

The Saga guide to over-60s perks

- Cheaper rail fares
- Senior meal deals
- Help with energy and heating costs

And more...



The Saga guide to over-60s perks

Welcome

After the big 6-0 birthday celebrations have died down, you will be cheered to know that a new era of money-saving opportunities opens up.

So the Saga Magazine team has got to work to produce a handy guide to scores of the great perks, benefits, discounts, deals and concessions on offer for people of this magical age. There are the state entitlements of course: billions of pounds of government benefits go unclaimed each year because many of us don't know about them – so check them out here.

As well as government-backed schemes, we found all kinds of deals and offers from companies after your business: from rail fares across Europe to cinema screenings, and from shopping to pub meals.

Health and fitness become more important the older we get, too, so you'll discover some free health perks here, as well as some gym discounts. And if there's no discount on offer for the thing you want, you can even learn how to haggle!

So keep this guide to hand: you never know when it might come in useful.

By **Holly Thomas**
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Out and about

Having a day out shopping, visiting a stately home, or a night out at the pictures and a meal afterwards needn't break the bank when you're retired and armed with a deal or two

SHOPPING

What: DIY

Who: B&Q stores
(diy.com, 0333 014 3098)

Deal: 10% in-store discount for over-60s on Wednesdays, plus a reward programme and a £5 voucher off a £50 shop when you sign up.

How: Pick up your Diamond Card in store and either register it in the store or online to receive your 10% off and other benefits.

What: Tyres and car parts

Who: ATS Euromaster
(atseuromaster.co.uk, 0800 601060)

Deal: 10% off all products for over-60s joining ATS Euromaster's Club 60.

How: Apply for your Club 60 card online or at any of ATS Euromaster's 345 service centres. You will need to provide your name and address.

What: Gardening

Who: Wyevale Garden Centres
(wevalegardencentres.co.uk, 0333 355 1735)

Deal: Double points on Tuesdays for over-60s members of The Garden Club reward scheme.

How: Apply online or in one of Wyevale's 149 garden centres for Garden Club membership,

offering reward vouchers and exclusive deals. Present your card when you make a purchase and link it to your online account to earn points on online purchases.

TOP TIP

There are many local shopping deals for over-60s but often they're not advertised. In some places you can get discounts in stores by flashing your free bus pass (see page 9), while some garden centres will have their own loyalty cards, usually offering a discount on a specific day of the week. Whatever the outlet, try asking if you can have a reduction for being over 60 and be prepared to show proof of your age – you'll be surprised how often store staff will say yes.

DAYS OUT

What: National Trust Scotland membership

Who: National Trust Scotland
(nts.org.uk, 0131 458 0200)

Deal: Reduced-price annual or lifetime membership for individual or joint members aged over 60 offering free access to properties and events in Scotland, England, Wales and Northern Ireland, and partner trusts abroad. Individual senior costs £29.65 by annual direct

debit (inc 25% first year discount); joint senior costs £47.65 by annual direct debit (inc 25% off first year of membership) or £63.50 by one-off payment.

How: Buy membership online or by phone. Flash your card at Trust or partner properties.

What: National Trust membership

Who: National Trust
(nationaltrust.org.uk, 0344 800 1895)

Deal: Around a quarter off life and annual membership for over-60s, both for individual and joint members. (Individual senior £44.50; joint £72.50.) Gives free entry and parking at National Trust properties and partner trusts abroad. To qualify you need to have been a National Trust member for at least five years in the past ten.

How: Buy senior membership online or call the National Trust's number above.

TOP TIP

You don't have to live in Scotland to take out National Trust Scotland membership, which offers the same benefits and access to properties and events (including free parking) as English NT membership – at a lower price.

What: English Heritage membership

Who: English Heritage
(english-heritage.org.uk, 0370 333 1181)

Deal: Discounted life and annual membership for over-60s



◁ (individual and joint members), giving access to more than 400 historic places and free or cheaper entry to events. Check saga.co.uk/perks for any special offers, too.

How: Join online, by phone or at any staffed English Heritage property. You can get 15 months for the price of 12 if you join by annual direct debit. Take your membership card with you when you visit a property. Any children accompanying you go free.

