



ROBERT POWELL

Discounts for the 50+ crowd

Three cardinal rules to get money off on travel and adventure

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BOSTON (MarketWatch) -- Time was when you had to wait until you turned 65 to get a discount. Well, no longer. Fifty is the new 65 for those seeking perks, privileges, discounts, special offers, adventures and bargains, says Joan Rattner Heilman, author of the soon-to-be published 17th edition of "Unbelievably Good Deals and Great Adventures That You Absolutely Can't Get Unless You're Over 50."

Heilman says those 50-plus can get all sorts of deals on travel plans, cruises, classes, car rentals, meals, transfers, tours, shopping and even singles events.

But they have to know where the discounts are. And they have to follow what Heilman says are her three cardinal rules to saving money:

1. Never plunk down your plastic for anything without asking about the availability of a senior discount first. Most vendors will not voluntarily disclose information about price breaks unless they're prompted - so it always pays to inquire.
2. Be sure to ask about the discounts before you pay, order or make a reservation, not when you've arrived or are settling the bill.
3. Be sure to carry proof of your age with you, whether it's a membership card in an over-50 organization, or an ID with your date of birth.

So where are the discounts? Not surprisingly, many of the deals can be found in the travel and leisure industry. Hotels, for instance, will generally offer a discount on the order of 10% to seniors. But some hotels have created even sweeter deals.

For instance, Heilman said the Marriott offers seniors age 62 and older a 15% discount, Hilton, through its Senior Honors (which costs \$50 in the first year) will save up to 50% off nightly rates, and Starwood offers a 50% discount as well. Check out other hotel bargains at the Savvy Senior.org Web site. [Visit the site.](#) Jim Miller, editor of the Savvy Senior, reported on the Web site that AARP members can save 35% to 40% off regular room rates at Wyndham Hotels and Resorts. In addition, Choice Hotels (Comfort Inn, Comfort Suites, Quality Inn, Sleep Inn, Clarion, MainStay Suites, Econo Lodge and Rodeway Inn) offer 20% to 30% discounts to guests over the age of 60 and 10% to those 50-plus. La Quinta Hotels provides up to a 30% discount to people 55 and older. And Radisson hotels offers a "Senior Breaks" program which provides 10% to 20% off the regular rate to people 50 and older.

Miller reports that those who like staying in bed and breakfasts (B&Bs) and are 50 or older should consider the Evergreen Club (www.evergreenclub.com). For an annual membership fee of \$60 (\$75 for married couples), you have access to nearly 2,000 private-home B&Bs and pay only \$10 per day (\$15 for married couples). For the most part, however, Heilman says seniors may have to search long and hard to determine whether a hotel offers a senior discount. "Sometimes they bury that information on the Web site," she said. In other cases, Heilman said seniors should make sure they are getting the best discount by comparing the rates they get for being a member of AARP or another affinity group such as AAA. In some cases, the best discount isn't the one for being a senior, she said.

Flying for less

Most of the domestic airlines have put the kibosh on discounts for seniors, she said. The exceptions are Southwest Airlines, which offers seniors discounts of 70%, up to \$149 and, according to Miller, United Airlines, which offers the "Silver Wings Plus" program, one of the best discount programs for seniors (55 and older) who travel frequently. For a yearly membership fee of \$240 (a less expensive \$25/year membership plan is also available) you'll get \$300 in travel credits every year, extra bonus miles, hotel and cruise discounts and vacation offers.

Many foreign airlines, meanwhile, still offer discounts of around 10% on fares. Seniors looking for cheap flights might consider visiting such sites as SmarterTravel.com and Cheapflights.com. [Check out SmarterTravel.](#) [See CheapFlights.](#)

Seniors who have designs on booking a cruise on the cheap often face the same problem that those searching for the best discount on a hotel or air fare do. "It's hard to get somebody who will tell you the truth about it," Heilman said. Her best advice is to find a broker who knows where to find the cruise discounts. Another resource she recommends is icruise.com. [Look for cruises.](#)

As for tour groups that cater to seniors, she said most don't offer a discount. One exception was CIE Tours, which specializes in trips to Ireland.

School days

Seniors intent on going back to school, meanwhile, will find plenty of institutions that will let them attend classes "for free or almost free." For instance, the University of New Hampshire and the University of Texas will let seniors who are residents of those respective states take two courses per semester for free.

Seniors need only pay \$3 a semester to attend classes in the University of California system. And seniors can audit all the classes they want in the University of Utah system.

Ultimately, Heilman said there are plenty of discounts and deals out there for the 50-plus set. And the key to success has more to do with asking for a discount than anything else.

Resources

- AARP: Travel www.aarp.org/travel
- Access-Able Travel Source www.access-able.com
- Connecting Solo Travel Network www.cstn.org
- Elderhostel www.elderhostel.org
- Elder Treks www.eldertreks.com
- Evergreen Club www.evergreenclub.com
- Grandtravel grandtrvl.com
- Grand Circle www.50plusexpeditions.com
- Overseas Adventure Travel www.oattravel.com
- SeniorDiscounts.com www.seniordiscounts.com
- Seniors Vacation and Home Exchange www.seniorshomeexchange.com
- Smart Travel www.smartertravel.com/senior-travel
- Snowbirdhelper.com www.snowbirdhelper.com
- Transitions Abroad: Senior Travel www.transitionsabroad.com/listings/travel/senior/
- Travel Tips for Older Americans www.travel.state.gov/travel/olderamericans.html
- USDA Forest Service Passes and Permits www.fs.fed.us/passespermits/
- Interhostel www.learn.unh.edu/interhostel

Book

- "Free Stuff & Good Deals for Folks Over 50, Second Edition" by Linda Bowman
- "300 Incredible Things for Seniors on the Internet (300 Incredible Things to Do)" by Joe West
- "The Best Free Things for Seniors" by Linda Kallian
- "Fantastic Discounts & Deals For Anyone Over 50!" by Janet Groene
- "The Savvy Senior: The Ultimate Guide to Health, Family, and Finances for Senior Citizens" by Jim Miller ■

Robert Powell has been a journalist covering personal finance issues for more than 20 years, writing and editing for publications such as The Wall Street Journal, the Financial Times, and Mutual Fund Market News.