**Money Savings for Seniors**

**by Dave Freeman, *WalletGuru*, January, 2023**

To hear my grandmother tell it, she's lining her pockets with online freebies and offers.

The internet has been a blessing to smart shoppers looking for the best prices.

**1. Get Your Senior Discount When Eating Out**

Not every restaurant offers senior discounts. But here are some of the better ones we've found (note: some of these are subject to individual restaurant participation.)

**Burger King: 10% senior discount**. Plus occasional drink specials.

**McDonalds: Discounts on coffee and drinks**.

**Wendy's: A free drink** (some locations offer a 10% discount)

**White Castle: 10% off for 55 and ov**er.

**Sonic: 10% discount.**

**Subway: 10% discount**.

**Applebees: 10% senior discount.**

**IHOP: Special senior menu, with a 10% discount**.

**Denny's: Special senior menu with discounted prices.**

**Golden Corral: ages 60 and over get a discount**.

**Outback Steakhouse: 10% discount**.

**Walmart**: does not offer ongoing senior discounts, but they frequently offer a lot of promotions on their website.

**Amazon:** Medicaid cardholders can get an Amazon Prime membership at a rate of $5.99 a month, as opposed to the full price of $12.99 per month.

**2. Check Your Social Security for Errors**

Please do not assume your Social Security is accurate. You will get a statement every year, and we encourage you to check it.

**Remember, your Social Security benefits are calculated from the average of your 35 highest-earning years**. Even one or two years wrongly reported could really throw things off. Look at your old tax returns, figure out your 35 highest years, and make sure you get every penny coming to you.

**Report any errors to www.ssa.gov.**

**3. Don't Pay For Another Costly Home Repair Out Of Pocket Again**

It's always a disruption when appliances like ACs or washing machines break down. Worse yet, most of us can't afford to go out and replace or repair them on the spot, yet are forced to, since they are rarely covered by home insurance policies. They always seem to break down when we need them most, but next time, you don't need to pay out of pocket for anything...

Clever homeowners are using this new Home Warranty Program, and are saving thousands in the long run by protecting themselves against unexpected home repairs. All appliances you can think of are covered entirely by this program, and in many cases, they'll completely replace your appliance with a brand new one. Without paying a penny out of pocket or unexpectedly, you can save yourself the financial impact and inconvenience of future break downs.

**4. Seniors Save on Property Taxes**

***Every state in the country has a property-tax benefit for seniors (bet you didn't know that!)***

Some states freeze seniors property taxes, others limit how much they can go up, and so on. But if you're a senior, you can save.

*In addition, the "homestead exemption" may increase for seniors, depending on your state*. To give one example, Colorado seniors 65 and older can exempt up to half of their residence's first $200,000 in value.

**There is no one-size-fits-all website to check this. However, we can tell you the place to start is at your local township's website. At the least, call them and speak to the Town clerk or equivalent**.

**5. Veterans and Their Spouses Get a Nice Discount at Lowes.**

Lowes salutes you! ***All active military and veterans (as well as their spouses) get an instant 10% discount on all in-store purchases at Lowe's.***

This should make your shopping choice easy if you are looking for tools, appliances, or anything else Lowes sells.

**6. Senior Discounts at Ace Hardware!**

For a neighborhood hardware store, you can't do better than Ace Hardware. Friendly service and a great selection are reasons enough to shop there. But an even better reason **for seniors is most locations offer a 10% senior discount on most items**. Be sure to ask for it!

**7. This Device Can Save You Up To 90% In Your Next Electricity Bill**

The increasing price of electricity must be worrying us as consumers. MiracleWatt provides the opportunity for you to save up to 90% on your energy bill. That's a phenomenal savings and makes it easy to understand why Big Energy wants this device hidden from consumers for good.

MiracleWatt is a great gift because it will save everybody who receives it a ton of money!

**8. Free Sample Alert - Seniors Get A Free 2-Week Supply of Instaflex Advanced, GNC's** **#1 Joint Pain Compound**

**Seniors can get a free 2-week sample of Instaflex Advanced.**

**This is no joke – it's GNC and Walgreen's top-selling joint pain product, so you know it's legit.**

It's worked for thousands of seniors, relieving joint pain and allowing them to keep up with their grandkids.