What: Cadw membership

Who: Cadw, protecting heritage sites in Wales (cadw.gov.wales, 0800 074 3121)
Deal: Reduced-price individual and joint annual or life membership for over-60s, giving free admission to attractions and most events, 10% off purchases in gift shops and other benefits, including discounted entry at English Heritage and Historic Scotland sites.



GETTY

How: Buy membership by phone, by post or at a staffed Cadw site where you can get a further £10 off until March 31, 2016. You'll receive a membership card to show at attractions.

What: Historic Scotland membership

Who: Historic Scotland (historic-scotland.gov.uk, 0131 668 8999)
Deal: Cut-price annual or life individual or joint membership for over-60s, offering free admission to historical attractions and events, 20% off in Historic Scotland shops, 10% off in their cafés and discounted entry to English Heritage and Cadw attractions.
How: Sign up online or by phone.

TOP TIP

Many historic houses and cathedrals, including Canterbury Cathedral, Windsor Castle and York Minster, offer discounted rates for over-60s. Just make sure you ask and be prepared to show proof of age.

What: Campaign for Real Ale membership

Who: CAMRA (camra.org.uk, 01727 867201)
Deal: Cut-price annual or life individual or joint membership for over-60s, giving access to a range of vouchers and deals, from discounted beer in participating pubs, to money off CAMRA books, Cotswold Clothing and entry to top visitor attractions such as Alton Towers.
How: Sign up online, by phone or



by post. Show your card or use vouchers to obtain discounts.

What: Royal Horticultural Society membership

Who: Royal Horticultural Society (rhs.org.uk, 020 3176 5820)
Deal: More than £500 off life membership for over-60s (£1,250 individual, £1,750 joint), offering free visits to RHS gardens, a free magazine, discounted garden-show tickets, including the Chelsea Flower Show, and free gardening advice.
How: Ring up to buy over-60s life membership. Make sure you have your membership card on you when visiting RHS gardens.

AT THE CINEMA

Who: Odeon Cinemas

(odeon.co.uk/silvercinema, 0333 067777 for info only)

Deal: Film screenings for over-55s for £3 (some cinemas charge slightly more), including a hot drink and snacks beforehand.
How: Select your local cinema on the website to view Silver Cinema show times, which are usually in the morning or afternoon.

Who: Vue Cinemas

(myvue.com/offers-competitions/senior-vue; 08712 240240)

Deal: Special Senior Cinema Club screenings for the over-60s,

who pay a discounted rate that includes tea and biscuits.

How: Check the website for films, cinemas and screening times.

Who: Empire Cinemas

(empirecinemas.co.uk, 08714 714714)

Deal: Cheaper tickets for over-60s; plus special screenings for seniors on Wednesday mornings for £3 at selected cinemas, including refreshments.
How: Select your local cinema on the website and buy online, or by phone or at the box office.

Who: Picturehouse Cinemas

(picturehouses.com)

Deal: Free Silver Screen membership for over-60s with special screenings and free refreshments. Cut-price membership for retirees also available offering discounted tickets as well as food and drink, and four free tickets.
How: Select your local cinema on the website and book online. Or book at your local Picturehouse.

Who: Cineworld

(cineworld.co.uk)

Deal: Discounted tickets for seniors.

How: Select your local cinema on the website and book online. Or book in person at the box office.

EATING OUT

Who: Diamond Club

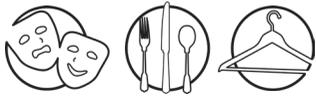
(diamondclubcard.co.uk)

Deal: Exclusive meal offers for over-50s at more than 100 participating pubs and carveries (such as Great British Carveries or Do Drop Inns), plus a loyalty scheme and a free drink on your birthday.
How: Sign up online and select your local eatery, then present your Diamond Card when you buy food. Offers are available Monday to Friday (excluding bank holidays) to the cardholder and one dining partner, who must also be over 50.

Who: Hungry Horse

(hungryhorse.co.uk)

Deal: Two courses for £4.49, Monday to Friday, at Hungry Horse pubs countrywide for over-60s.



