certifying bodies, facilities, and common sense. An expired card can void both your certification status and your insurance response in the worst possible moment.
- Carry professional and general liability:** A client injury claim is the central risk of this trade. Policies through certifying organizations are inexpensive and cover both the training advice and the dropped dumbbell.
- Screen every client with a PAR-Q:** The physical activity readiness questionnaire plus a health history, before session one, with physician clearance for flagged answers. It protects the client first and you second, in writing.
- Use a waiver and a package agreement:** An attorney-reviewed liability waiver and a simple contract covering sessions, expiration, cancellation, and refunds. Disputes in this business are almost always about money and missed sessions, not injuries.
- Read your gym contract for non-competes:** Employed trainers commonly sign non-solicitation and non-compete clauses. Taking clients with you when you go independent can be a lawsuit; build your independent roster from scratch or negotiate the exit.
- Stay inside your scope of practice:** Trainers coach movement, exercise, and general healthy-eating guidance. Prescribing meal plans crosses into licensed dietetics in several states, and diagnosing pain crosses into medicine. Refer out; it builds trust anyway.

INSURANCE, SPECIFICALLY

Professional liability through your certifying body is the foundation and often costs less than one session per month. Add general liability if you rent space (landlord gyms require it), and check that outdoor sessions are covered at parks, which sometimes require their own permit and certificate.

WATCH FOR

Park permits and gym poaching. Cities increasingly require permits for commercial training in public parks, and enforcement targets the visible: group sessions with branded equipment. Meanwhile the fastest way to end an employed-trainer career is recruiting clients out of the gym that pays you. Build clean: permits where required, and an independent roster that owes nothing to a former employer.

Requirements vary by state and city. Verify with your state, city clerk, and a licensed professional. Education, not legal advice.

Three doors. Real numbers.

Sell packages and memberships, never single sessions: the unit of this business is the commitment, not the hour. Anchor with semi-private as the default recommendation, keep one-on-one as the premium tier, and price small group to feel like a steal that still triples your hourly yield.

DOOR ONE	RECOMMEND DOOR TWO	DOOR THREE
<p>Small Group Power Hour</p> <p>\$25–35 per person per session</p> <ul style="list-style-type: none"> ◆ 6-8 members, coached like athletes ◆ Monthly membership (8 or 12 sessions) ◆ Standing schedule builds the habit ◆ The feeder system for private training 	<p>Semi-Private Training</p> <p>\$45–55 per person, most-booked</p> <ul style="list-style-type: none"> ◆ 2-3 clients per session, individual programming ◆ 12-session packages, auto-renew ◆ Quarterly assessment and progress report ◆ Partner pricing makes the ask easy ◆ Best value per result in the lineup 	<p>1-on-1 Coaching</p> <p>\$75–95 per session, premium</p> <ul style="list-style-type: none"> ◆ Fully individual programming and attention ◆ 12-session packages with priority scheduling ◆ Habit and nutrition guidance within scope ◆ Direct message access between sessions ◆ Monthly progress review with data

PRICING NOTES FOR THIS BUSINESS

- Packages are paid in full up front: 12 sessions, 8-week expiration, 24-hour cancellation policy enforced kindly and absolutely.
- Never discount the rate; add value instead (an extra session, a free month of group) so your price floor survives every negotiation.
- Raise rates \$5-10 per session for new clients each time your calendar passes 80% full; existing clients renew at legacy rates one cycle longer.
- Online coaching at \$150-300 per month has no ceiling on geography; sell it as the maintenance tier when in-person clients move or graduate.

THE UPSELL THAT PAYS THE RENT

The semi-private invite. When a one-on-one client mentions a spouse, coworker, or friend, the line writes itself: 'bring them, and your per-session cost drops while you both get a partner.' You just raised your hourly yield 60% and doubled the accountability that keeps both of them renewing. The roster grows from inside itself.

Names, not strategies.

Your first ten clients come from the free assessment, offered relentlessly to the people who already know you. The assessment is not a free session: it is a structured 30 minutes of measurement, honest findings, and a plan, and it converts over half the people who take it.

1 **Your own circle, with the assessment offer**

Friends, coworkers, family, and their spouses. Founding rates, not free training: free clients skip sessions and reference nobody. Ten assessments booked is ten sales conversations earned.

2 **The gym where you already train**

If you are not contractually bound, the people who watch you train already trust your results. Ask the owner about floor-space rates; many private gyms want exactly one good independent trainer.

