Carolinians' Guide to Senior Discounts



Carolinas Senior Savings Guide

Verified discounts and practical savings for North and South Carolina residents, age 55 and up.

How to Use This Guide

- Look for your regular stores first, then mark new ones to try.
- Check the day and age. Many deals apply on Tuesday or Wednesday and begin at age 55, 60, or 62.
- Stack savings. Combine senior day with store rewards if allowed.
- When in doubt, call ahead. Policies can vary by location.
- Bring this booklet or take a picture of the page for quick reference.

Verification Legend

- Verified Confirmed via official brand site or policy.
- Potential Reported by local or regional sources, may vary by store.
- Speculated Anecdotally reported or unconfirmed; verify locally.

Grocery & Pharmacy

Retailer	Discount	Day	Eligibility	Region	Verification
Harris Teeter	5% off	Thursday	60+ with VIC card	NC & SC	Verified
Publix	5% off	Wednesday	60+ with ID (store participation varies)	NC & SC	Potential
Piggly Wiggly	5% off	Wednesday	60+ (franchise-dependent)	SC & Eastern NC	Potential
Compare Foods	~10% off	Tuesday/Wednesday	60+ (store-specific policy)	Select NC/SC cities	Potential
Walgreens (Senior Day)	Up to 20% off	Monthly	55+ or AARP (myWalgreens)	NC & SC	Verified
Rite Aid Senior Day	10%+ off	Designated senior days	55+ (wellness+ account)	Selected NC/SC markets	Potential

Retail & Department Stores

Retailer	Discount	Day	Eligibility	Region	Verification
Belk	15% off	First Tuesday	62+ with ID	NC & SC	Verified
Kohl's	15% off	Wednesday	60+ with ID	NC & SC	Verified
Hamrick's	10% off	Tuesday	60+ (exclusions may apply)	NC & SC	Verified
Michaels	10% off daily	Daily	55+ with Rewards + ID	NC & SC	Verified
Ross Dress for Less	10% off	Tuesday	55+ (ask at register)	NC & SC	Potential
Burkes Outlet / Bealls Outlet	10% off	Tuesday	50+ (store policy)	NC & SC	Potential
Clarks Outlet	10% off	Ongoing	62+ (ask locally)	Charlotte / Myrtle Beach area	Potential

Thrift & Resale

Retailer	Discount	Day	Eligibility	Region	Verification
Goodwill	10%-25% off	Senior Day varies	55+ or 60+ depending on region	NC & SC	Verified
Salvation Army Family Stores	10%-50% off	Senior Day varies	55+ with ID	NC & SC	Potential
Savers / Value Village	10%-30% off	Tuesday (often)	55+ with ID	Charlotte metro area	Potential

Dining & Restaurants

Retailer	Discount	Day	Eligibility	Region	Verification
Denny's	15% off (AARP) / Senior menu	Daily	55+ or AARP	NC & SC	Verified
ІНОР	Senior menu pricing	Daily	55+	NC & SC	Verified
Golden Corral	Senior pricing / early bird	Varies	60+ typical	NC & SC	Potential
Applebee's	10%–15% off	Daily at many locations	60+ (ask server)	NC & SC	Potential
Hardee's	10% off or senior drink	Daily	55+ (franchise discretion)	NC & SC	Speculated
Chili's	~10% off	Daily (some locations)	55+ (unadvertised)	NC & SC	Speculated
Chick-fil-A	Free small drink or 10% off	Daily (some stores)	55+ or 60+ (owner discretion)	NC & SC	Speculated
KFC	10% off or free drink	Daily (some stores)	55+ (franchise discretion)	NC & SC	Speculated
McDonald's	Discounted or free coffee/soft drink	Daily (many stores)	55+ or 60+ (manager discretion)	NC & SC	Speculated
Wendy's	10% off or free drink	Daily (many stores)	55+ (franchise discretion)	NC & SC	Speculated
Captain D's	Senior menus or day specials	Often Wednesday	55+ or 62+ (market-dependent)	NC & SC	Potential
Fuddruckers	Senior platter special	Tuesday often	55+	NC & SC	Speculated