◀ **How:** Select your local eatery online. Choose from the special Golden Years menu.

TOP TIP

Many pubs, restaurants and garden centre cafés have midweek lunch bargains for the over-60s – keep an eye out for deals near you.

CLASSES & COURSES

What: Computer courses

Who: UK Online Centres (ukonlinecentres.com, 0114 221 0410)

Deal: Free or low-cost computer courses for elderly or vulnerable people at 5,000 centres across the country.

How: Find a centre online, or give them a call.

Who: Age UK

(ageuk.org.uk, 0800 169 2081)

Deal: Inexpensive classes, activities and courses for older people, from keep fit to computer training to fly-fishing and Strictly come tea dancing.



How: Look online or call for information on courses run by Age UK in your area.

Who: University of the Third Age

(u3a.org.uk, 020 8466 6139)

Deal: Locally based classes on a huge range of subjects at minimal cost for over-50s run by members of U3A for members.

How: Search for a local branch on the website or by giving them a call.

TOP TIP

Fancy studying for a degree in retirement? If so, you can apply for the same student loans as teens, once you're offered a place. No recipient has to start repaying their loan until they are earning around £21,000.

CULTURE & SPORT

What: Theatre, comedy, concerts

Who: Saga (saga.co.uk/theatretickets, 020 7492 1560)

Deal: Save up to 60% on top productions nationwide, from theatre to stand-up to events and exhibitions.

How: Go online to browse a huge selection of cheap tickets for all kinds of events.

What: Theatre

Who: Royal Shakespeare Company (rsc.org.uk, 01789 403493)

Deal: 20% off Monday and Tuesday evening performances and weekday matinées in Stratford-upon-Avon subject to

availability, and discounts on certain performances of some shows at the Barbican, London.

How: Select the over-60s rate when you book online or ask for the discount if you buy tickets by phone.

What: Theatre

Who: National Theatre (nationaltheatre.org.uk, 020 7452 3000)

Deal: Up to £20 off tickets for weekday matinées.

How: Book tickets online or by phone.

What: Opera and ballet

Who: English National Opera (eno.org, 020 7845 9300)

Deal: Standby tickets available on the day up to three hours before the performance for senior citizens and other concessions.

How: Buy in person at the London Coliseum box office. First come, first served.

TOP TIP

Many local theatres, arts centres and concert halls outside London offer concessionary rates to the over-60s or pensioners on some or all performances. You're more likely to get a deal if you book in person at the box office. Always ask.

What: Football matches

Who: Most clubs

Deal: Discounted membership and tickets for members over 60 or 65, depending on the club.

How: Check with the club you support. ◆

Keep checking saga.co.uk/perks for an ever-changing range of exclusive offers

STAYING ACTIVE

What: Walking

Who: The Ramblers Association (ramblers.org.uk, 020 7339 8595)

Deal: Discounted individual or joint life membership for all over-60s; monthly and annual membership for those on means-tested benefits and those solely reliant on state pension. Gives access to group-led walks, Ramblers Routes online library and member offers.

How: Join online, by phone or by post. Use your card when claiming offers, such as a 15% discount at Cotswold Outdoors.

What: T'ai chi

Who: Taoist Tai Chi Society of Great Britain (taoist.org.uk)

Deal: Special rate on annual membership for over-60s, offering unlimited attendance at the society's classes.

How: Find a local class on the society's website.

What: Bowling

Who: Hollywood Bowl and AMF (hollywoodbowl.co.uk or AMF-bowling.co.uk)

Deal: Concessionary rates for pensioners.

How: Buy tickets online or at your local Hollywood Bowl or AMF bowling centre.

What: Skiing

Who: European ski resorts

Deal: Many resorts offer discounted ski passes for seniors and free skiing for over-75s. The Three Valleys ski area in France, for example, hands out ▶



Health and fitness

Keeping fit and healthy becomes a priority as we grow older, but it doesn't have to eat into a limited income



< discounted ski passes for those aged 65-74 and free passes to skiers aged 75 and over.

How: Check tariffs online before booking and make sure you take ID to prove you really are an ultra-fit silver skier. If you're over 75 and don't fancy skiing, just take advantage of the free lift pass and enjoy a *vin chaud* in a mountain restaurant!

