



Department  
for Work &  
Pensions

# Get help from **Pension Credit**

**Easy  
Read**



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for Work &  
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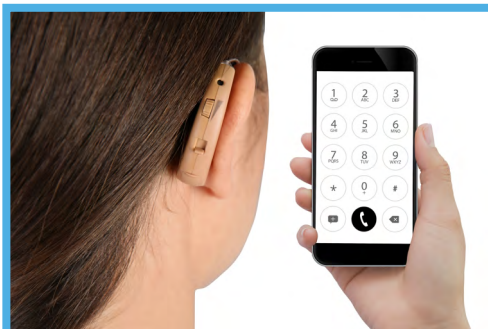
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# 1

## Introduction



Department  
for Work &  
Pensions

Pension Credit is a benefit from the Department for Work and Pensions.



Pension Credit gives extra money to people who have reached pensionable age and who have a low income.



This information tells you who can get Pension Credit and how to apply.



# 2

## About Pensions



A **pension** is money to live on when you do not have a wage or an income from working.

Most people get a pension when they **retire**.



You retire when you leave your job and stop working.

You can retire when you reach a certain age, or due to poor health.



There are 3 types of pension:

- Private pension
- Workplace pension
- State Pension.



A **private pension** is money you have saved or invested for when you retire.



A **workplace pension** is money paid into a pension by your employer.

You may pay into a workplace pension too, from your wage.



A **State Pension** is money you may be able to get from the government.

If you can get it, the Department for Work and Pensions pay this money to you.

# 3

## Who can get Pension Credit



You must be at **State Pension age** to get Pension Credit.



### Explaining State Pension age

Your **State Pension age** is the youngest age you can get State Pension.

For more information about your State Pension age, go to:  
[www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age)



If you are in a couple, **you and your partner** must have **both** reached State Pension age.



To get Pension Credit you must live in **England, Scotland or Wales.**



You must have a **low income.**



Income is money you get, it can be:

- Money from benefits you get
- Money from any pensions you get
- Money you have earned or saved.





To get Pension Credit as a single person, your income must not be more than £173.75 a week.



To get Pension Credit as a couple, your total income must not be over £265.20 a week.

You can use our online calculator to see how much you might get.  
Go to [www.gov.uk/pension-credit-calculator](https://www.gov.uk/pension-credit-calculator)

# 4

## How to apply for Pension Credit



You can apply for Pension Credit:

- Online
- By telephone
- By Post.



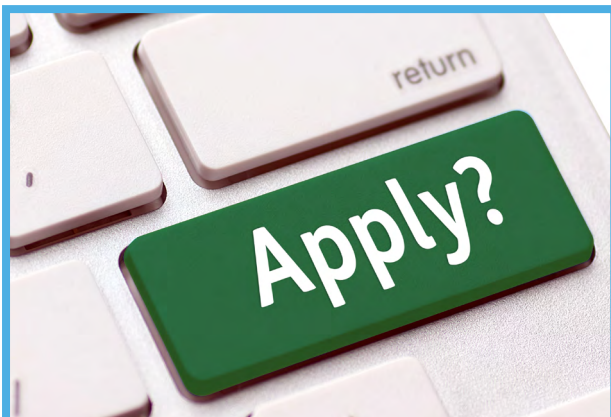
You may want to ask someone you know to help you when you apply.



You can also ask **Citizens Advice** or **Age UK** for help.

There are links to their websites at the end of this leaflet.

## How to apply online



You can apply for Pension Credit online. Go to: [www.gov.uk](https://www.gov.uk)

Search for 'Pension Credit'.

## How to apply by telephone



You can apply for Pension Credit by telephone.



A friend or family member can call us for you if you cannot use the telephone.



Call the **Pension Credit New Claim** line.

Telephone: 0800 99 1234

Textphone: 0800 169 0133



The New Claim line is open  
Monday - Friday, 8am to 6pm.



If you cannot hear or speak on the  
phone, you can also use Relay UK:

18001 then 0800 99 1234

Relay UK used to be known as  
Next Generation Text (NGT).



## How to apply by post



You can apply for Pension Credit by post.



Contact the **Pension Service claim line**, and ask them to post the form to you.



Fill in the form and send it to:

**The Pension Service**  
Pension Service 8  
Post Handling Site B  
Wolverhampton  
WV99 1AN

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## After you have sent the form to us



When you apply we will look at how much **income** you already get.



Income can be:

- Money you get from benefits
- Money you get from pensions
- Money you have earned or saved.