Technology & Online

Retailer	Discount	Day	Eligibility	Region	Verification
Amazon Prime Access	Prime for \$6.99/month	Anytime	Qualifying (SNAP, Medicaid, SSI)	Online	Verified
T-Mobile 55 Plans	Discounted unlimited plans	Anytime	55+ (best with two lines)	NC & SC	Verified
Lifeline / ACP	Subsidy on phone or internet	Anytime	Income-based / program eligibility	NC & SC	Verified

Travel & Transportation

Retailer	Discount	Day	Eligibility	Region	Verification
Amtrak	10% off fares	Anytime	65+ with ID	NC & SC routes	Verified
Greyhound	5% off fares	Anytime	62+ with ID	Nationwide	Verified
National Parks Senior Pass	Senior Pass / free entry	Anytime	62+	Nationwide	Verified
Hertz	Up to 20% off	Anytime	50+ (senior rate)	NC & SC (major locations)	Verified
Choice Hotels	Up to ~10% off	Anytime	60+ or AARP (brand & property dependent)	NC & SC	Verified
Marriott	Senior rate (~15% off)	Anytime	62+ (varies by property)	NC & SC	Verified
Hilton	Senior rate	Anytime	65+ (brand policy varies)	NC & SC	Potential

Membership Based Offers

AARP Highlights:

- Denny's 15% off
- Avis/Budget up to 35% off rentals
- Hotel partners 10% off
- UPS Store 5% off shipping, 15% off products
- Dining partners 10% off (Outback, Carrabba's, Bonefish)

AMAC Highlights:

- Hotel and rental car discounts comparable to AARP
- Consumer Cellular plan savings
- Retail coupons via member portal

Membership Disclosure: Memberships are optional. Many senior discounts listed are open to anyone 55+ with ID.

Quick Tips

- Apply for state property tax relief and utility assistance programs.
 - In North Carolina, homeowners 65+ (or totally disabled) may qualify for the Property Tax Homestead Exclusion, reducing taxable home value by up to \$25,000. Apply through your county tax office.
 - In South Carolina, seniors 65+ can claim a \$50,000 homestead exemption on their primary residence.
 - Both states offer Low-Income Energy Assistance Programs (LIEAP/LIHEAP) to help with winter heating costs. Call NC DHHS (866-231-2513) or SC DSS (800-616-1309) for details.

- Ask politely, many stores quietly honor discounts if you simply request them.
 Cashiers can often apply senior pricing manually even if the discount isn't posted. Always carry photo ID and mention your age or senior status at checkout.
- Combine senior days with loyalty or rewards programs when allowed.
 For example, linking your Harris Teeter VIC card or Walgreens myWalgreens account ensures discounts stack automatically and you earn points on top of your savings.
- Review insurance policies annually.

 Request a "safe driver review" for auto insurance and check if your insurer offers senior completion discounts from defensive driving courses (e.g., AARP Smart Driver). Many carriers lower premiums up to 10% for graduates.
- Bundle essential services under senior-friendly plans.
 Seniors on fixed incomes can save by combining Internet + phone under Lifeline or ACP, or switching to T-Mobile's 55+ plan with no hidden fees.
- Protect your credit and identity.
 Freeze your credit at Equifax, Experian, and TransUnion for free to block new accounts from being opened in your name. It does not affect existing credit cards.

Avoid Scams & Traps

- Skip websites that demand your ZIP code or personal data before showing prices.

 Many "discount" or "insurance" portals exist only to harvest personal information for spam calls or marketing lists. Instead, use trusted brand sites or well-known comparison tools such as NerdWallet, Insurify, or AARP's Smart Driver portal directly.
- Avoid "Gold IRA" pitches, miracle debt relief programs, or celebrity investment endorsements.
 Legitimate investment firms and debt assistance agencies do not advertise with emotional slogans or celebrity faces. Before engaging with any financial product, verify its registration at Investor.gov or check for licensing through the NC Department of Insurance or SC Department of Consumer Affairs.
- Be cautious of online "home repair eligibility quizzes" or "free bathroom upgrades."

 These are often lead-generation scams designed to collect your data and resell it to contractors or telemarketers. Instead, contact your local Area Agency on Aging (AAA) or county housing department to learn about legitimate home improvement assistance or weatherization grants.
- Consult a HUD-approved housing counselor before considering a reverse mortgage or equity loan.

 HUD maintains a free directory of certified counselors who can help you understand loan terms, fees, and potential risks. Find one near you at hud.gov/counseling or call 800-569-4287.