

PENSION CREDIT TAKEUP

If you are state pension age and you are finding it hard to make ends meet each month, or you worry about how you're going to pay an unforeseen bill there may be ways you can get some extra money coming in.

It's called Pension Credit. It's a top up to your pension income and it is an ENTITLEMENT if you are eligible.

It only takes one phone call to the claim line on 0800 99 1234. Or, if you feel unable to apply by phone yourself you can ask someone else to call the Pension Service claim line and ask for a paper form for you to complete. You can also apply online through the gov.uk website <https://www.gov.uk/pension-credit/how-to-claim>. The lines are open Monday to Friday from 9:30am to 6 pm.

It's surprising that nearly two out of 5 people who qualify aren't actually claiming it, and it is estimated that across Leeds there are thousands who could potentially claim Pension Credit worth millions of pounds but, for whatever reason, aren't doing so.

You may qualify for Pension Credit even if you have savings and there is no upper limit to the savings you can have, though you will be treated as having income for capital over £10,000.

There are two types of Pension Credit.

- 1) Guarantee Credit: which tops up your income if it's below a minimum amount set by the government. If you qualify you will also be entitled to other benefits such as free NHS dental treatment and reductions in your Council Tax.
- 2) Savings Credit. This gives you a small reward if you have saved towards your retirement, but is being phased out and is now closed to claimants who reached State Pension age on or after 6 April 2016.

What you'll get:

YOUR CIRCUMSTANCES.	GUARANTEE CREDIT PER WEEK.	SAVINGS CREDIT PER WEEK
Single person.	Top up to £173.75.	Up to £13.97
Couples.	Top up to £265.20.	Up to £15.62

If you are receiving a disability benefit and live alone, or you are a carer, these amounts could be higher.

It is also worth knowing that, from 1 August 2020, those in receipt of Pension Credit and aged over 75 years are also entitled to a free television licence paid for by the BBC. That alone is currently worth £157.50 per year!

For more information to help you decide if you are eligible can be found on the government website <https://www.gov.uk/pension-credit/how-to-claim>, visit the Independent Age website, where you can find a helpful pension credit factsheet, <https://www.independentage.org/get-advice/advice-guides-factsheets-leaflets/pension-credit> or have a look at Age UK's booklet and factsheet about Pension Credit <https://www.ageuk.org.uk/services/information-advice/guides-and-factsheets/>

For advice, or to find out more, why not call Citizens Advice Leeds on 0113 223 4400 or contact Age UK Leeds on 0113 389 3003 or 0133 389 3004 for a full benefit check, or check your entitlement using the Age UK online Benefit Calculator: <https://www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/benefits-calculator/>

Some people, who have been supported by Age UK Leeds, found that making a Pension Credit claim has made a huge difference to their lives so if you think you might be eligible why not find out more?

A couple were both awarded Attendance Allowance and then were eligible for Pension Credit and a full rebate on their Council Tax. Their income has increased by over £300 per week: 'Without you we would never have known about any of this. Thank you very much'

A couple now receiving an extra £30 per week in Pension Credit after the wife was awarded Attendance Allowance: "We are very happy with your help. You have been very, very good".

Client living alone was awarded and extra £19.36 per week in Pension Credit: 'I consider myself really lucky. You do a wonderful job and it makes life so much different'.

Client awarded Attendance Allowance, Pension Credit and now paying no Council Tax: 'I'm so grateful. You've been very helpful, everyone. You must all be chosen people. It will certainly make life a little bit easier. Thank you so much.'

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