



Tay Township Seniors Advisory Committee

# Money-Saving Tips for Seniors

*A Practical Guide for Senior Savings*

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## 1. General Everyday Savings

- Check for discounts through **CAA, CARP ([www.carp.ca](http://www.carp.ca))** or other memberships.
  - Always ask if a **senior discount** is available (stores, restaurants, travel, services).
  - **Exchange services** with friends or neighbors (i.e. babysitting, dog sitting, sewing, gardening).
  - **Cluster errands** into one trip to save gas.
  - Check out reputable **money-saving websites** for deals and/or budgeting tips [www.canadianseniorsdirectory.ca/canadian-seniors-deals-and-discounts/](http://www.canadianseniorsdirectory.ca/canadian-seniors-deals-and-discounts/)
  - **Buy seasonally** - e.g., purchase outdoor furniture at end-of-summer clearance
  - Always **check your receipt** to catch scanning errors.
  - Make **homemade cleaning products** using items like vinegar and baking soda.
  - **Gift Giving** consider homemade or family gift exchange (name draw).
  - **University/colleges** offer discounted tuition/fees
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## 2. Healthcare & Wellness

- **Hearing aids:** Government program provides \$500 per hearing aid every 5 years and Costco hearing aids are high quality for about half the price of other providers.
- **Ontario Dental** Program for low-income seniors
- **Iris Eye Care** – discount for CARP members
- **VON Smart** (free exercise program) at Port McNicoll Community Centre: Tuesdays & Thursdays and Oakwood Community Centre: Thursdays

- **YMCA** has senior membership discounts for health management, fitness & aquatics
  - **Askennonnia Senior Center** (Midland) \$55/yr membership fee; \$1 drop in programs, plus fitness/arts & crafts/music/games/clubs/language classes
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### 3. Housing, Utilities & Transportation

- Consider **downsizing** your living space
  - Ask utility providers (hydro/gas) about **unadvertised senior rates**.
  - Apply for **utility rebate programs** for seniors or low-income households. Enbridge has a Golden Age Service plan
  - **Lower your thermostat** a couple of degrees and wear layers to reduce heating costs.
  - Use **senior public transit discounts** or community transportation services.
  - **Carpool** with family & friends to events, exercise and shopping
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### 4. Home & Auto Insurance

- **Increasing deductible** will lower your premium
  - New **roof** or **winter tires** – may qualify for a premium discount
  - Don't be afraid to **shop around** for best price
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### 5. Communications & technology

- **Negotiate pricing** with phone, cable, and internet providers like Bell, Rogers, or alternative carriers. Ask providers about **unadvertised senior rates**.
  - Rogers offers discounts for **Legion members** (membership # required)
  - Rogers offers discounts on mobile phone plans for those with **hearing aids**
  - **Share streaming subscriptions** with family, where available
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### 6. Grocery Shopping & Food Savings

- **Check flyers** for weekly sales and create a **meal plan** shop with a **list**
- **Stockpile** non-perishable goods when they are discounted (if you have space).
- Turn off the oven or stove a few minutes early — **residual heat** finishes the job.
- **Cook multiple meals at once** and freeze extras.
- Look into affordable produce programs:

- **Odd Bunch** – low-cost produce delivered to your door.
  - **Good Food Box** (available through Tay Library; pick-up required).
  - Check **restaurants** for specials (i.e. wing nights) or senior discount days.
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## 7. Financial Wellness

- Ask your local bank for 60+ bank accounts (free or low cost)
  - Use **points** and **reward** cards (credit card & retail stores)
  - Pay off **credit card balances** to avoid high interest. If unable to pay off a card, consider using a **line of credit** temporarily to reduce interest cost.
  - Regularly review **bank and credit card statements** for errors, duplicate charges, or subscriptions you no longer use.
  - Set up **automatic payments** to avoid late fees.
  - ask your local bank about a **round up savings program**; use your debit card and purchases are rounded up and the bank deposits the extra into savings
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## 8. Travel & Insurance

- Watch for **last-minute travel deals** on discounted flight and cruise websites.
  - CAA membership receive **discount on gas** at Shell
  - Compare travel insurance costs: Costco offers travel insurance however community members have found RBC (Royal Bank) travel insurance to be lowest cost
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## 9. Pets

- Georgian triangle Humane Society (Collingwood) have **rabies and microchip clinics**.
  - Muskoka OSPCA (Bracebridge) hosts **wellness clinics** for dogs only including low-cost vaccinations, rabies, nail trims (next clinic April 25<sup>th</sup>, 2026)
  - Ontario SPCA offer **spray/neuter** programs and **pet food distribution** program
  - **Costco** has inexpensive **pet food**, if you do not have a membership ask a friend.
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## 10. Community Resources

- **Redwood Furniture Bank** (Barrie) – affordable or free furniture.

- **The Caring Closet** (Coldwater) – free clothing boutique out of St. Andrew’s Presbyterian Church.
  - **Sharewear** (Elmvale) - free clothing boutique out of Elmvale Community Church
  - **Habitat for Humanity ReStore** (Midland) – Sells low-cost home improvement items, building materials, décor, and furniture.
  - **Salvation Army Thrift Store** – Offers budget-priced clothing and household items
  - **Local libraries** – books, puzzles, events, exercise programs, and computer help.
  - **Community gardens** or produce box programs for inexpensive fresh food.
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**11. Senior Discount Days at Local Stores** *(Based on current local promotions; schedules may change)*

- **Giant Tiger** –first Monday: 10% off (excluding food)
  - **M&M Food Market** – Tuesday: 10% off regular priced items
  - **Rona** – First Tuesday: 15% off
  - **Bulk Barn** – Wednesday: 15% off
  - **Canadian Tire** – First Wednesday: 10% off
  - **Shoppers Drug Mart** – Thursday: 20% off regular priced items
  - **Liquigator** – First Thursday: 20% off
  - **Pet Value** – Last Thursday: 10% off
  - **Global Pet Foods** – Last Tuesday: 15% off
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**Quick Reminders**

- Small savings add up quickly over time.
- Don’t hesitate to **ask questions** or seek help when reviewing bills, programs, or services.
- Be cautious with unsolicited calls or emails - **never share personal or banking information** unless *you* initiate the contact.