

# 19 Discounts Seniors Didn't Know They Could Get

There are many special discounts that are available to seniors. Retirees are offered discounts at most retailers, restaurants, parks, on public transport and at hotels. But you won't get these discounts unless YOU ASK for them.

Simply ask the question, "Do you offer a senior discount?" and see how much you can save. You'll be able to save money every time you find yourself reaching for your wallet or purse. Here is a list of 19 discounts seniors get only if they know to ask about them in 2018. Not only can you read about them here, you can click the links provided if you want to take advantage of these special discounts.

## 1. Negotiate A Better Mortgage Rate With HARP

If you're a homeowner born before 1985 and you want to save yourself thousands of dollars this year, there's a government program that you might be able to take advantage of called HARP. The Home Affordable Refinance Plan (HARP) could help hundreds of thousands of Americans reduce their monthly payments by as much as \$3,500 in their first year. The program was set to expire in 2017 but has been extended to 2018 for the time being. In order to qualify for HARP you'll need good or excellent credit, so if you don't have a very good credit rating then this probably isn't for you. To check if you qualify visit HARP Approvals, and fill out the short quiz (take 2 minutes). If lowering your payments, paying off your mortgage faster, and having an extra \$290 a month in HARP savings would help you, then this could be the easiest money saving tip you take.

## 2. Install A Home Alarm System

This money saving idea is also for senior homeowners, so if you're a renter you can skip this one. Did you know that homes without security systems are 2.5 times more likely to be targeted by burglars and intruders? But installing a home alarm system isn't just to stop burglars and intruders, it can also save you big money year after year. A house alarm will save you money on your homeowners insurance policy (which is generally mandatory if you own a home). In fact, on average installing a home alarm system will give homeowners a 10-20% discount on their insurance by having a high functioning home alarm system installed. The good news is that these home alarm companies are pretty desperate for customers at the moment so you can get a good deal. For instance, one of the best alarm system companies - ADT is currently offering over \$800 in savings if you just pay the installation fee. That means you basically get a free alarm system for over a year, just by paying a \$99 fee.

It's also really important seniors have a high functioning alarm system installed so that they can get medical aid in the case of a life threatening emergency, especially for those who live alone.

## 3. Cruise Deals

Carnival Cruises, Royal Caribbean, Costa Cruises, Cruise Direct, there are hundreds of amazing cruises at great prices to be found online.

Is there any better way to celebrate life than to venture out at sea? Cruises are wonderful with their all-inclusive travel options where you get to sit back, have a drink or two for free, soak up the midday sun and enjoy some high-class cuisine along with various live music performances.

Cruise lines offer a huge variety of discounts for senior citizens, and this includes some of the most well-known companies like Carnival Cruises and Royal Caribbean, offering exclusive deals to citizens over the age of 55. You will be able to get a cruise deal anywhere in the world, be it the Caribbean or even the icy Alaska. Keep in mind that not all cruises have discounts, so it is best to check with the specific cruise company.

## 4. Get a Lower Auto Insurance Rate

You might think you're already paying a low auto insurance rate, but recent research shows that only 5% of Americans over the age of 55 are paying less than \$50 per month for car insurance. If you're currently paying more than \$50 per month, and have had no accidents or tickets in the past two years, you can probably secure a much lower car insurance rate. The best way to do that is to compare quotes from multiple insurers - let them compete for your business. In fact, there's a new website that allows you to do just that - it's called Best Quotes Auto Insurance. Once you fill out the form on their website they'll provide you with multiple quotes you can choose from. If you're still not satisfied, you can always call up the major car insurance companies and let them know you're looking for better offers and that you're a senior citizen.

## 5. Save on Medical Costs

Healthcare is an essential part of human life, and the costs of doctors and the right treatments add up more and more as we age. Most retirees need to take some type of medication, so it's only right that you should be getting the most out of your medical insurance.

By working with the best insurance company for your needs you can be sure to have the best coverage for the cheapest prices. Some insurers will send seniors a discount card that you can show when paying for prescriptions. Just remember to check with your local pharmacy to see what discounts are available to you, because discounts might change depending on location.

