

That's fine for bragging rights, but not when checking into hotels. Some chains, including Best Western, Marriott, Clarion and others offer discounts to guests age 55 and older. The savings could be from 10% up to 50%, depending on season, special promos and other factors.

The same senior privilege may happen when you ID yourself while shopping for clothing and other stuff in Marshall's, Banana Republic and other store chains. Many seniors are not aware of discounts also available at some movie theaters, grocery and pharmacy stores. And, of course, always take advantage of the oldest senior deals out there, restaurant early bird specials and other deep-dish discounts at Denny's, Outback, McDonald's and other eateries.

Looking forward to some travel adventures? If a national park is in your plans, be sure to check out senior discounts for entry, parking and motor home privileges. Also, if traveling by train or bus, tickets for riders age 55 plus may be cheaper.

There's no secret to getting all those savings. When booking, despite the fact that youthful you look a mere 40, confess your age and ask for the discounts.