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## **How to Save What You Can as the Flood of Train Prices Rises Around You: Cameron on Transportation**

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Whether you're a daily commuter, an occasional day-tripper or have friends visiting from out of town, everyone can save money when you go into New York City on Metro-North by following these tips:

### **TransitChek**

Ask your employer to subscribe to this great service, which allows workers to spend up to \$260 per month on transit using pre-tax dollars. If you're in the upper tax brackets, that's a huge savings. A recent survey shows 45 percent of all New York City companies offer TransitChek, which can be used on trains, subways and even ferries.

**Go off-peak**

If your train arrives at Grand Central Terminal weekdays after 10 a.m. and you can avoid the 4 to 8 p.m. peak return hours, you can save 25 percent. Off-peak fares are in effect on weekends and holidays. Your train may also be less crowded. These tickets are good for 60 days after purchase.

**Buy tickets in advance**

Buy your ticket on the train and you'll pay the conductor a \$5.75 to \$6.50 "service charge" — a mistake you'll make only once. Seniors: don't worry, you're exempt and can buy on-board anytime without penalty.

There are ticket machines at most stations, but it's even more convenient to purchase tickets online using the new e-Tix app. Go for the 10-trip tickets (off-peak will save an additional 15 percent). They can be shared among family members and friends and are good for six months.

**Kids, family and senior fares**

Buy tickets for your kids (ages 5 to 11) in advance and save 50 percent over adult fares. Or pay \$1 per kid on board (up to four kids traveling with an adult, but not during morning peak hours).

Seniors, the disabled and those on Medicare receive 50 percent off the one-way peak fare. But you must have proper ID and you don't get the discount during the morning rush hours.

**Free station parking**

Even train stations that require local parking permits usually offer free parking after 5 p.m. on nights and weekends. Check with your local municipality.

**Cheaper station parking**

If you're a regular commuter, don't waste money parking at comparatively "expensive" station garages like

South Norwalk (\$12 per day), Stamford (\$11) or New Haven (\$18). Instead, park at the day lots in nearby towns for as little as \$4. But be sure to pay at the pay station before boarding the train.

### **Saving in NYC**

Sorry grandpa, subway tokens are no more. The nifty MetroCard can be bought at most stations (even combined with your Metro-North ticket) and offer some incredible deals.

Put \$5.50 on a card (bought with cash, credit or debit card) and you get a 5 percent bonus. Swipe your card to ride the subway and you'll get a free transfer to a connecting bus.

You can buy unlimited ride MetroCards for a week (\$32) or a month (\$121). There's now even an ExpressPay MetroCard that refills itself like an E-ZPass.

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Despite being a mass transit advocate, I'm the first to admit there may be times when it's cheaper to drive to Manhattan than take the train, especially with three or more passengers.

You can avoid bridge tolls by taking the Major Deegan to the Willis/Third Avenue bridge, but I can't help you with the traffic you'll have to endure.

Check out [www.nyc.bestparking.com](http://www.nyc.bestparking.com) to find a great list of parking lots and their rates close to your destination, some offering discount coupons.

Or drive to CitiField (it's still Shea Stadium to me) where parking is cheaper and take the No. 7 subway to Grand Central Terminal.

The bottom line: It isn't cheap going into the city. But with a little planning and some insider tips, you can still save money.

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### **See also:**

- [Big Brother Looking Over Your Shoulder as You Travel — Cameron on Transportation](#) (March 19)
- [Where an American Railroad Is Making a Profit: Cameron on Transportation](#) (March 15)
- [Metro-North Commuting 'Like Getting Hit With a 2-by-4' — Cameron on Transportation](#) (Feb. 18)
- [Hudson River Rail Tunnels Shoulda, Coulda Been Done By Now: Cameron on Transportation](#) (Feb. 11)
- [Don't Blame Gov for Transport Project Delays, Blame the Legislature: Cameron on Transportation](#) (Feb. 7)

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- [AAA Poll: Plurality of CT Drivers, But Not a Majority, Say Tolls Are Best Way to Finance Transportation](#) (Jan. 23)
- [CT's Prospects Get Ever Darker for Transport Funding, Even for Maintenance and Plowing: Cameron on Transportation](#) (Jan. 2)
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- [How My Transportation Predictions for 2017 Worked Out: Cameron on Transportation](#) (Jan. 7)

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