Claim Your 2-Week Sample Of Instaflex Advanced »

**9. Seniors Can Slash Their Cellphone Bills**

The most popular cell carriers offer special discounts to senior citizens. Here's what we found:

**AT&T: They have a special "Senior National Plan" for those 65**+. At this writing, it **comes with 200 Anytime Minutes, Mobile to Mobile Minutes, and 500 Night and Weekend minutes, without roaming charges. The price? $29.99 a month! They also have a 55+ plan for those who want to use their phone more.**

**Sprint/T-Mobile: Offers an "Essentials Unlimited 55+" plan, as well as other senior plans.**

**Verizon Wireless: Verizon Wireless offers a special nationwide unlimited talk and text plan to customers 55 and older. It's $60 a month for one line, which is pretty sweet for unlimited 4G.**

**Consumer Cellular: Consumer Cellular offers AARP members who are 50 or older a 5% discount, and other exclusive savings. You also get discounts on accessories.**

**10. Seniors Can Get Life Insurance for $14 a Month**

With more and more seniors taking an active financial role in their children's and grandchildren's lives, life insurance for seniors has become a real issue.

The problem is, it's very expensive for seniors. Until now.

**AIG offers $250,000 of Term Life Insurance Coverage for as low as $14 a month**! That's an unheard rate.

Life insurance can protect your loved ones, and provide for them. And now in 2021, seniors can get it.

Get Your Free Life Insurance Quote Now »

**11. Instantly Pocket up to $536/year with This Simple (and Free) Online Insurance Tool**

We found this free tool that's known "The Amazon of Homeowner's Insurance". Honestly, it's really neat, because it allows you to compare homeowner's insurance rates side by side.

This way, you can see what other companies offer, with all senior-friendly discounts baked in!

This free tool is currently online as of January 2023, but it could be taken down at any time. So check it out now – you have nothing to lose.

Step 1: Click how long you've lived in your home.

Step 2: View your new lower rate for free!

How many years have you lived in your home?

1-45-1011-1415-2021-3031+

Yes! I Want To Check My Eligibility Now »

**12. Seniors Save Big on Travel**

Airlines are great at offering senior discounts. Here are a few of our favorites:

**Southwest Airlines**: There are several discounts they offer for those 65 or over. It depends on "where and when" you are traveling. Check their website to see what's available to you.

**United Airlines**: Check out united.com for special senior rates on select destinations.

**American Airlines**: *When you book on American, be sure to choose the "65+" option (assuming you're 65 or older of course*!) But you'll get a discount.

**13. Health and Wellness Senior Discounts**

Several drug chains and other companies offer senior discounts.

**RiteAid: They have a Wellness 65+ program for seniors – it includes free consultations, and discounts up to 20% on Wednesdays.**

**Walgreens: They tie senior discounts in with their myWalgreens program**. It's free to join, so it's definitely worth checking out.

**RxFreeCard:** This pharmacy discount card offers discounts on almost all medications (even pet medications!)

**Atera Spas**: Who doesn't want a relaxing spa in their home? Atera offers healthy senior discounts – check them out if you are looking for a spa.

AARP prescription savings: If you haven't already, just join AARP, ok? Even just for the prescription discounts. You can save up to 61% on FDA-approved prescriptions.

**14. Save On Your Groceries**

There are plenty of grocery stores that offer senior discounts. Most of them tie them to a special day, so pay attention and save!

**American Discount Stores**: Those 62+ save 10% every Monday.

**Bi Lo:** 5% off on Wednesdays for those 60 and over.

**ShopRite**: Some stores offer a 5-10% senior discount on Tuesdays and Wednesdays. Call your local store to find out if they participate.

**Fred Meyer**: Senior Discount: The first Tuesday of each month is senior day (55+), with 10% off (and sometimes even 15%)

**New Seasons**: Offers 10% off to those 65+ every Wednesday (for most items). Oh, Tuesdays are 10% off for military – **sweet**!

**15. Most Seniors Get a Big Car Insurance Discount**. Make Sure You Claim Yours.

Seniors typically get big discounts on car insurance. But here's the rub – your car insurance company won't tell you this.

What you need to do is use this free online tool at Comparisons.org to compare insurance company discounts side by side. Then you'll see just how much you can save.

Comparisons.org is the internet's leading free consumer comparison website, where you can compare rates from name-brand companies. Better still, they'll show you the discounts you are missing. Most users can save up to $600/yr. Not bad for a few clicks.

Give their free service a try – it takes all of two minutes, and like we mentioned, can put up to $600 back in your pocket.