



PENSION CREDIT

Pension Credit (PC) is an income related benefit that comes in two parts and you may be eligible for one or both:

GUARANTEE CREDIT – tops up your weekly income to a guaranteed minimum level. At the moment this is £151.20 if you're single or £230.85 if you're a couple.

SAVINGS CREDIT – extra money if you have savings or your income is higher than the basic state pension. You can get up to £14.82 extra per week if you're single or £17.43 if you're a couple.

Who can claim PC

The minimum age to claim GC is gradually rising. In April 2015, it's 62 and a half years. As long as you meet the eligible age you may also be able to claim PC if:

- You have a severe disability
- You are a carer
- You have to pay housing costs like a mortgage

If you are younger than 62 and a half, visit GOV.UK to calculate when you will reach the qualifying age, by using their State Pension calculator.

If you're 65 or over you may also qualify for savings credit. There isn't a savings limit for PC, but if you have over £10,000 this will affect the amount you receive.

The perks of claiming PC –

PC doesn't just top up your income. It's also your passport to lots of other savings such as:

- Not having to pay Council Tax (unless other people live with you)
- You'll get free NHS dental treatment and you can claim towards the cost of glasses and travel to hospital.
- You'll get a Cold Weather Payment of £25 when the temperature is zero degrees or below for 7 days in a row
- If you rent your home you may get your rent paid in full by Housing Benefit
- If you own your home you may be eligible for help with mortgage interest, ground rent or service charges
- If you are a carer you may get an extra amount known as the Carer Premium or Carer Addition if it's paid with PC. This is worth up to £34.60 a week.

How to claiming PC- Call the **PC claim line 0800 991 234** (Monday to Friday from 8.00am to 6.00pm) You will need to have the following details to hand: your national insurance number, bank account details, information about your income, savings and investments, information about your pension (if you have one), details of any housing costs (such as mortgage, interest payments, service charges), and partner's details (if you have a partner).