



What is Pension Credit?

Pension Credit is a means-tested benefit for older people. This means that what you get depends on your income and your savings.

There are 2 parts to Pension Credit:

- **Guarantee Credit** – this tops up your weekly income

How much is it worth?

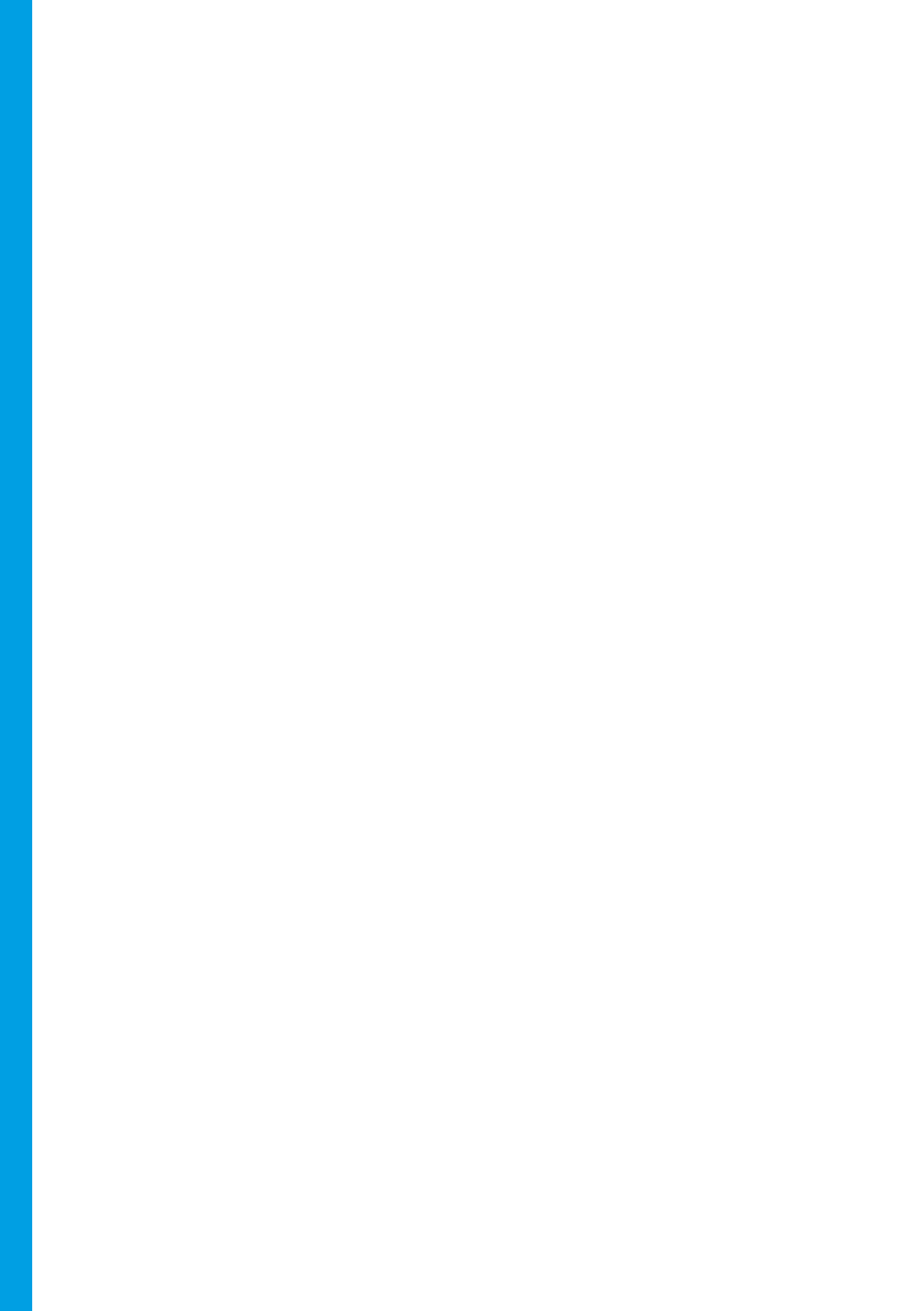
Depending on your eligibility, you can claim one or both parts of Pension Credit. The amounts depend on whether you're single or a couple.

Guarantee Credit

Single

Couple

Weekly top-up to:



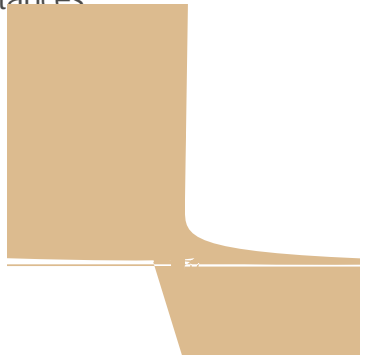
Why should I claim Pension Credit?

You have nothing to lose by applying – and potentially a lot to gain.

Pension Credit doesn't just top up your income. It's also your passport to other benefits:

- You'll get free NHS dental treatment. You can also claim help towards the cost of glasses and transport to the hospital.
- You'll get a Cold Weather Payment of £25 when the average temperature in your area is 0°C or below for 7 days in a row between 1 November and 31 March.
- If you rent your home, you might get Housing Benefit to help towards paying your rent.
- If you own your home, you might be eligible for help with housing costs, or a loan to help with mortgage interest payments.
- If you care for someone, you might get an extra amount known as a carer addition. This can be up to £45.60 a week.
- If you have a disability, you might get an extra amount known as a severe disability addition. This can be up to £81.50 a week.
- If you're responsible for a child, you might get an extra amount, depending on your circumstances.

"I made a claim for Pension Credit and got money off my new glasses."



Useful organisations

Age UK

We provide information and advice for people in later life through our Age UK Advice Line, publications and website.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

In Wales, contact Age Cymru Advice: **0300 303 44 98**

www.agecymru.org.uk

In Northern Ireland, contact Age NI: **0808 808 7575**

www.ageeni.org

In Scotland, contact Age Scotland:

What should I do now?

You may want to read some of our relevant information guides and factsheets, such as:

- **More money in your pocket**
- **State Pension**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit **www.ageuk.org.uk/moneymatters** to get started.



0800 169 65 65
www.ageuk.org.uk



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