

Retail Savings Guide for People with Disabilities

In this guide, let's look at ways those with disabilities can stretch their dollars. The purpose here is not to portray anyone as "less than" or "needing special help." For us, the bottom line is "If you can save money, why not do it?" We just want to make sure you know about the options.

There's one thing we know for sure: people like Jon Morrow, Joni Eareckson Tada, Stephen Hawking , and so many others, prove that a disability doesn't mean "incapable." Not by a long shot.

Discounts, Services, and Special Offers Available to People with Disabilities

Here's a two-word tip that can save you hundreds or thousands of dollars every year: Always ask.

Businesses typically instruct their employees to refrain from suggesting discounts. That's not because they don't want you to save money. It's because they don't want to risk offending someone

Many customers would be glad if a clerk pointed out a senior discount, or "15% off for women on Tuesday" special, but some shoppers would get angry at the suggestion. That's why store workers seldom say anything. In most cases, you need to know in advance about available specials, or you need to ASK.

Asking, by the way, is a simple procedure. You need say nothing more than this: "Hey, do you offer any special discounts that I may be unaware of?"

Businesses love it when the word gets out about their specials. Discounts bring in customers and discounts encourage repeat visits. They WANT you to know. Our aim here is to help them out and alert you to special prices you may be missing out on now.

Organizations that Help People with Disabilities Get Discounts and Special Pricing

Let's begin by reviewing a few of the organizations that advocate for people with disabilities. These groups can provide all kinds of assistance. They can also be an excellent platform for finding opportunities to network with others.

Discounts for People with Disabilities

[This site](#) was founded by a couple who totally "understand the financial burden of disabilities." After Mara was diagnosed with Multiple Sclerosis, their lives changed dramatically. Her income-producing ability decreased, but expenses shot up.

They first discovered a tax discount Mara's disability made them eligible for. That encouraged them to look for other potential savings. They needed every penny they could save.

And once they started looking, they began finding opportunity after opportunity. So they started a website to help others with a disability get help.

Features of Discounts for People with Disabilities: You can search by U.S. state and county to find special offers close to you. Categories included are extensive.

Here are just a few of the types of discounts listed:

- Assistive technology discounts
- Banking services special offers
- Education discounts
- Health care supplies at reduced rates
- Prescription plans for discounted medicine
- Tax breaks for people with disabilities
- Transportation help and rides for those with disabilities

Be advised that not all (or even most) of the offers you will find on this website are free. Many, however, are low-cost or tied to another program that will help with a purchase. Use the search feature there as a way to open your eyes to the potential.

Disability.gov

[This site](#) is a clearinghouse for information on programs and services available via the U.S. federal government to those with disabilities.

Here are the categories covered:

- Benefits for people with disabilities
- Civil Rights and those with disabilities
- Community Life – includes information about financial help, independent living, personal assistants for people with a disability, community-based help, and more.
- Educational Assistance for students with disabilities
- Employment Opportunities for those who have disabilities
- Health, Housing, and Transportation assistance for those with disabilities
- Emergency Preparedness, Technology, and Accessibility

Check the Quick Links section for easy access to programs and phone numbers that can open the door to a whole array of services aimed at providing help for those with disabilities. This site alone has the potential to save you thousands of dollars annually.

Invisible Disabilities Association

Not all disabilities are obvious. Some suffer from mental disorders, learning disabilities, and other maladies that are often “hidden.”

According to the Americans with Disabilities Act (ADA), anyone who “has a physical or mental impairment that substantially limits one or more major life activities, a person who has a history or record of such an impairment, or a person who is perceived by others as having such an impairment” qualifies for benefits under the act.

Accordingly, the [Invisible Disabilities Association](#) (IDA) seeks to reach and educate those who may not realize their rights and the potential benefits available to them. While the IDA doesn't list specific discounts or special purchasing offers for individuals with a disability, it is an excellent clearinghouse for information.

Here are the categories covered:

- The definition of “invisible disability”
- Living with invisible disabilities – encouragement and online resources
- Programs for those with disabilities, including the Brain Ideas Symposium
- Disability awareness – including a blog and a newsletter
- Disability awareness events – seminars, awards ceremonies, other events
- Networking and involvement – social media and a support community

If there's one message we want to get delivered with this guide is that discounts, services, and special offers for people with disabilities are widely available. In most cases, though, you need to know about them and/or ask about them.

Few people will approach someone with a disability and say, “Hey, did you know you're eligible for a special program?” The risk of offending someone is just too big to risk saying something.

Microsoft, for example, goes above and beyond in their desire to employ workers with disabilities. Microsoft success stories abound, yet you generally need to hear about the opportunity in order to take advantage of it.

SeaWorld and other entertainment providers often provide programs to help guests with disabilities avoid long queues for rides and offer discounted admission for these individuals and their assistants – but you have to ask. Call guest services in advance to find out what you're eligible for. They want you to have fun, and they'll often go the extra mile to make sure you do.

Managing a disability can be tough, but you don't have to handle it all by yourself. Plenty of people, programs, and organizations want to help. Your end is let your needs be known. Never feel bad about asking for help. None of us can function well without the love and assistance of others.

This article first appeared on [CouponChief.com](#):

https://www.couponchief.com/guides/savings_guide_for_those_with_disability

About Maxwell Ivey

Maxwell Ivey (The Blind Blogger) is an inspirational and motivational personal coach who also runs a business brokering carnival rides and amusement equipment. A native Texan, Max loves to sing and spend time with his unique and crazy dog, a “Greyamation” named Penny.