

Cashing in on Senior Discounts

Discounts are out there if you know where to look

By Dave Smidt

SPECIAL TO SENIOR LIFE

You may not have thought turning 50 had benefits, but at age 50 and older there are special, money-saving opportunities available to you. At age 50, you become eligible to save money on many useful products and services, from clothes and haircuts to hotel rooms and rental cars. All you have to do is know where to look...and admit that you are now classified as a senior at many establishments.

Every seven seconds someone turns 50 in the U.S. This is by far the fastest-growing age demographic, and businesses know it. Merchants want to attract this "booming" generation and are using the "senior" discount to do it. Businesses know that seniors often have a higher discretionary income, create less wear and tear on their properties and tend to be more loyal than younger consumers. So take advantage of your age and claim these discounts.

Getting educated about discounts

We've been in the senior discounts business for over four years with our Internet Company, SeniorDiscounts.com, and have found discounts at more places than you might think. Many places do not advertise their senior discounts, so the most important thing to do is ask. Local plumbers, car washes, dentists, lawyers and even new car dealers may give you a discount if you request one. (Be sure to also ask about other discounts that might be available. The senior discount is not always the best deal.)

Travel

Many senior discounts can be found for travel, including savings on hotel rooms, rental cars, airlines, trains, and buses.

At many hotel and motel chains, discounts often begin at the age of 50, but some may have a slightly higher age requirement. Expect discounts ranging from 10 percent to 50 percent off the regular rate.

Some discounts to look for: Choice Hotels will take 10 percent off with its 50+ Mature Travelers rate, and seniors over 60 save 20 to 30 percent with advance reservations. For more information, visit their website at www.choicehotels.com. Cendant Hotels offers a variety of discounts for seniors at its 10 hotel brands. The discounts are available to those 50 and older and can range from 10 percent to 20 percent off the regular rate. Some of the discounts require that you be a member of a senior organization like AARP. Visit their Web site at www.cendant.com for more information.

If you like to pamper yourself, try Starwood Hotels and Resorts, which operates Sheraton, Four Points by Sheraton, W Hotels and Westin Resorts. All offer AARP members up to 50 percent on 21-day advance purchase rates or 15 to 25 percent off reservations every day.

This is just a sample of hotel discounts offered to seniors. Almost all hotels and B&B's offer some form of senior discount. You can usually find more information on the hotel's Web site or by calling its reservation line. Again, there may be better discounts offered depending on the time of year or through other special promotions, so be sure to inquire.

Rental car agencies also have senior discounts. Beginning at age 50, you can expect 10 to 20 percent off the normal rental car rate. Specifically, Budget has recently started a Senior Savings

program. Budget will periodically offer a new special for seniors on their Web site, giving seniors a discount on their car rentals. Visit www.budget.com for details.

Many airlines have dropped their discounts over the last year, but there are still some good offers available. While most airlines' senior discounts begin at age 60 or older, Midwest and United both have new programs for the younger senior. Contact Midwest about its senior program, by calling 800-452-2022, and visit United at www.united.com for more information.

If you prefer to travel by bus or train, Amtrak travelers 62 and older receive a 15 percent discount on the adult rail fare on most trains, while Greyhound passengers age 62 and older can request a 5 percent discount on unrestricted passenger fares.

Retail

Numerous retail stores offer discounts for older adults. There are potential savings on everything from clothes to groceries at national chains as well as local boutiques and grocery stores. Participation, discount and age often vary from store to store, so be sure to inquire about the senior discount ahead of time.

Check Banana Republic for a senior discount for people 50 and older. Many Ross Dress for Less stores give seniors 55 and older 10 percent off on Tuesdays, and seniors receive 10 percent off on Mondays, Senior Savings Day, at all Factory 2-U locations. Sally Beauty Supply offers seniors 55 and older between 5 percent and 25 percent off non-sale items. The amount of the discount will vary on individual products. Ralphs grocery stores offer seniors 60 and older a Senior Rewards Card, which saves an extra \$1 on your grocery bill each time you accumulate \$10 in spending on Ralphs Private Label Products. Henry's Marketplace and Wild Oats may also offer senior discounts depending on location.

Services

Next time you need an oil change or some work done on your car, think to ask for a senior discount. Many Jiffy Lube locations take 10 percent off services for seniors 55 and older, while some Midas locations will provide 10 percent off parts and/or service. Participation, age and the amount of the discount can vary at both Midas and Jiffy Lube, so definitely ask or call in advance for details.

Haircuts and beauty treatments are another service where seniors can receive a discount. Those 60 and older can save \$2 off the regular haircut price at many SuperCuts locations, while seniors 65 and older can receive a \$1-3 discount off the regular adult price at many Great Clips. There are many local salons which also offer senior deals, so next time you're in for a treatment, ask about a discount.

Entertainment

Golf course discounts vary from season to season and from year to year. Golf courses like to attract seniors when there are the least amount of other golfers, so be prepared to play in the mornings or late afternoons during the week. The age requirement may range from 50 upwards to 60 or 62. You may find discounts on the greens fees, golf carts and/or driving range, which can vary anywhere from a couple of dollars to more than 50 percent off.

Practically every movie theater offers a discount for seniors, and they can be very substantial—up to 60 percent off the regular ticketed price. While most offer a discount on all showings, some theaters may have discounts available only at certain times of the day, or on a certain day of the week. Most discounts begin at around age 62, but some may begin as early as age 50.

Restaurants

Restaurants are a popular place for senior discounts. Discounts vary: some establishments take a percentage off your meal, or offer a free coffee or beverage. Others have a special “senior menu” with smaller portions and less expensive prices. Don’t expect to find discounts on alcoholic beverages.

Some restaurants that offer discounts are Coco's Bakery, Soup Plantation, Carl's Jr., TCBY, TGI Fridays, Wendy's and IHOP, though not all locations have the same discount.

So, turning fifty has some significant benefits after all—discounts on products and services you use almost every day. Knowing how to ask and where to look will get you started on locating these discounts.

For more ideas, and more than 125,000 additional discounts, visit us at www.seniordiscounts.com. SeniorDiscounts will also be launching a new SeniorDiscounts Card this fall, with exclusive discounts for its members.

In the meantime, we hope that all of you can “Find the Gold in the Golden Years.”

Dave Smidt is president of SeniorDiscounts.com