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The Ultimate Guide on How to Save Money Riding Metro-North

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Are you paying too much to ride Metro-North? Maybe.

As we slowly return to semi-regular commuting by commuter rail in Connecticut, ridership on Metro-North is about half of pre-COVID levels, below the railroad's hopes and its consultants' predictions — [but not mine](#).

But however often you're taking the train these days, here are some money saving tips:

Buy Your Ticket Before Boarding

First tip: Always buy your ticket before boarding the train. Conductors can charge you a hefty on-board

surcharge up to \$6.50 (but not for seniors) if you don't have a ticket.

That's a rookie mistake you'll only make once. If you buy your ticket on the [eTix app](#), be sure to activate your ticket before boarding the train, not when the conductor comes to collect your fare.

The eTix App WILL OVERCHARGE YOU Through Dec 31

OFF-PEAK only fares remain in effect on all trains, even at rush hour, through the end of this year. Yet the railroad is still selling peak tickets, both on its eTix app and its ticket machines. Why?

The railroad says it's had trouble reprogramming their 20-year-old ticket machines and app so they've been relying on a PR campaign to alert travelers not to buy peak tickets. I think they'd hoped to get back to peak fares long ago but now realize that's not going to happen.

Regular Riders: Buy a Ten-Trip Off-Peak

If you know you're going to be riding regularly, buy a TEN-TRIP OFF-PEAK and you'll save 15%. Mind you, these ten-trips are only good for six months but they can be shared, say, with your family.

50% Discount for Seniors, Medicare Recipients, Disabled

There are also TEN-TRIP OFF-PEAK tickets for seniors, Medicare recipients and the disabled. All fares for those passengers are already discounted 50%, a substantial savings.

Possible Deal for Part-Time Commuters

Chances are good that Metro-North may start selling 20 or 30-trip tickets in the new year, reflecting the new reality that workers may not be commuting full time but still want a discount.

Huge Deals for Students, Big Deals for Military

Active duty members of the military can also get a 25% fare break. And students using the train to commute can also get a discount if they [file the paperwork](#). Students attending most Connecticut colleges and universities can also take advantage of U-Pass giving them free rides on buses and trains, but only within the state.

Cheap Fares Within Connecticut

If you're going between intermediate stations, say from Bridgeport to Stamford, there are also discounted fares, especially cheap if you're only traveling within Connecticut.

Steep Discount on Monthly Tickets for Full-Time Commuters

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If you're really back to full-time commuting, a monthly ticket is your best bet — a 48% discount on the regular fares.

Monthly pass sales used to represent almost half of all ticket income (pre-COVID) but they're only back to about 17% of previous levels.

Weekend Discount for Monthly Ticket Holders

One nice bonus for monthly ticket holders: through Nov. 21 you can bring up to four other passengers with you on weekends for only \$1 each.

Other Money-Saving Possibilities

Need a refund for your unused ticket? That will cost you \$10 and must be requested within 60 days of purchase.

You should also check to see if your employer offers [TransitChek](#), where you can buy up to \$270 worth of train tickets using pre-tax dollars, a substantial discount depending on your tax bracket.

Station parking can be expensive but is free at most stations on nights and weekends. Check with your town to be sure.

Whatever your train riding pattern, do your homework and you'll save yourself some money.

And, oh yes — don't forget to [wear a mask](#)!

Jim Cameron, a Darien resident for more than 25 years, is the founder of the [Commuter Action Group](#), sits on the [Merritt Parkway Conservancy](#) board, serves on the Darien RTM and is program director for Darien TV79. Opinions expressed in this syndicated column are his own, not necessarily those of Darienite.com. You can reach him at CommuterActionGroup@gmail.com.