Many seniors may be able to get extra benefits and don't even know they're available. You can also check if you are eligible to get vision, dental, hearing or prescription drug coverage included in your plan.

## 6. Get Paid To Take Online Surveys

Let's face it, a lot of us have a bit of extra time on our hands after we retire. What if you could get paid a little bit of extra pocket money just for taking a few online surveys? Would you do it? There's a new website called Survey Junkie that allows you to do just that. You provide them with a bit of information about yourself and they'll match you up with surveys that you can complete for big brands. You then earn rewards and virtual points that you can redeem for Paypal or e-Giftcards. You won't make a ton of money doing this, but it could help pay for a few things every month and it's easy to do.

## 7. Save on Life Insurance

Unfortunately, as our age increases so do our premiums for life insurance. In fact, typically the premium amount rises 8-10% for every year of age. For senior citizens, rising life insurance policy costs can add up significantly. Many senior citizens also have a hard time qualifying for a new policy once they reach a certain age. The best way to get the cheapest life insurance policy possible is to compare quotes from multiple carriers in much the same way you would do with car insurance, or cell phone plans. Luckily, there's a new website called LifeInsurance.net that will automatically use your information to find you the best life insurance policy for your needs at much lower prices.

## 8. Go Shopping

Banana Republic, Kohl's, Marshall's and Stein Mart You might be surprised to learn that a lot of trendy shops give a senior citizens discount. At Banana Republic, if you over 50-years old you can get a 10% discount at stores, simply by asking for it.

At Kohl's on Wednesdays, over 60s can get 15% off. And on Tuesdays, outlet stores Marshall's, Ross will offer up a 10% discount for seniors - though the exact age is determined by each store. Walgreens hold a "Seniors Day" once a month too - which varies by location. Discounts of 20% are available for Rewards card members that are over 55 years old in store, and if you're shopping online you can get a 10% price reduction.

If you are 62 or older, you can get a 10% discount every Tuesday and Wednesday at Dress Barn. And that's not all, Stein Mart are treating over 55s with their clearance offer. On the first Monday of each month, you can get an extra 20% discount on clearance items. Goodwill gives 10%-20% discounts varying by store. Just remember to check with the specific store in your area, as discounts might vary and change without notice.

## 9. Eating Out

If you don't feel like cooking be sure to turn to these places for good senior dining deals. From

fast food to steak restaurants, our compiled restaurant list will definitely help you make your choice. Keep in mind that deals may vary at participating locations and can change without notice.

McDonald's: discounts on coffee and beverages (55+)

Whataburger: free drink with purchase of a meal, depending on location (55+)

Wendy's: give free coffee or other discounts depending on location

Piccadilly Cafeteria - 10% discount with "Prime Time for Seniors" card

IHOP - 10% discount (55+) and a menu for people aged 55 and over at participating locations

Golden Corral: Senior discount varies by location

Krispy Kreme Senior Discount: 10% off (50+) (age and discount varies depending on location)

Perkins Restaurants: Fifty-Five Plus menu Offers special deals (55+)

Subway: 10% off (60+) varies by location

The Old Spaghetti Factory: Spaghetti Factory "Senior Menu" offers discounted list of menu items

Uno Pizzeria & Grill: "Double Nickel Club" 25% off on Wednesday (55+)

Sizzler: Offers "Honored Guest Menu" (60+) varies by location

Papa John's Senior Discount: check with your local stores (no standard senior discount policy)

Old Country Buffet: Daily discounts for seniors (55+)

Friendly's Restaurants: 10% off meal w/ free coffee at breakfast or free small Sunday during non-breakfast hours

Fazoli's: Join "Club 62" for special senior menu items (62+)

KFC: free small drink with any meal depending on location (55+)

Country Kitchen: Great Senior Menu (55+)

Burger King: 10% discount on purchase depending on location (60+)