3 **Local Facebook groups and Nextdoor**

Post a founding-client offer with a real transformation story (yours counts). 'Taking six founding clients in [town]' with assessment slots converts better than any generic fitness post.

4 **Workplaces and small offices**

A lunchtime group session for one office is six clients with one decision maker. Pitch the office manager a free demo week; January and September are the open windows.

5 **Allied professionals**

Physical therapists, chiropractors, and dietitians discharge people who need exactly you. Two coffee meetings and a clean referral handoff (you stay in scope, they get updates) builds a pipeline ads cannot buy.

6 **Park bootcamp as a visible demo**

Where permitted, a Saturday group session in a busy park is marketing you get paid for. Passersby see coaching happen; a sign and QR code do the rest.

THE EXACT ASK

"Hi [name], I've gone independent as a trainer here in [town], and I'm taking ten founding clients this month. I'd like to give you a free assessment: thirty minutes, real measurements, and an honest plan for [their stated goal], no strings on it. If it makes sense after that, founding clients get my launch rate locked for six months. When this week works for you?"

THE FOUNDING-CUSTOMER DEAL

Ten founding clients: launch rate locked for six months plus the free assessment, in exchange for a Google review at week four and a before-and-after testimonial if they hit their first milestone. Cap it at ten and mean it: your calendar genuinely cannot hold more while you build, and clients can feel when scarcity is real.

Owned, earned, then paid.

Training is sold on proof and proximity: visible client results, a professional presence where locals search, and referral mechanics built into every package. You are not building an influencer brand; you are becoming the obvious answer to 'anyone know a good trainer?' in one zip code.

CHANNEL, RANKED	WHY IT WORKS HERE	THE FIRST MOVE
Client transformations	Before-and-after results are the entire genre; nothing else converts close	Document every client's data from day one; post each milestone with permission
Google Business Profile	'Personal trainer [town]' is searched by people ready to pay this month	Claim it, post weekly, collect a review at every client's week-four mark
Referral mechanics	Trained people know untrained people with identical goals	Every package includes one free buddy session; reward referrals with a free session
Local Facebook + Nextdoor	Recommendation threads decide more training purchases than Instagram does	Answer every 'trainer recommendation?' thread within the hour, with a result attached
Allied professional network	PTs and chiro's hand off clients pre-sold on professional guidance	Quarterly check-ins with three providers; send them updates on shared clients
Short-form video	Form fixes and myth-busting build local authority fast	Two clips a week: one teaching, one client moment; always location-tagged

FIVE CONTENT PIECES THAT WIN THIS NICHE

- Client milestone story: 12 weeks, the data, and what actually changed (the conversion workhorse)
- The three-exercise form fix for the gym's most butchered lift
- What a free assessment includes, filmed start to finish
- Semi-private explained: why training with a partner costs less and works better
- What I tell every client over 40 about strength (the longevity post that gets shared)

THE REVIEW MACHINE

Ask at the first milestone, not the last session: week four, when the scale or the bar speaks for the first time. 'That number is yours, and it would mean a lot in a review while it's fresh: I'll text the link now.' A review that names a specific result ('lost 11 pounds', 'deadlifted my bodyweight at 52') sells your next ten assessments.

One unit, one month, no fog.

Two honest snapshots: one semi-private hour, the format that powers the model, and a realistic independent month mixing one-on-one packages with a semi-private core. Note what is missing: almost no cost of goods. This business's margin problem is empty calendar slots, never expenses.

ONE UNIT: ONE SEMI-PRIVATE HOUR (3 CLIENTS AT \$50)	AMOUNT	A WORKING MONTH: INDEPENDENT, 48 SOLO + 22 SEMI-PRIVATE HOURS	AMOUNT
Revenue	\$150.00	Revenue (packages, blended)	\$7,400
Floor-space rental share	-\$18.00	Facility rent	-\$900
Payment processing	-\$4.50	Insurance + CEU fund	-\$110
Insurance + software share	-\$8.00	Software (scheduling, programming)	-\$95
Gross profit, per hour	\$119.50	Marketing	-\$160
Tax reserve (27%)	-\$32.50	Equipment fund	-\$220
Yours, per coached hour	\$87.00	Pre-tax profit	\$5,915
		Tax reserve (27%)	-\$1,600
		Owner take-home	\$4,315

BREAK-EVEN

8-15 sessions

Even with a fresh certification in the startup column, two clients on 12-session packages recover the entire investment. The real cost of this business is the months spent undercharging or staying employed at a 35% cut: the spreadsheet says independence pays for itself almost immediately, and the spreadsheet is right.

