

How to apply

Pension Credits can be claimed over the telephone, online or by completing a paper application form.

Pension Credit claim line
Telephone: 0800 99 1234
Textphone: 0800 169 0133
Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 99 1234
Monday to Friday, 8am to 6pm

<https://www.gov.uk/pension-credit/how-to-claim> provides details on how to claim online, obtain the paper application form and also how to claim if you use British Sign Language.

When you call them you'll need to answer questions about your income and savings. Make sure you have:

- your National Insurance number - you can find your National Insurance number or apply for one on GOV.UK
- your bank, building society or Post Office card account details
- details of how much money you have coming in each week, such as from a pension
- details of any savings and investments you have
- your housing costs, such as rent or mortgage repayments
- information about any benefit payments you receive

If you live with a partner you'll need to give the Pension Service the same information about them.

At Citizens Advice Northumberland we can give you free, confidential, impartial and independent advice and information on a wide range of subjects.

We are a charity, dependent on a workforce of paid staff and trained volunteers. We speak up for change in social policies; from our clients' experiences we can see where services and policies are failing.



0808 2787944
citizensadvicenorthumberland.org.uk



Citizens Advice Northumberland | Registered company number: 08669019 | Authorised & regulated by the Financial Conduct Authority: FRN 617689
Registered charity number 1155717.

Pension Credits

Help is available if you're over State Pension age and on a low income



**citizens
advice**

Northumberland

Check if you can get Pension Credit

If you've reached State Pension age, you might be able to apply for Pension Credit. Pension Credit is a weekly benefit to boost your income. It's based on how much money you have coming in.

There are 2 parts to Pension Credit. They're called:

- Guarantee Credit
- Savings Credit

You might get one or both parts.

Guarantee Credit tops up your weekly income to a minimum amount.

Savings Credit is a small top-up for people who have a modest amount of income or savings. It's only available if you reached State Pension age before 6 April 2016.

If you think you won't get much Pension Credit, it could still be worth applying. If you get Pension Credit, you can usually get other benefits like Winter Fuel Payment or help with your rent and council tax.

Working out if you're eligible for Guarantee Credit

To claim Pension Credit you must:

- have reached State Pension age
- not have too much income or savings
- live in the UK

You can still be working, as long as your income isn't too high.

Unlike the State Pension, you don't need a national insurance record.

You should gather everything you can about your weekly income before applying.

Your weekly income could include:

- money from a private pension
- money you get from the State Pension
- most earnings from an employer or from being self-employed
- benefits such as JSA or ESA

You'll also need to consider what savings and investments you have. This could include:

- property you own except the home you live in
- shares and other investments
- money held in bank or savings accounts

Any savings or investments over £10,000 will affect the amount of Pension Credit you get. You'll be treated as having £1 per week of income for every £500 above £10,000.

Guarantee Credit

If your weekly income is below £218.15 then Guarantee Credit will top you up to that amount.

If you're claiming as a couple and your joint weekly income is below £332.95 it will be topped up to that amount.

If you're claiming as a couple you'll need the same information about your partner's income.

Your income can be higher than £218.15 or £332.95 if you qualify for extra amounts such as the severe disability or carer's addition. Your income can also be higher if you're paying a mortgage.

If you receive a disability benefit such as Disability Living Allowance, Personal Independence Payment or Attendance Allowance you may be eligible to receive an extra amount for severe disability of £81.50 a week.

If you are caring for someone who receives one of the above disability benefits you may be eligible to receive an extra amount for carers of £45.60 a week.

We would strongly recommend seeking independent advice if you think that you might receive these extra amounts.