American Senior Savings Guide

Hidden Benefits, Grants, Programs & Money-Saving Secrets for Seniors

Save $10,000 a Year or More

By Martha Bennett

MORE MONEY. LESS STRESS. A BETTER LIFE.

Start Here: Find Your First $1,000

This sample is designed to do two things: help you find real savings right away, and show you the kinds of overlooked benefits and programs covered in the complete guide.

Martha's first target

Find just **$84 a month** in recurring savings. That equals **$1,008 a year** kept in your household.

The one-hour statement audit

- **Insurance:** When did you last compare your auto and home premiums using the same coverage limits?
- **Phone and internet:** Are you paying for add-ons, device insurance, equipment rentals, or more speed/data than you use?
- **Streaming and memberships:** Circle every recurring charge on the last 12 months of statements.
- **Banking:** Look for maintenance fees, overdraft fees, ATM charges, and paid services you no longer need.
- **Utilities:** Ask whether your account has a lower-cost rate, hardship program, or energy-efficiency program.

Write the number down

Monthly savings found today: $________ Annual savings: $________

A Phone Call That Can Lower Several Bills

Many companies answer the exact question you ask. If you ask only, “Do you have a senior discount?” you may hear “no” even when other lower-cost programs exist.

Use this exact sentence

“Please tell me every lower-cost plan, assistance program, hardship option, loyalty offer, fee waiver, and discount that could apply to my account.”

Try it with these bills

- Electric, gas, heating oil, and water.
- Internet and home phone.
- Cellphone service.
- Cable or satellite TV.
- Home and auto insurance.
- Bank accounts and credit cards.

Why this works

The goal is not to “negotiate like an expert.” It is to make the company check **every category of savings** instead of answering one narrow question.

Keep a notebook beside you. Write the representative's name, date, old price, new price, and when the change starts. Only count savings after the lower bill is confirmed.

Could Someone Else Pay Your Medicare Part B Premium?

In 2026, the standard Medicare Part B premium is **$202.90 a month** - **$2,434.80 a year**. Some qualifying seniors can receive help with that premium through Medicare Savings Programs.

Potential value: $2,434.80 a year - sometimes more

This is exactly the kind of benefit many people miss because they assume their income is too high or do not know which state office to ask.

What the complete guide explains:

- The different Medicare Savings Programs and what each can pay.
- Why state rules can be more generous than the basic federal figures.
- How Medicare Savings Programs can connect with prescription Extra Help.
- Where to apply and what documents to gather.
- What to ask if you are told you do not qualify.

Your action from this sample

Call your State Health Insurance Assistance Program (SHIP) and ask for a full screening for **Medicare Savings Programs and Extra Help**.

The complete guide provides the full eligibility walk-through and yearly review checklist.

A Real Home-Repair Grant Worth Up to $10,000

USDA's Section 504 program can provide qualifying homeowners age 62+ with a **grant of up to $10,000** for certain health and safety repairs in eligible rural areas.

The part many seniors never check

“Rural” does not necessarily mean living on a farm. Some small towns and areas outside major cities can qualify under USDA's eligibility map.

The full guide walks you through:

- How to check whether your address is in an eligible area.
- Income and ownership requirements.
- What kinds of repairs can qualify.
- Grant versus low-interest loan options.
- Where to look for county, city, nonprofit, and aging-in-place repair programs if USDA does not fit.

Martha's rule

Before paying cash for a major safety repair, check **federal, state, county, city, utility, and nonprofit assistance** first.

This sample intentionally does not reproduce the full application checklist. That step-by-step material is in the complete guide.

Your Property-Tax Bill May Be Missing Senior Relief

Senior property-tax relief is usually state or local. Depending on where you live, programs can include exemptions, assessment freezes, tax freezes, rebates, credits, or deferrals.

Do not assume it is automatic

Some programs require an application. Others must be renewed. A homeowner can qualify for years without realizing a form was never filed.

Ask these four places

- Your state tax or revenue agency.
- Your county assessor or property-tax office.
- Your city or town.
- Your Area Agency on Aging.

