

Seniors, You Have to Ask

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Ask for those discounts or you may never get them

FACT: We're all getting older

FACT: Getting older has it's rewards

FACT: All rewards are not grandkids!

It's a fact that the population as a whole in the United States and in most "advanced" nations, is aging. If you are, or someone you know is, in *that* age group, heads up! (Disclaimer: *I* don't consider 50 or 55 or even 60 to be "senior", but if they want to give a discount to that age group, who are we to complain?)

Everybody wants your business!

Not all businesses advertise it, but many will give senior citizens a discount just for the asking. You might be surprised at how many places will give you, at the least, a 10 percent discount.

Even some places you'd never think to ask.

Contractors for air conditioning, additions and remodeling.

City bus and other local transportation, like subways and trains.

Most states have special pass rates into their parks and recreational areas for seniors.

Some cities have reduced licensing rates for pets of senior citizens.

Most of the time, you have to ask! If you're a senior citizen, they want your business, but they won't give you a discount unless you ask. They will give you a discount if you ask because they want your business ...

Grocery stores and thrift stores (discounts and frugal living make a great combination) very often have senior citizen discount policies, or special days when you can shop and a certain percentage is cut from your total bill. Other discounts to be aware of are at many restaurants and motels. If you don't see any sign of discounts for senior citizens offered, *ask*. Otherwise you may be paying more than you have to.

The [American Association of Retired Persons](#) has special discounts for members only - the fee is \$12.50 a year - but don't just swallow the offers without investigating. For instance I found the 4.9 percent "fixed" introductory offer for the Bank USA credit card to be one percent higher than the normal introductory offer... and the "fixed introductory offer" can make you think "fixed", instead of "introductory" percentage.

The [membership benefits page](#) has a partial list of what's available. You might be able to get a better deal without using your membership, but find out first. For instance, most motels give a 10 percent discount to AARP members if you make reservations, but there are sometimes better special rates that could apply instead.

Besides the AARP, [Third Age](#) has forums, notably the [Penny Pinching](#) one, in which you can often find tips and discount information. The Third Age website is a good place to keep an eye on, anyway, as there are sometimes short features about saving money for seniors (and others), and they update often.

Everybody seems to be on the bandwagon when it comes to offering special rates or discounts for seniors, and banks are right in there, with some banks offering as little as 25 dollars to open an account. Savings returns can be rather low, though, so if you're looking for a bank, find out what other incentives they offer. Sometimes discounts and rewards available through the bank can offset a poor return, especially if you don't have a large savings account.

It's frugal to take advantage of every offer that applies to you. Why pay more than you have to?

More:

[Discounts & Good Deals Column for 'Seasoned' Texans](#) Offers local discounts mostly, but you'll find things like Sears, too.

[Senior Discounts](#) offers a search for local senior citizen discounts.

[All the Right Stuff](#) is a...toy store! Dinosaurs, outer space and the Titanic - all those things the grandkids are asking for, will give you a 10 percent discount if you tell them you're a "senior citizen".

All sorts of retailers and service companies offer special rates for seniors, and when you couple that with careful management (aka living frugally) there are many opportunities to make your 'golden years' truly golden - but *you have to ask!*