## 10. Cut The Cord on Cable Forever

Millions of Senior Citizens are completely cutting the cord on their monthly cable costs, allowing them to save \$100+ per month in unnecessary fees. Many of them are switching to Netflix or Amazon Prime Video subscriptions, but there are also other ways you can get cable channels without needing to pay a monthly fee. All your local news, weather, sitcoms, cooking shows, kid's shows, sports and thousands of movies are available for free with an antenna. In fact, most broadcast stations offer additional regional programming, absolutely free. The ClearView antenna simply attaches to your current TV's antenna jack (all TV's have them), and then you get to enjoy Free Broadcast TV. It supports 1080p HDTV and has up to 30 miles of range, so it's nothing like the "rabbit ears" you used in the past. If you find you're not watching as much television as you used to, this could be the perfect solution for you and can save you a lot of money every month.

## 11. Never Pay For Home Repairs Again

Many elderly homeowners don't have the extra cash to shell out for repairs when something in the house breaks. You most likely have homeowners insurance right? But what about if your washing machine of 10 years breaks down? Or your dryer just stops working one day? Homeowner insurance won't cover those repairs. That's why getting setup with a Home Warranty Program can actually end up saving you a lot of money in the long run. It will cover any unexpected repairs to your appliances, plumbing, water heaters, heating and other electrical systems. They also will replace anything that they can't fix. Make sure you shop around for rates on a home warranty program - this website will give you quotes that you can then choose from. A home warranty program should be a minor cost that can end up saving you major money.

## 12. FIXD - Save Thousands on Car Repairs!

Have you ever gone to an auto repair shop for an oil change, only to have the mechanic say you need a new transmission? Or has the mysterious "check engine" light come on, and next thing you

know the mechanic has a list of expensive engine parts that need replacing? Unfortunately, mechanics know taking advantage of people is easy, given their lack of knowledge about car maintenance needs. But there's a new device you can carry with you in your car to tell you exactly what's wrong with it. If you own a car built after 1996 then you can use this brilliant new device called Fixd to instantly diagnose any car problems. This means the next time your "Check Engine Light" happens to come on, you'll know exactly what the issue is and the Mechanics won't be able to lie to you! In the United States alone, this product did over \$50,000,000 in sales in 2017.

## 13. Hotel Rooms

If you want to settle down for the night someplace away from home you can be sure to get a discount at Marriott, Comfort Inn, Motel 6 and more.

Keep in mind that discounts may vary and change without notice.

Marriott - 15% discount (62+).

You can book online or call and ask for the senior discount

Red Roof Inn - option of "senior rate" when you book online, may not be available for all locations

Choice Hotels - 10% discount if you book in advance (60+)

Hyatt Hotels - up to 50% off in participating locations. To qualify for this deal you have to make a reservation in advance and book for two people (60+)

La Quinta - varying offers at participating locations (65+). Book online or call and ask for senior discounts

Omni Hotels - varying offers at participating locations (55+)

Motel 6 - 10% discount (60+). Call and book over the phone in order to get discount

Wyndham Hotels - varying offers at participating locations (60+)

Hampton Inns & Suites - 10% off when booked 72 hours in advance

You can find more senior hotel discounts by using Booking.com to look for your next hotel room.

## 14. Take a Trip to the Movies

AMC Theatres, Regal Cinemas, Alamo Drafthouse Cinemas & CineMagic

It's lovely to visit the cinema every so often. Lots of theaters offer a senior discount too. AMC Theaters offer a generous 30% discount to over 60s. While Regal Cinemas are going one better and will give you 35% off if you are 60 and over. With the money you're saving you can treat the grandchildren and get a bag of candies to eat while you all enjoy the movie.

Georgia Theatre Company offer varying senior discounts, depending on location and showtime, so be sure to visit their website for more information. If you're over 60, you can get into weekday shows before 2pm for \$6 at Alamo Drafthouse Cinemas, get \$1 or \$2 off at B&B Theatres and \$2 off all evening shows at Celebration Cinemas. Fridley Theatres offer a Bargain Day every Tuesday for all ages - why not take the grandkids?