Read this sentence

“Please tell me every property-tax exemption, freeze, rebate, credit, or deferral available because of age, income, disability, veteran status, widowhood, or long-term residence.”

The complete guide includes a 50-state search system so you know exactly what categories to investigate where you live.

Make the Benefits Call Most Seniors Never Make

Every community is different. That is why one of the most useful calls an older American can make is to the local **Area Agency on Aging** or the federal Eldercare Locator.

Ask for a full local-benefit screen

"Can you tell me every program available in my county for someone my age - including transportation, meals, home repair, legal help, utility assistance, tax help, home modifications, and caregiver support?"

Then ask three follow-ups

- Which programs are underused or have funding available right now?
- Which programs have different income rules than Medicaid or SNAP?
- Are there nonprofit partners that offer grants, materials, or free labor?

Why this is powerful

One local office may know about programs that never appear in a national "senior discount" list. The complete guide shows you how to repeat this search at the state, county, city, utility, and nonprofit levels.

7 Places to Search Before Spending Your Own Money

This is the habit behind the entire American Senior Savings Guide. Before paying a large bill, ask whether another program, benefit, exemption, or organization should be helping.

1. **Federal programs**
   Medicare, Social Security, USDA, energy, nutrition, veterans, taxes.
2. **Your state**
   Tax relief, prescription programs, Medicaid rules, energy assistance, veteran benefits.
3. **Your county**
   Property tax, housing repair, transportation, aging services.
4. **Your city or town**
   Local grants, utility help, housing programs, recreation and transportation.
5. **Area Agency on Aging**
   Meals, legal help, transportation, home support, referrals.
6. **Utility and service providers**
   Hardship plans, fee waivers, rebates, efficiency programs.
7. **Trusted nonprofits**
   Home repair, food, transportation, legal help, prescription assistance.

This is only the search map

The complete guide turns each category into step-by-step instructions, specific programs, questions to ask, documents to collect, and worksheets to track the money you find.

What You Have NOT Seen in This Sample

The free sample gives you a few immediate actions. The complete guide is the full money-saving system.

- **Medicare:** full Savings Program and Extra Help walk-throughs.
- **Social Security:** earnings-record checks, survivor/spousal benefits, and overlooked review points.
- **Taxes:** senior deductions, free tax help, and state/local relief searches.
- **Home:** repair grants, weatherization, property-tax relief, utility programs, contractor protection.
- **Insurance:** annual re-shopping system for auto, home, and other policies.
- **Prescriptions:** pharmacy, plan, formulary, and assistance-program checks.
- **Everyday bills:** groceries, banking, subscriptions, phone, internet, transportation, travel.
- **Scam protection:** romance, bank impersonation, Medicare, tech-support, contractor, and AI voice scams.
- **50-state search system:** where to look for programs that do not exist nationally.
- **Worksheets and scripts:** annual savings tracker, phone scripts, 7-day sprint, 30-day plan.

The real goal

Not to collect “tips.” It is to build your own combination of benefits and savings until you reach **$10,000 a year - or as much as your household can legitimately find.**

GET THE COMPLETE GUIDE

Your 7-Day Savings Challenge

DAY	ACTION
DAY 1	Audit recurring bills and find your first $84/month.
DAY 2	Call SHIP for a Medicare Savings/Extra Help screening.
DAY 3	Check home-repair and weatherization programs.
DAY 4	Search property-tax relief in your state/county/city.
DAY 5	Re-shop insurance using identical coverage.
DAY 6	Call your utility and ask for every assistance program.
DAY 7	Call your Area Agency on Aging for a full local-benefit screen.

Now imagine doing this across the entire guide

$100/month = $1,200/year **$500/month** = $6,000/year **$833/month** is nearly $10,000/year.

The complete American Senior Savings Guide was created to help you keep searching until you have checked every major expense, benefit, grant, exemption, and savings category that could apply to you.

GET MARTHA'S COMPLETE GUIDE

Instant PDF access through Payhip. Savings and eligibility are not guaranteed; always verify current rules with the official program or agency.