

Savvy Senior

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Senior Discounts

Dear Savvy Senior,

Can you recommend a resource that lists the different discounts that are available to seniors today? I just turned 60, live on a pretty tight budget, and can use all the help I can get.

Bargain Hunting Betty

Dear Betty,

One of the advantages of growing older these days is the many discounts that are available to seniors. While there's no one single master list of businesses that provide senior discounts, there are a variety of resources that can help you hunt. Here's what you should know.

Ask!

The first thing to know is that not all businesses advertise it, but many give senior discounts just for the asking—so don't be embarrassed to ask. Also, keep in mind that some discounts are available as soon as you turn 50, while others may not kick in until you turn 55, 60, 62 or 65. Here are some resources, organizations and tips that can help you get started.

SeniorDiscounts.com

This free online service offers the largest and best database of senior discounts nationwide. You'll find discounts on a huge variety of products and services such as airlines, car rentals, travel, recreation, local transportation, shopping, restaurants, hotels, state and national parks, medical services, pharmacies, museums, and much more. SeniorDiscounts.com allows you to search for discounts by the city, state, or zip code and by the category you're interested in. They offer a free weekly e-mail newsletter, and charge \$24 for a Senior Discounts Card program and guide book for people aged 55 and older. Visit www.seniordiscounts.com or call (800) 372-7513.

AARP

You probably already know that AARP provides various discounts to their members aged 50 and over. For a listing of their discounts and services, visit www.aarp.org/benefits or call 888-687-2277. Annual AARP membership fee is \$12.50.

NAFRE

The National Active and Retired Federal Employees Association offers its members discounts on moving services, auto rentals, insurance, hotel chains, travel services and more. Membership is available to current, former, or retired federal employees and spouses.

Membership fees vary but typically cost under \$40 per year. Visit www.narfe.org or call (800) 627-3394.

Local Discounts

Some states and local community organizations may offer discounted products and services to their older residents. Call your Area Agency on Aging to find out what's available. Call (800) 677-1116 to get your local agency's number.

Useful Books

A good book for senior discount hunters is Joan Rattner Heilman's 2005-2006 "Unbelievably Good Deals and Great Adventures That You Absolutely Can't Get Unless You're Over 50." This book, now in its 16th edition, lists dozens of discounts, perks and privileges on things such as airline travel, hotels, rental cars, buses and trains, cruises, national and state parks and more. Another handy resource is Linda Bowman's second edition, "Free Stuff & Good Deals for Folks Over 50." Both books are available online and in bookstores nationwide.

Send your senior questions to: Savvy Senior, P.O. Box 5443, Norman, OK 73070, or visit www.savvysenior.org. Jim Miller is a regular contributor to the *NBC Today Show* and author of "The Savvy Senior" book.