

## **Senior discounts help the young at heart, too**

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My friend Carol recently turned 50. Along with birthday cards she also received an invitation to join the American Association of Retired Persons (AARP). After simmering down, Carol visited their Website, [www.aarp.org](http://www.aarp.org), out of curiosity. In addition to health tips and financial advice, she also found something her parents have known about for years: senior discounts.

Most 50-year-olds feel far removed from being "senior citizens," but as businesses clamor for a share of 77 million baby boomers' discretionary income, many are expanding their senior discount programs - and lowering eligibility ages - to build and retain brand loyalty among those approaching retirement.

You can join AARP at age 50 for a \$12.50 annual fee and be eligible for the hundreds of discounted products and services they've secured for members. Other good senior discount information is available at [www.seniordiscounts.com](http://www.seniordiscounts.com) and [www.savvysenior.org](http://www.savvysenior.org), and "Unbelievable Good Deals and Great Adventures That You Absolutely Can't Get Unless You're Over 50" by Joan Rattner Heilman is filled with good tips.

Here are some of the many great deals available:

**Hotels.** Most hotels offer senior discounts, although some are pretty minimal, so check around. Among the most generous are AARP member discounts of up to 50 percent off published rates at Sheraton and other Starwood Hotels, and 35 to 40 percent discounts from Wyndham Hotels. Get to their Web links from AARP's site, [www.aarp.org/aarp\\_benefits/](http://www.aarp.org/aarp_benefits/).

**Car rentals.** Avis, Budget, Hertz and National offer AARP member discounts of 5 to 25 percent, but check their other specials first before making a reservation.

**Other transportation.** Amtrak offers a 15 percent discount to coach travelers over age 62 on most trains ([www.amtrak.com](http://www.amtrak.com)). Some international airlines still offer senior discounts, but most domestic airlines have halted them except for Southwest Airlines. Southwest's senior fares (age 65 and up) aren't necessarily their lowest, but have far fewer restrictions/penalties than other rates. Greyhound offers a 5 percent discount on unrestricted fares to seniors over 62. And of course, most local bus lines offer deeply discounted senior passes.

**Insurance.** Many homeowners and auto insurance rates go down when you reach 50 or 55, especially if you take a defensive driving course.

**Fresh air.** The National Park System's America the Beautiful Senior Pass is a great deal. For only \$10, seniors age 62 and over get a lifetime membership that provides free admission (including vehicle entrance fees) to all national parks, monuments and historic sites. You must apply in person at a national park.

**Education.** Many colleges offer free or reduced tuition for seniors. Also, check out [www.elderhostel.org](http://www.elderhostel.org) for travel and learning adventures, worldwide.

A few more tips: Always check other offers/promotions to ensure you're getting the best deal. Make sure you fully understand all terms and restrictions.

Before making any purchase, ask about senior discounts. Many stores, restaurants, theaters, museums and sporting events offer discounts or senior days/hours, but you may need to ask.

Always ask for your discount when making a reservation, ordering a meal or checking in. Waiting until you settle the bill may be too late.

Carry photo identification showing your birth date.

Everybody loves a bargain. Just ignore the word "senior" - that's what Carol did. You're only as old as you feel, right?