

CAREER KIT

Personal Trainer Career Kit: 90-Day Action Plan

How to Become a Personal Trainer

2026-10 edition

Inside: at-a-glance summary · step-by-step path · costs & requirements · 90-day action plan · documents checklist · exams · interview questions · resume bullets · common mistakes · 13-week tracker · resources

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At a glance

To become a personal trainer, you need to be at least 18, hold a high school diploma, get CPR/AED certified, and pass an accredited certification exam such as NASM, ACE, ACSM, or NSCA. Most people get certified in 3 to 6 months of study. Expect to spend about \$500 to \$2,000 on the course, exam, and CPR/AED.

Timeline	3–6 months
Typical cost	\$500–\$2,000
Education	High school diploma or GED
License	No state license in most states; employers require an accredited certification
Median pay	\$47,160 per year
Job outlook	+7% (2025–35), much faster than average

Step-by-step path

1. Meet the basic requirements

Major certifying bodies require you to be at least 18 and have a high school diploma or GED. Have a government-issued photo ID ready for exam day. A college degree is not required, though some employers prefer one in exercise science or kinesiology.

2. Get CPR and AED certified

Time: 1 day · Cost: \$50–\$120

Take an adult CPR/AED course with a hands-on skills check from a provider such as the American Red Cross or American Heart Association. NASM and ACE both require current CPR/AED to sit for or complete certification. Online-only courses without a skills check are not accepted by ACE.

3. Choose an NCCA-accredited certification

Cost: \$500–\$2,000

Pick a certification accredited by the NCCA, since most gyms require it. Common options are NASM-CPT, ACE-CPT, ACSM-CPT, and NSCA-CPT. Compare price, study format, and recertification rules, and watch for frequent package discounts.

4. Study and pass the exam

Time: 2–6 months

Set a study schedule of a few hours a week and use practice tests. The NASM-CPT exam has 120 questions with a 2-hour limit; the ACE exam has 150 questions. Both are proctored and can be taken online or at a test center.

5. Get hands-on experience

Time: 4–8 weeks

Train friends or family for free, and shadow a trainer at a local gym. Practice assessments, cueing, and program design on real people. Some gyms pair new trainers with experienced ones before they train clients alone.

6. Get hired or start independently

Cost: \$150–\$400 per year for liability insurance

Apply to commercial gyms, boutique studios, and community centers, which often bring in clients for you. If you plan to train independently, get liability insurance and a simple online booking system. Many trainers start at a gym and go independent after building a client base.

7. Recertify and specialize

Certifications must be renewed, usually every two years, with continuing education credits and current CPR/AED. Add a specialization such as nutrition coaching, senior fitness, or strength and conditioning to raise your rates.

Costs & requirements

Estimated costs (USD)

Item	Low	High	Note
Certification study package and exam	\$500	\$2,000	List prices are often discounted; exam-only options cost less.
CPR/AED course	\$50	\$120	
Exam retake	\$0	\$250	Only if you fail; some packages include a free retake.
Liability insurance	\$150	\$400	Per year, mainly for independent trainers.
Recertification and continuing education	\$100	\$400	Per renewal cycle.
Specialization courses	\$0	\$800	Optional, such as nutrition coaching.
Total	\$800	\$3,970	

Requirements

Age	At least 18 for major certifications such as NASM and ACE.
Education	High school diploma or GED. A degree is optional but preferred by some employers.
CPR/AED	Current adult CPR and AED certification with a hands-on skills component.
Certification	An NCCA-accredited personal trainer certification is what most employers ask for.
License	Most states do not license personal trainers; employers and insurers set the standard.
Insurance	Professional liability insurance if you train clients independently.
Recertification	Continuing education credits every renewal cycle, typically two years.

90-Day Action Plan

Tick each box as you finish the task. Do the phases in order; it is fine if a phase takes a little longer.

Phase 1: Choose and start

Days 1–30

Goal: Pick your certification, get CPR/AED, and build a study habit.

- ☐ Call three local gyms and ask which certifications they accept.
- ☐ Choose an NCCA-accredited certification and buy the package that fits your budget.
- ☐ Book and complete an adult CPR/AED course with a hands-on skills check.
- ☐ Block 5 to 8 study hours a week on your calendar.
- ☐ Finish the anatomy and exercise science chapters.
- ☐ Start a training log of your own workouts with notes on cueing.

Phase 2: Study and practice

Days 31–60

Goal: Finish the course material and practice on real people.

- ☐ Complete the assessment and program design chapters.
- ☐ Run free assessments on three friends or family members.
- ☐ Write a 4-week program for each and adjust it weekly.
- ☐ Take two full timed practice exams and review every miss.
- ☐ Shadow a trainer at a local gym for at least two sessions.
- ☐ Schedule your certification exam.

Phase 3: Certify and get hired

Days 61–90

Goal: Pass the exam and land your first paying clients.

- ☐ Pass your certification exam.
- ☐ Update your resume with your certification, CPR/AED, and practice-client results.
- ☐ Apply to at least 10 gyms, studios, or community centers.
- ☐ Prepare a short practical demo session for interviews.
- ☐ Get liability insurance if you will train anyone independently.
- ☐ Ask practice clients for testimonials and referrals.
- ☐ Pick a continuing education course to start your next renewal cycle.

