

"Help me find hidden discounts!"

1 Deals for teachers!



Get a tax break!

One thing teachers often don't take advantage of? "Tax write-offs," says expert Alexandra Freeze. "Most don't realize they can deduct up to \$250—or \$500 if married, filing jointly and both spouses are educators—for unreimbursed school supplies." Who's eligible? K-12 teachers, instructors, counselors, principals or aides who work at least 900 hours per school year.

Zero in on the most popular offers!

"Other popular discounts our members tell us they love," says Freeze:

FASHION

● **Ann Taylor Loft:** The Loft Loves Teachers program (tinyurl.com/3sdt4ph) is available for educators. Register to get 15% off all in-store purchases.

● **J. Crew:** Show your school ID at your local J. Crew and be rewarded with 15% off.

● **Banana Republic** offers a 15% off discount.

Tip! Score extra savings during Barnes & Noble's Education Appreciation Days, October 12th to October 20th!

TECHNOLOGY

● **Apple Store:** Discounts of up to \$200 on computers, \$30 on iPads through the Apple Education Store (tinyurl.com/3kdy5bd) "All you need is an e-mail address ending in 'edu,'" says savings pro Brad Wilson. "Teachers, janitors, even alumni can take advantage!"

● **Cellphone companies:** Teachers can save up to 20% a month at Verizon, AT&T and Sprint.

● **Sony:** Discounts of up to 10% on projectors and flat-panel displays vary when you register and buy through the program portal. Learn more at tinyurl.com/n6nj2dk.

Teacher? Senior? Member of the military? You'll be surprised at all the ways you can save!



2 Discounts for seniors!

Redefine senior!

Senior discounts start earlier than you think! "Most people define senior as 65 years old—but the AARP (it's free to become a member and they offer the widest array of senior discounts) defines it much earlier—at 50!" says senior care advocate Chris Orestis. "So when you're shopping or dining out, always ask if there are discounts."



Join the "coffee club"!

"At Dunkin' Donuts, people 55 and above can get a free donut with a cup of coffee," says Orestis. "I see 'coffee clubs'—tables of folks meeting at Dunkin Donuts to talk and catch up over their free donuts."



Find restaurant savings by age!

Orestis' favorite dining discounts!

STARTING AT AGE 50...

● **Krispy Kreme:** 10% off;

Steak 'n Shake: 10% off

Mondays and Tuesdays.

STARTING AT AGE 55...

● **Arby's:** 10% off; **Chick-Fil-A:** 10% off or free

small drink; **Denny's:** 10% off, 20% off for

AARP members; **IHOP:** 10% off; **McDonald's:**

discounts on coffee; **Wendy's:** 10% off.

STARTING AT AGE 60...

● **Applebee's:** 15% off with Golden Apple

Card; **Burger King:** 10% off; **Waffle House:**

10% off every Monday.

STARTING AT 65...

● **Boston Market:** 10% off; **Hardee's:** \$0.33

beverages every day; **Taco Bell:** 5% off; free

beverages for seniors.

More discounts!

Nurse? Ask about special discounts and just flash your hospital ID to get everything from 15% off at New York and Company to reduced rates on your cellphone bill.

Police officer, EMT or firefighter? Ask about "service occupation discounts" to get everything from special rates on cruises to department store discounts.

3 Military discounts!

"From 20% off sneakers at Foot Locker to \$500 off your first Toyota, discounts for military personnel are strong," says expert Brad Wilson.

BEAUTY

● **Mary Kay Cosmetics:** Military personnel and dependents receive 10% off on online orders. Reference your service affiliation, and get more discounts by contacting the website.

Sally Beauty Supply: Discount varies; simply ask and have a valid military ID with you.

MOVIES

● **Regal Movie Theaters:** Matinee prices for all

show times; **United Artist Movie Theaters:**

Matinee prices for all show times;

IMAX: \$1 off tickets.

HOME AND GARDEN

● **Lowe's:** 10% off year-round

Lowe's; **Michael's:** 10% off

Wednesdays at select stores;

Home Depot: 10% off for

active duty, active reserve,

retired military and imme-

diates family.

CELLPHONE

● **Sprint:** 10%-18%

off; **Verizon:** 15%

off monthly

cost of

primary line.

—Kristina Mastrocola



Our expert panel



Alexandra Freeze is senior director of communications & advocacy for the Association of American Educators. Learn more at AAEteachers.org.



Former high school teacher **Ashley Cronin** curates digital media for Edutopia.org, an online resource for teaching and learning strategies.



Chris Orestis, CEO of Life Care Funding (LifeCareFunding.com), is senior care advocate and author of Help on the Way. He has been featured on radio shows nationwide.



Brad Wilson, author of *Do More, Spend Less*, is the founder of Brad's Deals (BradsDeals.com), featuring best-of-web prices and coupons.