

**Merry  
Christmas &  
Happy New  
Year**

**EL PASO ALUMNAE CHAPTER  
DELTA SIGMA THETA SORORITY, INC.**

**\* *Talk to a Licensed  
Medicare Broker.***

Medicare broker work with seniors for free to get the the best and most affordable Medicare program. Saving can be substantial. Brokers are paid by the insurance companies that they represent.

**\* *Take advantage of  
Senior Discount  
Programs.***

When you first become eligible for senior discount programs, you might be tempted to dismiss them. Either you feel young and healthy, or you might not think you need a discount. Maybe you don't, but they're worth considering anyway. Many businesses offer discounts to senior citizens. Some may offer savings every day with proof of age, while others may extend a deal during a certain time of day or day of the week.

**\* *Join a Membership  
Association.***

AARP is by far the best-known seniors membership association, but there's also the American Seniors Association. You pay an annual membership fee, and if you shop at the right places and remember to pull out your membership card, you can get discounts on various products and services that partner with the organizations. You will also want to stay up to date on other perks your membership offers.



***HOLIDAZZLE***

**Money-Saving Strategies  
for Senior Citizens**





## ***\* Shop on Tuesdays and Wednesdays.***

Tuesday and Wednesday are often senior discount days at stores throughout the country. Here a few examples:


- Wednesdays at Kohl's: If you're 60 or older, you get a 15% off coupon.
- Tuesdays at Ross Dress for Less: If you're 55 or older, you'll get 10% off.
- First Wednesday of the month at Rite Aid: Those 65 and older get 20% off.

## ***\* Download Coupons.***

Before you go on a shopping excursion, download the store's app and any available coupons that will help you save on your purchase.

## ***\* Tap Your Community Resources***

Find out what help your community offers for free. Local communities have programs to help pay for home renovations, community centers with senior programs that offer food, wellness, medicine and more. Use your computer search engine and/or call 211. According to the federal Communications Commission, 211 is available to 94.6% of the U.S. population.



## ***\* Ask Service Providers if They can Lower Your Bill.***

Contact your cable or phone company and simply ask if they can cut you a deal for a lower bill.

## ***\* Travel is the Off-Season.***

Airfare, hotels and rental cars are all typically going to cost less if you're traveling in, say, January versus July. Granted, how much you spend always depends on where you're going. Still, if you can avoid the summer and holiday season and take your vacation when the kids are in school, you'll probably pay far less for your trip.

## ***\* Frequent Thrift Stores.***

Consignment stores sell used clothing, home goods and other things that once belonged to someone else. If you like bargains, you'll find them at these stores, and some like Goodwill offer discounts on top of already cheap merchandise. However, whether you get a senior discount may depend on the store as well as the day you visit, so you'll want to check if the store has a senior discount and how it works.

## ***\* Utilize the Library.***

Check out books from the library instead of buying books. Libraries also offer other things you can check out like audiobooks, movies and sometimes park.

## ***\* Get Some Silver Sneakers.***

If you have a Medicare Advantage Plan, you might be eligible for Silver Sneakers benefits, in which you'll get a free gym membership. You can also use the membership to log into an on-demand video library of classes, workouts and how-to videos.

## ***\* Pay Off or Pay Down Debt***

If you're carrying debt on a fixed income, you're going to want to pay it off as soon as possible.

If you're really struggling to pay it off you may want to go to Credit.org, the website for the Consumer Credit Counseling Service, or Nfcc.org, the website for the National Foundation for Credit Counseling. Either organization can connect you with a credit counseling service in your area that can help you bring down your debt.