Illustrative figures at typical market rates; your market, prices, and costs will differ. Run YOUR numbers in the One-Page P&L from THE LAUNCHPAD, Module Six. Remember the 25-30% tax reserve on every dollar of profit.

Pre-decided, so motivation is never consulted.

WEEK ONE: FOUNDATIONS

- Certification and CPR/AED current; insurance bound
- LLC filed, EIN issued, business bank account open
- PAR-Q, waiver, and package agreement finalized
- Floor space or park venue arranged (permit checked)
- Rates and package structure locked, floor written down

WEEK TWO: DOORS OPEN

- Scheduling and payment software live; booking link tested
- Free assessment offer announced to entire personal network
- Google Business Profile claimed with real photos
- 8-10 assessments booked into weeks 2-3
- Two allied professionals contacted for coffee

WEEK THREE: MOMENTUM

- Assessments delivered; packages offered at founding rates
- First 4-6 founding clients training on the calendar
- Every client's baseline data documented for future proof
- First semi-private pair formed from assessment list
- 'Trainer recommendation?' threads answered in two local groups

WEEK FOUR: THE SYSTEM

- Week-four reviews requested from earliest clients
- Buddy-session referral mechanic launched with every package
- Founding rates retired publicly; posted rates live
- Month-one P&L done; calendar utilization measured
- Next month's group session or office pitch scheduled

DAY 30 VERDICT

Green light: 6+ paying clients on packages, 20+ booked sessions next month, 3+ reviews. Yellow: assessments happening but packages not closing: your offer or your ask needs work, not your marketing; rehearse the close and lead with semi-private pricing. Red: under 3 clients despite 15+ assessments offered: the network is tapped or the positioning is off; pick one niche (over-40 strength, postpartum, youth athletes) and relaunch the offer to that audience specifically.

How this business fails, and how it grows.

THE FIVE KILLERS

- ✗ **Selling sessions instead of packages**
Single sessions create clients who evaporate and a calendar you rebuild weekly. Packages paid up front create commitment, cash flow, and the retention this business runs on.

- ✗ **Staying employed at a 35% split too long**
The gym job feels safe while it caps your income at a third of your value. Use it to learn and save, then leave cleanly: mind the non-compete, build your own roster, keep your own 85%.

- ✗ **Training without screening and paperwork**
No PAR-Q, no waiver, no insurance is a personal bankruptcy waiting for one bad rep. The paperwork takes ten minutes per client and exists for the day you pray never comes.

- ✗ **Ignoring shared formats**
Capping yourself at one-on-one caps your income at your hours. Semi-private and small group are not diluted training: they are better retention at triple the hourly yield.

- ✗ **Letting clients drift without data**
Clients quit when they cannot see progress, and feelings are terrible measurement. Assess quarterly, track visibly, and celebrate milestones on schedule: retention is the entire profit margin.

THREE SCALE PATHS

- 1 **The semi-private studio**
Stack semi-private blocks until a small leased space pays for itself with room to spare: 40 clients in shared formats supports a micro-studio with no front desk and no franchise fees. This is the proven independent-trainer wealth path.

- 2 **The online coaching arm**
Programming, check-ins, and habit coaching at \$150-300 a month, sold to graduated clients, relocated clients, and the audience your content builds. Fifty online clients is a second six-figure business with no commute.

- 3 **The trainer team**
Bring on certified trainers as contractors at a fair split inside your brand and systems. Your assessments, your programming standards, their hours: the model that turns a full calendar into a company.

YOUR FIRST HIRE

Not a trainer first: a virtual assistant for five hours a week handling scheduling changes, package renewals, and lead follow-up once you pass 25 clients. Admin is what eats coached hours. The trainer hire comes second, and the test is documentation: if your assessment flow and programming standards are not written down, a second trainer dilutes the product instead of extending it.

THE STAIRCASE CONTINUES

The playbook is the map. The machine is waiting.

Everything this playbook describes, Epic Advisory Group can build with you: the brand, the cinematic website, the entity, the engine. Describe your idea to the Launch Engine and see your business real in about sixty seconds, free.

- The Launch Engine: your idea, built free, in about a minute
- THE ASCENT: Founder Edition: the eight-module course
- Launch-in-a-Box: entity, brand, site, and first campaign, one flat price
- Growth, capital readiness, and the path to the public markets

"There is no right age. There is only the decision."



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