TOP TIP

Most local councils offer free, reduced-rate or special sessions for over-60s at swimming pools, gyms and leisure centres in their area. Many local authorities have a leisure pass for older residents, which also offers discounts on other amenities and in stores. Time to check yours out?

IN THE GYM

What: Gym membership

Who: DW Fitness Clubs (dwfitnessclubs.com, 0344 249 5300)

Deal: Discounted off-peak membership at DW Fitness Clubs for over-60s, including free group exercise classes and 10% off in DW Sports stores.

How: Sign up online for a monthly option of £25 a month or an annual membership that gives you 14 months for the price of 12. You'll need proof of age.

What: Gym membership

Who: Better Leisure Centres (better.org.uk)

Deal: Concessionary membership for over-60s at Better Leisure Centres, giving off-peak access to

the gym, group exercise classes and swimming, and up to 30% off non-member prices for other activities.

How: Find your local Better Leisure Centre online and apply there with proof of age.

SEEING & HEARING

What: Glasses

Who: Glasses Direct (saga.co.uk/glassesdirect)

Deal: The Saga deal includes a free second pair, 50% off frames over £55 and varifocal lenses, plus free tints and delivery.

How: Go online and choose from hundreds of frames, with lenses made to your prescription. Online only: use code SGGD50.

What: Glasses

Who: Specsavers (specsavers.co.uk, then select your local branch)

Deal: 25% off glasses, lenses and extra options for over-60s.

How: Choose from a range of frames costing £69 or more in your local branch to obtain the discount. Deal includes standard Pentax lenses with scratch-resistant treatment. You can also claim your free NHS eye test.

What: Glasses and hearing aids

Who: Boots (boots.com, 0345 124 4545)

Deal: 25% off glasses and half price for a second pair; 15% off hearing aids and 10 loyalty points for every £1 you spend on Boots' own-brand products. Boots also provides free hearing tests (bootshearingcare.com, 0333 920 6194).

How: You need to have a Boots Advantage card, which is free. Sign up online or in store, and become a member of *More Treats for Over-60s*, though you will need to register online. Shop online or in store to earn points and benefit from offers.

What: Glasses

Who: Optical Express (opticalexpress.co.uk or visit your local branch)

Deal: 25% off glasses, including lenses, for over-60s.

How: You will need to spend more than £69 and receive your free eye examination at Optical Express. A free second pair of specs is available to anyone spending more than £150 after the discount.

TOP TIP

When you reach 60, you will no longer be charged for an NHS sight test, saving around £20-40 a visit if you live in England or Wales. In Scotland sight tests are free for all ages. Inform your optician that you no longer need to pay for tests, and ask for the form GOS1 that will waive the fee. Hearing tests are free through the NHS. Your GP will give you a hearing test and will refer you to a specialist if you need a hearing aid, which is also free through the NHS.

AT THE DOCTOR

What: Prescriptions

Who: NHS

Deal: Save £8.20 on every prescription if you're over 60.

This will interest only those living in England as people in Wales, Northern Ireland and Scotland receive free prescriptions regardless of age.

How: You will automatically be sent an NHS Tax Credit Exemption certificate to produce when collecting prescriptions. If you don't, contact your GP.

What: Flu vaccine

Who: NHS

Deal: A free flu jab from October each year, saving £12.99, for those aged 65 and over. Those who will turn 65 by March 31, 2016 are eligible.

How: Contact your GP and ask about the flu jab clinic. Alternatively, you can get it in pharmacies across England and Wales, including 1,900 Boots pharmacies.

AT THE DENTIST

What: Dental care

Deal: Free dental treatment and check-ups for anyone who receives the Pensions Credit Guarantee Credit in England, Wales and Northern Ireland. Welsh residents over 60 and over-60s living in Scotland receive free check-ups.

