

Helping you save money in retirement

Once you reach retirement age there are many perks available in the form of discounts and “freebies”. But this is not about penny-pinching, just a few ideas to show you where you can save money. A recent survey by LV estimates that over 4.5m pensioners find themselves “going without” due to tight budgets. So where should you look in order to help your pension income go that bit further?

Travel

- **Apply for a free Bus Pass** - You can get free travel on local buses in England and Wales depending on when you were born. For more information on how to apply visit the gov.uk website and use the State Pension Age calculator, it will give you the exact date you can apply for your free bus pass.
- **Get a Senior Railcard** - This is available to anyone aged 60 or over and costs £30 per year. It gives you a third of standard, off-peak, first-class anytime and advance tickets. You can apply for one online using your passport or diving licence as ID. You can also apply at most railway stations.
- **London Freedom Pass** - For people living in London, The London Freedom Pass gives free or discounted travel on London transport, including national rail, the underground and buses. Eligibility for this pass is rising in line with the women’s State Pension age. People born on or after October 6 1954 will have to wait until they are 66 years old to be eligible. You can check when you will be eligible on the **Freedom Pass website**. If you’re over 60 but not yet eligible for a Freedom Pass you can apply for a 60+ Oyster card that gives you free travel in London.
- **Coach Travel** - National Express offers a Senior Coach-card for people aged 60 and over. It costs £10 per year and gives a third off most prices. Also look at the websites of any local coach operators.

Home

- **TV Licence** - This is free for Over 75’s call 0300 790 6117 to apply. If you are 74, you can apply for a short-term licence to cover you up to your 75th birthday.
- **Free passport** - If you are a British national and were born on or before **September 2 1929**, you can get or renew your passport for free.
- **Energy bills** - If you qualify you can get £200 per household towards your gas and electricity bill. The aged used to be 60 but it now depends on when you were born, rising in line with the women’s state pension age. For winter 2015/16, you need to have been born on or before January 5 1953. If you’re over 80 you can get £300 per household. It’s paid automatically, usually before Christmas. If you didn’t receive it and think you qualify then download the gov.uk form or call 03459 151515.

Leisure

- **The National Trust** – If you are aged over 60 you can apply for a National Trust senior membership for £44.50 (rising to 47.50 from March 1 2016) per year as long as they have been a member for at least five years in the past 10. (The standard cost is £60 per year, rising to £63 in March). A couple with one person over 60 can join for £72.50, rising to £78 in March. Senior membership for National Trust Scotland costs £31.20 (including a 25pc discount for the first year) and includes access to properties throughout Britain.
- **English Heritage** - Over 60’s can get unlimited access to over 400 historic places with a English Heritage senior membership, costing £41 for single membership or £63.

Holidays

- **Eurostar** - offers discounts for those aged 60+ You will usually have to travel on midday & midweek and book tickets in advance.

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Cinema

- **Odeon's Silver Cinema** - Is a weekly film screening for over 55's. Discounted tickets include a hot drink and snack.
- **Vue Seniors Cinema Club** - Screenings for the over sixties where tickets cost between £3.79 or £3.29 depending on the site, the price includes free cup of tea and a biscuit.
- **Picturehouse** – The independent arm of the Cineworld chain offers a free Silver Screen club, where screenings include free hot drink and biscuit. The membership is free and the scheme may vary from branch to branch.
- **Cineworld** - Anyone aged 60 and over can receive up to a third off their ticket price.

Dining out

- If you're 50 and over, the free **Diamond Club** card gets you and a guest (as long as they are aged 50 and over too) discounts on food at over 100 pubs and carveries. The best discounts are usually Mon to Fri and on Sat before 3pm, although it varies depending on venue. Age 50+ "foodies" can benefit from reduced prices at more than 100 restaurants

Retail

- **B&Q** - The homeware store offers a 10% discount every Wed through its 60+ **Diamond Card**. – (Apply before Sept 2018)
- **Boots** - If you've got an Advantage Card and you're over 60 you can get 10 points for every £1 spent on own brand products – a bonus on the usual four points per £. Card holders can also get 25% off glasses.
- **Specsavers** - Get a 25% off glasses and lenses for the over-sixties from Mon to Fri if you buy any pair of glasses for £69 or more.

Health

- **Free prescriptions** - If you are over 60.



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