

## Apply for Pension Credit!

### **WHAT IS IT?**

Pension Credit is extra money for people over pension age and living on low income.

- For a single person Pension Credit will bring your income up to £218.15 per week.
- For a pensioner couple the Credit will bring your income up to £332 per week.

### **HOW DO YOU QUALIFY**

You are entitled to Pension Credit if you are of state pension age (for a couple that's both of you) and on a low income. The income can come from state pension, private pension, earnings from work, other State benefits.

Some benefits are outside the calculations such as attendance allowance, disability living allowance and housing benefit. You can have savings up to £10 000 and still get the full benefit. If you have higher savings the payment will be lower.

### **WHAT ELSE CAN I GET?**

If you're on pension credit you can claim OTHER benefits such as cold weather payment; warm home discount scheme; winter fuel payment; household support fund. This applies even if the pension credit is only an extra £1.00 per week.

If you are a carer or have a disability you may be able to claim more.

To get the winter fuel payment you need to apply for pension credit by 21 December 2024

### **WHY YOU SHOULD CLAIM**

About 880 000 people could get pension credit but aren't claiming it.

You paid national insurance so you can get a pension. Pension Credit is an entitlement, not some sort of charity.

### **MAKING A CLAIM**

Before you claim you need to know:

- your national insurance number
- details of your income, savings and investments.

You can phone the **Department for Work and Pensions** on **0800 99 1234** to see if you are eligible

Or you can go online: [apply-for-pension-credit.service.gov.uk/start](https://apply-for-pension-credit.service.gov.uk/start)

If you are coming up to pension age (4 months off) you can apply.

### **HELP MAKING A CLAIM**

The charity **Independent Age** has a free helpline **0800 319 6789**. They can run a benefit check for you to see what you could get.

**Age UK** has an advice line **0800 678 1602** or find local help on its website.