How: Tell your dental practice you want NHS treatment when you make an appointment, and fill out the form you are given when you arrive. You will be asked to show proof of your entitlement to help with dental costs. If you have an exemption certificate, be sure to take it with you. ◆

Visit travel.saga.co.uk/partner-discounts for a range of exclusive travel deals

Travel

Take advantage of fabulous deals available all over the UK and Europe – just leave the car at home and take off



PUBLIC TRANSPORT

What: Bus travel

Who: Usually your local authority
Deal: Free off-peak travel on local buses anywhere in the country for people who have reached state pension age in England (60+ in Scotland, Wales and Northern Ireland).

How: Apply online at gov.uk and search for 'bus pass', or contact your local authority. You'll need proof of age, residency and a passport-style photo. Show the card on boarding. Also accepted on Park and Ride buses in some areas.

In Scotland, over-60s can apply for a National Entitlement Card, which also gives them the

right to free travel on Scottish long-distance buses. In Wales, concessionary travel-pass holders can also travel free on Arriva trains on certain routes. In Northern Ireland, over-60s get free bus travel, then at 65 they are entitled to free travel on public transport all over Ireland.

What: Public transport for Londoners

Who: London councils (londoncouncils.gov.uk, 0300 330 1433)

Deal: Free travel across London and local buses nationally for Londoners of retirement age.

How: Apply for a free Freedom Pass online or by post. You will need a passport photo and ▶



◀ proof of ID and your address. Some restrictions on times of travel apply on buses and trains.

What: Public transport for Londoners

Who: Transport for London (tfl.gov.uk, 0343 222 1234)
Deal: Free travel across London – but not beyond – for over-60s living in the capital who aren't yet eligible for a Freedom Pass.
How: Apply for a 60+ London Oyster Photocard online or by phone for an admin fee of £20. You'll need a passport photo, ID and proof of address.

TOP TIP

It's not just London that looks after older public-transport users. Many cities and big towns offer free travel on public transport for the over-60s. For example, Merseyside residents can apply for a pass to use local buses, trains and Mersey ferries at no cost, while Leeds and Leicester offer a similar deal for people of pensionable age. Check your own city's transport policies for over-60s as there are various schemes across Britain.

What: Coach travel

Who: National Express (saga.co.uk/nationalexpress, 0871 200 0355)
Deal: For just £8 for an entire year (usually £10), over-50s can save a third on travel anywhere in the country.
How: Fill in an online form or call to obtain your Saga Coachcard for £8 plus £2 if posted. The Saga Coachcard also entitles you to the £15 Tuesdays offer – £15 day

return anywhere in the country if you book three days ahead.

What: Rail travel

Who: National Rail (senior-railcard.co.uk, 0345 3000 250)
Deal: Third off Standard and First Class Anytime, Off-Peak and Advance fares for anyone over 60.
How: Pay £30 for a one-year Senior Railcard or £70 for a three-year card. Buy online, by phone or in a staffed station ticket office. You must show your Railcard when you buy your ticket before boarding the train. You can't use it during weekday morning peak hours in London and the South East.

What: Rail travel in Scotland

Who: Scotrail (scotrail.co.uk, 0300 790 6165)
Deal: Over-50s can join Club 50 for £15, giving them 20% off Off-Peak and Advance tickets when bought online, 10% at a station or by phone, plus discounts such as a free cup of tea or coffee on services offering catering. Plus discounts with selected partners, such as performances of the Royal Scottish National Orchestra.
How: Sign up online. You'll require an email address and recent photo. You'll need to carry your membership card with you to validate your ticket and claim your free hot drink. While a Senior Railcard offers better discounts on fares, Club 50 is worth it if you're interested in the other benefits.

HOLIDAYS

What: Free passport

Who: Gov.uk (gov.uk/apply-renew-passport, advice line 0300 222 0000)
Deal: The £72.50 is waived completely for those born on or before September 2, 1929.
How: You'll need to fill in an application form: do it online, or get one from the Post Office, or call the advice line. The Post Office Passport Check and Send service is also free.

What: General holidays

Who: Saga Holiday World (saga.co.uk/holidayworld)
Deal: Apart from Saga holidays themselves, of course, Saga has teamed up with partners to offer special exclusive discounts and benefits on a range of holidays, from Virgin to Shearings.
How: Just head online and have fun choosing a break.