Documents checklist

Gather these early. Keep originals in one folder and scans in the cloud.

- ☐ Government-issued photo ID
- ☐ High school diploma or GED
- ☐ CPR/AED certification card
- ☐ Personal trainer certification certificate
- ☐ Exam score report
- ☐ Liability insurance certificate
- ☐ Client intake and health history form (PAR-Q+)
- ☐ Liability waiver template
- ☐ Resume and list of references
- ☐ Continuing education tracking sheet

Exams & how to prepare

NASM Certified Personal Trainer (NASM-CPT)

What it is: 120 multiple-choice questions (100 scored) in 2 hours, proctored by PSI online or in person. You need a scaled score of 70 to pass. Requires a high school diploma or GED and current CPR/AED.

How to prepare: Study the NASM textbook and OPT model, then take practice exams. NASM gives 180 days from purchase to take the exam.

ACE Certified Personal Trainer

What it is: 150 multiple-choice questions (125 scored), proctored online or in person. You need a scaled score of 500 to pass. Requires age 18, a high school diploma, and current CPR/AED with a hands-on skills check.

How to prepare: Focus on the ACE IFT model, client behavior change, and assessments. Use ACE practice tests before booking your exam.

ACSM Certified Personal Trainer and NSCA-CPT

What it is: Two other NCCA-accredited personal trainer exams, respected in clinical and strength and conditioning settings.

How to prepare: Check each organization's exam content outline and use their official study materials.

Interview questions

1. Why did you become a personal trainer?

Tip: Share a short personal story tied to helping others.

2. Which certification do you hold and why did you choose it?

Tip: Name it and mention NCCA accreditation.

3. How do you assess a new client?

Tip: Mention health history, goals, posture, and movement screens.

4. How would you train a client with knee pain?

Tip: Show you stay in scope and refer to a medical professional when needed.

5. How do you keep clients motivated?

Tip: Talk about small goals, tracking progress, and regular check-ins.

6. How would you sell a training package to a gym member?

Tip: Describe a free assessment that leads to a clear plan.

7. Walk me through a first session.

Tip: Cover warm-up, assessment, a few key exercises, and next steps.

8. What do you do if a client faints or gets injured?

Tip: Explain your CPR/AED training and the gym's emergency plan.

9. How do you handle a client who cancels often?

Tip: Mention clear policies and finding out what is getting in the way.

10. How do you stay current?

Tip: Name continuing education courses or trusted sources you follow.

11. Can you demonstrate and cue a squat?

Tip: Practice short, clear cues and corrections before the interview.

12. What hours are you available?

Tip: Early mornings and evenings are peak times; flexibility helps.

Resume bullet examples

Adapt these to what you actually did. Use numbers wherever you can.

- Earned an NCCA-accredited personal trainer certification and current CPR/AED certification.
- Conducted fitness assessments and wrote 4-week programs for 5 practice clients.
- Helped a practice client improve squat form and add 20 pounds to a 5-rep max in 8 weeks.
- Shadowed senior trainers for 20+ hours at a commercial gym.
- Led a weekly community bootcamp averaging 12 participants.
- Delivered friendly service to 100+ members a day as a gym front desk associate.
- Tracked client progress in a training app and sent weekly check-in messages.

Common mistakes to avoid

1. Buying a cheap non-accredited certification that gyms will not accept.
2. Forgetting that CPR/AED must stay current for your certification.
3. Giving medical or diet advice beyond your scope of practice.
4. Training clients independently without liability insurance.
5. Writing the same program for every client.
6. Not learning how to sell sessions, which is a big part of the job.
7. Missing continuing education deadlines and letting your certification lapse.

13-week progress tracker

Fill this in by hand each week.

Week	Focus	Done?	Notes
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			

Resources, salary & disclaimer

Resources

- **BLS: Fitness Trainers and Instructors**

<https://www.bls.gov/ooh/personal-care-and-service/fitness-trainers-and-instructors.htm>

- **NASM: CPT Exam Information**

<https://www.nasm.org/certified-personal-trainer/exam-information>

- **ACE: Personal Trainer Certification**

<https://www.acefitness.org/fitness-certifications/exam-options/personal-trainer>

- **American Red Cross: CPR/AED Training**

<https://www.redcross.org/take-a-class/cpr>

- **Institute for Credentialing Excellence (NCCA)**

<https://www.credentialingexcellence.org/>

Salary

Bottom 10%	Median	Top 10%
Less than \$28,800	\$47,160 per year (\$22.67 per hour)	More than \$83,100

Outlook: Employment of fitness trainers and instructors is projected to grow 7% from 2025 to 2035, much faster than average, with about 68,000 openings each year.

Source: BLS Occupational Outlook Handbook, May 2025 data (fitness trainers and instructors) — <https://www.bls.gov/ooh/personal-care-and-service/fitness-trainers-and-instructors.htm>

Disclaimer. Requirements vary by state and change over time. Verify with the official sources listed. This guide is not legal or career advice.