And at Marcus Theatres seniors can watch matinees for just \$5 on Fridays before 5:30 p.m. Showcase Cinemas offer discounted ticket price on Senior Wednesdays at all locations (except Showcase Superlux), and various discounts for popcorn and a soda. If you're over 65, you can get a discount of between 10%-25% off your ticket price at CineMagic.

15. Consolidate All Your Existing Debt Into One Simple Payment

Stepping into retirement can be pretty daunting. Doing it with existing unsecured debts can make it even more of a challenge. Debt consolidation is the process of combining all your unsecured debts into a single monthly payment. Generally this allows for much lower payments on a monthly basis than the sum total of the separate debts - making life a lot more manageable. The likelihood in these circumstances of reducing interest rates is very high, and there are many firms out there who will walk you through the process making it simple and painless. If you have more than \$10,000 in debt, then this is something you should do right away. You can get the best quote to consolidate all your unsecured debt by clicking the link below. See If You Qualify For A Debt

## Consolidation »

## 16. Tour National Parks

Yosemite, Yellowstone, The Grand Canyon, Zion, The Everglades & More

With this amazing perk, over 62s can use their age advantage to score a serious discount at America's National Parks.

It's time to tour Yellowstone, senior citizens, you can get an annual pass for just \$20 and a lifetime pass for \$80. This pass gives seniors access to all 2,000 federal recreation sites, including National Forests and grasslands. You'll be able to visit all of America's parks through-out your retirement.

The cost of the pass covers your entrance-fee, camping, usage fees for a driver and all passengers. You can take the grandkids camping for free whenever you like. Enjoy wildlife, gorgeous scenery and some well-earned peace and quiet.

## 17. Get A Reverse Mortgage

Now although a reverse mortgage is available to older homeowners, it's still a loan and should be looked at as such. Reverse mortgages allow elders to access the home equity they have built up in their homes now, and defer payment of the loan until they die, sell, or move out of the home. Because there are no required mortgage payments on a reverse mortgage, the interest is added to the loan balance each month. This could be a great option for you if you have a lot of home equity built up, but need some extra money to live during your retirement years. Many retirees have worked hard all their lives and have most of their money tied up in their homes but don't want to sell because they enjoy the area they live in. That's where a reverse mortgage can be particularly useful. You can visit Reverse Mortgage America to learn more information.

## 18. NightSight Driving Glasses

Seriously, did you know that the vast majority of car accidents happen at night and right before dawn? A lot of that has to do with glare and the problems with vision many people experience. Maybe that's the reason these driving glasses are selling at a big discount for seniors over the age of 55. Night Sight HD promises to reduce night driving glare and eye strain, and it will dramatically improve seeing at night during snow or rainy conditions.

It lets you see enhanced colour, is durable, lightweight and is fully equipped with polarized lenses. Unlike clip-ons it protects your eyes from all sides, and you can just slide it over your existing prescription lenses. Whether driving, reading or golfing, these versatile goggles make seeing a whole new experience.

## 19. Born Before 1965? Claim Your Free 72 Hour Survival Food Kit

This special promotion is currently available to anyone born before 1965. With floods, tornadoes, and other natural disasters on the rise, Food4Patriots decided that they wanted every senior citizen to have access to their survival food kits. That's why they currently have a special promotion for American citizens to get a free 72 hour survival food kit (just pay the S&H fee).

They source most of their raw ingredients from the "fresh produce" category - picture the delicious veggies you find in season at your local farmer's market. No harmful chemicals, no GMOs and no added MSG.

They also combine their top-quality ingredients using prize-winning recipes so that they're loaded with flavor. Many of their recipes have won independent taste tests. We recommend giving them a try and taking advantage of this special offer.

## Bonus #1. Freedom Checks (Better Than Social Security)

Here's something many seniors have never heard of. Apparently, thousands of Americans are now signing up for "Freedom Checks", these are checks that make social security and every other government program look insignificant. In a special video presentation, Financial Expert Matt Badiali reveals how anyone can start collecting these checks. You can learn more about.

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