

Age and Save

The joys of the over-50 discount.

By Billie Grable

<http://boomers.msn.com>

Becoming 16 provided a license to explore locations my parents deemed taboo. I turned 18 in 1969, the year the draft lottery was reinstated. That birthday gave me the ability to vote against "the establishment" that sent my male friends to fight the lost battle in Vietnam.

Twenty-one translated into my first legal purchase of alcohol. No more having to beg my best friend's older sister's ex-boyfriend to buy beer for us just *one* last time.

Since that first freedom drive and six-pack purchase, many things have changed. The draft lottery gave way to an all-volunteer Army in 1973. And the requirement to show my ID faded along with my 20/20 vision. I had come to an unquestionable conclusion: There wasn't a valid reason left for me to willingly reveal my true age.

But that was before I discovered the over-50 discount. These impressive bonuses have miraculously rekindled my desire to admit my real age.

Boomers over age 50 (and in some cases, 55) can receive discounts on everything from travel packages to TJ Cinnamons baked goods. According to some estimates, the over-50 crowd accounts for approximately 80 percent of all leisure spending, making our pocketbooks a prime target for retailers.

Here are 10 tips to help you find and utilize the over-50 discount. Enjoy!

1. Make use of organizational clout.

Many boomers resist joining "old" organizations such as AARP (<http://www.aarp.org/>). We don't want to be branded as a senior citizen quite yet. But the AARP card opens the door to what used to be only available to retirees. Now you can get these "golden age" discounts long before the Social Security checks start rolling in. And with a membership fee of \$12.50 per year, AARP is a bargain.

2. Ask and you will receive.

Whether you're making a travel arrangement or ordering dinner, always ask for the senior discount. Most businesses don't advertise or post the information. And let's face it—many of us don't want our waiter to ask if we qualify for senior savings. So take the lead. And remember, if you forget to inquire before you settle the bill, it might be too late.

3. Learn from the others' savvy.

Go to the library or your local bookstore to check out wonderful resource books. Joan Heilman's book, *Unbelievably Good Deals and Great Adventures That You Absolutely Can't Get Unless You're Over 50*—is coming out in its 17th edition. Professional bargain hunter Linda Bowman's *Free Stuff & Good Deals for Folks Over 50* shows boomers how to

obtain free gifts and good deals. And Janet Groene's *Fantastic Discounts & Deals for Anyone Over 50!* is another good money-saving resource.

4. Conduct research.

Some discounts are only available on a certain day of the week or month. For example, Ross Dress for Less offers a 10 percent discount at participating locations to customers over 55 on Tuesdays. Many pharmacies have implemented senior savings programs. Long's Drug Stores Senior Advantage program can save you up to 50 percent on a prescription if you pay in cash.

5. Sleep on the cheap.

The standard lodging discount you will receive ranges from 10 percent to 15 percent. Some hotels require membership, such as AARP, for a discount before age 62.

6. Get educated.

From tuition discounts to educational travel, Heilman's book is an invaluable guide to education savings. If you're looking for adventure coupled with learning, check out the Elderhostel Web site (<http://www.elderhostel.org/>). The organization has more than 8,000 travel-plus-learning programs in more than 90 countries.

7. Eat meals at memorable prices.

Many restaurants offer early bird specials to the over-50 crowd. IHOP gives a 10 percent discount and offers a menu with smaller portions to seniors. Other chains such as Wendy's, Applebee's and TCBY offer boomers savings, too. Again, ask for the discount if details aren't readily available.

8. Sail the seas.

Cruise lines such as Carnival and Celebrity frequently provide discounts for passengers over 55. For additional information about senior specials, check with your travel agent or the cruise line before you book your trip. Your AARP membership could come in handy here, too.

9. Discounts on wheels.

Car rental agencies have rolled out discounts from 10 percent off your entire bill to free upgrades. Always ask when making your reservation. And if you want to leave the driving to someone else, Gray Line and Delta Charter Bus offer senior discounts at participating locations.

10. Surf the net.

Even the online community has rallied to track big savings for us. SeniorDiscounts.com has a database of over 125,000 ways to save. A quick search on "over-50 discounts" will provide you with thousands of ways to cut costs.

Billie Grable is a Seattle-area freelance writer who is currently writing her first novel. An excerpt of her novel was published in New Voices V, An Anthology (2002). Her nonfiction has appeared in Northwest Runner Magazine and on MSN.com.