What: Rail travel in Europe

Who: National providers

Deal: There are over-60s deals across Europe, usually by purchasing each operator's version of a Senior Railcard in each country.

How:

FRANCE Buy a Carte Senior by phone or in person at Voyages-SNCF London Travel Centre (cost £58.50 in the UK), in person at a French railway station or affiliated travel agency. It gives a wide range of good discounts. (snf.com/en/discounts/senior-plus-card, 0844 848 5848).

BELGIUM

Just buy your discounted ticket online or at stations, but carry proof of age. (belgianrail.be/en and click on 'Travel Tickets')

ITALY

Buy a Carta d'Argento at an Italian railway station. You'll need your passport. (trenitalia.com/tcom-en, search for 'silver card')

SPAIN

Over-60s can pay €6

a year for a 'Tarjeta Dorada' giving 25-40% off fares depending on the day of travel. (renfe.com, click on 'welcome' at the top, search for 'gold card')

What: Ferry to France/Spain

Who: P&O, Brittany Ferries, Stena Line. (saga.co.uk/ferries)
Deal: Between 5-10% off ferry fares booked through Saga.
How: Online or by phone and quote Saga (non-internet bookings may cost more): Brittany 0330 159 7000; Stena 08447 707070; P&O 0871 664 6464.

What: Ferry to France

Who: LD Lines/DFDS Seaways (ldlines.co.uk, click on 'Special Offers' then 'Newhaven-Dieppe', 0800 917 1201)
Deal: Up to 20% off ferry fares on certain sailings between Newhaven and Dieppe for over-60s.
How: Through the call centre or in person at the port.

What: Motorhome/camping

Who: Camping and Caravanning Club (campingandcaravanningclub.co.uk; 024 7647 5442)
Deal: An extra 25% off Club Site pitch fees out of high season for Club members over 60.
How: You have to be a member first – join up online or by phone. To claim your 25% Age Concession Rate, take proof of age to any Club site. ▶

TOP TIP

Did you know Saga has all kinds of offers that you can't find elsewhere? Check travel offers at travel.saga.co.uk/partner-discounts and lifestyle offers on saga.co.uk/perks. And keep an eye on Saga Magazine's exclusive reader offers and events, too!





◀ HOTELS AND SHORT BREAKS

Who: Classic British Hotels
(saga.co.uk/classicbritishhotels)

Deal: Special Saga rates at country house hotels across the UK, with a Best Price Guarantee of being the lowest available rate, or 15% off when booked in advance.

How: Via the web address above or ring 0844 967 0983, quoting Saga.

Who: UK Warner Hotels
(saga.co.uk/warner)

Deal: Special Saga savings of up to 40% on a range of country breaks, and a free lunch on every full day of stay. (So there *is* such a thing!)

How: Via the web address above or ring 0330 100 9780, quoting Saga.

Who: SuperBreak and Eurostar
(saga.co.uk/superbreak)

Deal: An extra 10% off thousands of short breaks, from Eurostar travel to theatre trips or affordable hotel visits.

How: Book online or call 01904 420453, quoting Saga.

Who: Macdonald Hotels
(saga.co.uk/macdonald)

Deal: Up to 35% off two-night short breaks at their 45 hotels across the UK.

How: Select 'Senior Discount' under 'Special Rates' when making an online booking. You will need to show proof of eligibility when you check in. ◆



Home is where...

...the savings are! Snuggle up with these great savings to make being at home just that little bit cheaper

ENERGY SAVINGS

What: Discounts on energy

Who: Warm Home Discount Scheme (0345 603 9439).

Deal: Gas and electricity providers offer the Warm Home Discount to households that are in receipt of the guaranteed element of Pension Credit. This is an annual £140 rebate on your overall bill and replaces the former 'social tariffs'.

How: You should receive a letter if you're eligible from your supplier – but if you haven't and you think you should be receiving it, contact the Warm Home Discount Scheme team.

TOP TIP

Always check energy-switching sites such as USwitch (uswitch.com). AgeUK and EON have a special over-60s energy tariff, but check if it's the best deal for you.

What: Loft/cavity wall insulation

Who: British Gas

Deal: Free loft, cavity wall and external wall insulation worth around £700. Grants are available too whether or not you are a British Gas customer. Under the Energy Companies Obligation (ECO) the grants are for those aged 60 or above on a low income, who meet the requirements.

How: Contact any energy supplier and ask. A quick way to check whether you qualify is to call the Energy Saving Trust and answer a few basic questions. The number varies according to region: 0300 123 1234 (England), 0808 808 2244 (Wales) 0808 808 2282 (Scotland) 0800 142 2865 (Northern Ireland).

SAFETY

What: Gas safety checks

Who: Gas suppliers

Deal: A free annual gas safety check to ensure gas appliances and flues are working. Gas suppliers have a duty to provide free safety checks to some pensioners. If living in rented property it is the responsibility of the landlord.

How: Check your eligibility with your energy supplier or call the Gas Safe Register (previously known as CORGI) on 0800 408 5500.

What: Home repairs and safety and security measures

Who: Age UK (ageuk.org.uk, 0800 169 6565)

Deal: Small repairs, smoke alarms, door locks and suchlike, or energy efficiency checks carried out free or for a small fee for over-60s with less than £20,000 in savings.

Keep checking saga.co.uk/perks for an ever-changing range of exclusive offers



How: Contact Age UK Advice to discover their handy person services in your area.

What: Fire safety

Who: Your local fire service (list of participating brigades at cfoa.org.uk/12247)

Deal: Free home fire-risk assessment and, often, free smoke alarm.

How: Contact your local fire service. A fire officer will carry out a risk assessment for fire – and for falls too in some areas.

What: Free TV licence

Who: BBC TV (tvlicensing.co.uk, 0300 790 6073)

Deal: Save £145.50 on a TV licence when you turn 75. 74-year-olds can apply for a short licence to cover up to 75.

How: You must apply for this – it's not automatic. You'll need to provide your current TV licence number, date of birth and your National Insurance number or other ID. If you share your house with someone younger than 75, you can still get a free licence but it must be in your name.

What: Dogs' Trust membership

Who: Dogs' Trust (dogstrust.org.uk, 020 7837 0006)

Deal: 50% off annual

membership for over-60s, offering unlimited access to emergency pet advice 24/7, free third-party insurance for your dog, free magazine and more. **How:** Set up your membership online or by phone. ◆

TOP TIP

Ring the Home Heat Helpline on 0800 336699 for advice on grants and schemes to help with energy costs. And going on the Priority Services Register gives all kinds of practical help to vulnerable pensioners. Find out more about the register from your local Citizens Advice or online at citizensadvice.org.uk.



Money, money, money

State benefits to boost the coffers...

What: Free tax help

Who: Tax Help for Older People (TOP) (0845 601 3321 or 01308 488066)

Deal: If you are aged 60 or over and on a low income TOP will give free help with tax allowances or returns that can't be sorted out with HMRC.

How: Call the volunteer TOP helpline or visit taxvol.org.uk.

What: Council tax reduction

Deal: Your bill could be reduced by up to 100% under the Council Tax Reduction scheme, which replaced Council Tax Benefit. You could be eligible if you're on a low income or claim benefits and have reached the age for Pension Credit (see box). People in Northern Ireland may qualify for the

means-tested Rate Relief Scheme (home owners 0300 200 7801, tenants 03448 920902).

How: Contact your local council to apply.

What: Winter Fuel Payment

Deal: You could get between £100 and £300 tax-free to help pay your heating bills. Those born on or before January 5, 1953 qualify for £200.

Those aged 80 or over in the qualifying week will get £300.

How: Call the Winter Fuel Payment Centre to claim by phone on 03459 151515. You will need your National Insurance number and bank details. Don't leave it too late. You can't claim Winter Fuel Payment for 2015 to 2016 after March 31, 2016.

What: Cold Weather Payment

Deal: £25 for each seven-day period of very cold weather between November 1 and March 31 for those in receipt of Pension Credit (see box). You should receive this payment automatically. A recorded, or forecasted, period of cold weather will trigger the process that allows payment to be made to eligible customers living in the affected postcode areas.

How: Use the online postcode tool to check if your area is eligible for a payment: gov.uk/cold-weather-payment.

What: Christmas bonus

Deal: If you are receiving a state pension or pension credit, you will be entitled to a £10 Christmas bonus tax free (but not if you have deferred taking your pension). In some cases, you can also get a bonus for your partner.

How: It should be paid to you automatically in the first full week of December. If not, contact the pension centre that deals with your payments. ♦

WHAT IS PENSION CREDIT?

Pension Credit is offered to those who have reached state pension age. It is an income-related tax-free benefit made up of two parts: Guarantee Credit and Savings Credit. Guarantee Credit tops up your weekly income if it's below £151.20 for a single person or £230.85 for couples. Savings Credit is an extra payment for those with savings or investments. Find out if you are eligible at gov.uk/pension-credit-calculator.

How to haggle

Don't just accept the price on the ticket. Learn to bargain with a smile and get the best deal on the high street

There's absolutely nothing wrong with asking for a discount – in fact, it's built in to some shops' official policies, says Martin Lewis of MoneySavingExpert.com. Their research earlier this year showed that shoppers had a more than 50% success rate of haggling with some of the big high-street names. Top of the list was Carphone Warehouse, followed by Currys/PC World, John Lewis, Homebase, B&Q, Tesco, M&S, Debenhams, with Clarks and Asda in joint ninth place.

If you don't ask, you don't get, so give it a go next time you go shopping. Be polite, charming and humorous. The worst anybody can say is 'no', and then you just walk away.

Martin Lewis advises:

'Aim for polite, firm, non-combative and maybe just a touch flirtatious. Aggressive or forceful haggling is usually a mistake. It annoys the person you're dealing with, and your discount is normally at their discretion.'

Words **Melanie Whitehouse**



TOP 10 HAGGLING TIPS

1. Ask the sales person to throw something in for free – polish with shoes, a fridge with a kitchen, free cables with a TV – and request a discount for paying with a debit – rather than a credit – card.
2. Look for items that are already discounted/obsolete stock – towards the end of a sale is a golden opportunity as shops are keen to reclaim their display space for new stock.
3. Buying in bulk usually means discounts. If you've nowhere to store the goods, ask friends if they want to share the deal with you.
4. Sales staff have to reach targets on the number of warranties they sell, so agreeing

to buy one may mean you can negotiate a lower price on the product. You can change your mind within 45 days of purchase (check the small print in case that changes), so take advantage of the knock-down price, then cancel the warranty.

5. Choose an assistant manager or supervisor to bargain with in person – they have more power than a junior assistant, but someone at the very top will be too busy. A midweek mid-morning is best, when shops are at their quietest.

6. Take advantage of those 'live chat' windows online to ask for a discount.

7. Don't fill the silence. Stay schtum with a poker face when you've made

your final offer and the assistant will hopefully fill the awkward silence with a cheaper deal.

8. Look for tiny dents in electrical appliances, or marks on clothing – it'll make the product harder to sell, giving you the opening to make an offer.

9. Play high-street retailers off against each other. Many offer price-match internet prices when pushed, so use a shopping comparison site, print out the results and see if the shop will cooperate.

10. Big savings are always available on phones/mobiles, TV, broadband and car insurance. Tell your company you'll leave unless it gives you a better deal – they usually come up with something. ♦

Savvy shopping

1 VoucherCloud app helps you to locate thousands of offers for shops and restaurants near you.

3 The website **MySupermarket.co.uk** allows shoppers to compare the cost of items at Tesco, Asda, Morrisons, Sainsbury's, Waitrose, Ocado, and Aldi, saving an average 30% every time. There's also a complementary app.

6 MoneySavingExpert's **MegaShopBot.com** instantly selects and searches the best shopping comparison sites.



2 Let price-comparison apps do the leg-work for you. Download **RedLaser**, scan a barcode and you'll find the best prices online. **ShopSavvy** will direct you to the sales.

4 Cashback app **CheckoutSmart** sends you exclusive access to offers from your favourite supermarket brands.

5 Downloading the **Spendometer** app will mean you can set a budget and stick to it by logging your outgoings as you shop.



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