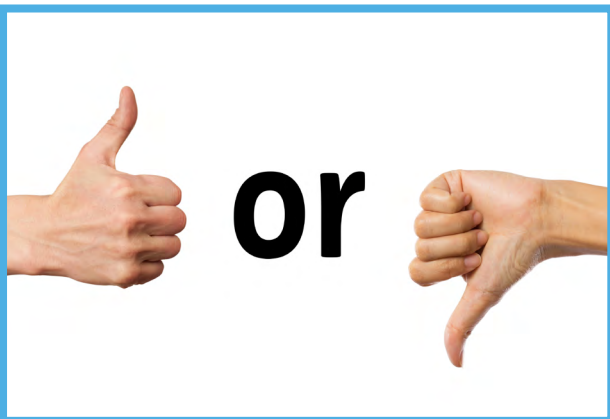
We also look at:

- Savings or investments over £10,000
- If you are a couple, how much money and savings you both have.



You might get more money if you:

- Are the main carer of a child, a young person, or a disabled person
- Are severely disabled
- Have certain housing costs.



When you apply we will let you know if you can or cannot get Pension Credit.



You must have a bank or building society account.

This is where we will pay your money.

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## Other types of support



If you are 75 years old or over and you get Pension Credit, you will also be able to apply for a free TV licence.



You may also be able to get Housing Benefit.



You may pay less Council Tax.





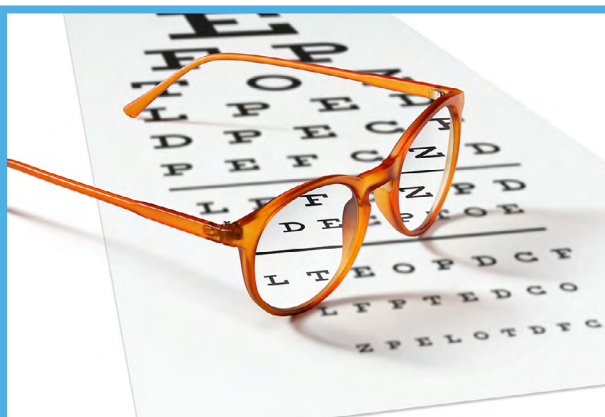
You may get help to pay the interest on your mortgage.

We call this 'Support for Mortgage Interest'.

For an Easy Read leaflet on **Support for Mortgage Interest**, go to [www.gov.uk](http://www.gov.uk)  
Search for: 'Easy Read Support for Mortgage Interest'.



You may be able to get help with the cost of heating your home.



You may be able to get free health care, such as:

- Dental care
- Help to pay for glasses.

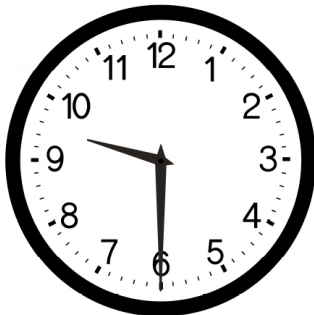
For more information on other help you could get, go to [www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators)

# 7

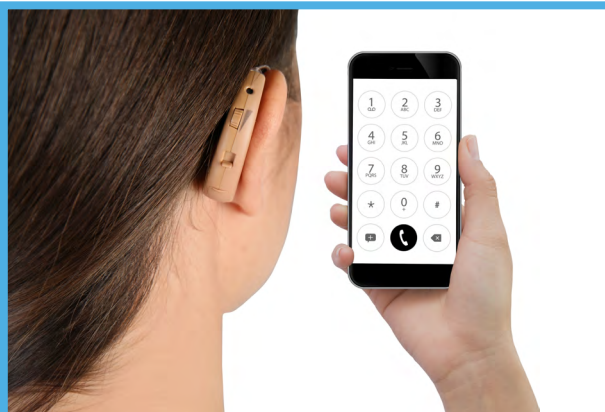
## How to contact The Pension Service



If you have a question or need help with your claim, contact the **Pension Service helpline**.



The helpline is open Monday - Friday, 9:30am to 3:30pm.



Telephone: **0800 731 0469**

Textphone: **0800 731 0464**



Welsh Language Telephone:  
**0800 731 0453**

Welsh Language Textphone:  
**0800 731 0456**



If you cannot hear or speak on the  
phone, use Relay UK:

**18001 then 0800 328 5644**

Relay UK used to be known as Next  
Generation Text (NGT).



If you are deaf and use British Sign  
Language you may be able to use the  
Video Relay Service (known as VRS).

For more information on Pension Credit, go to  
[www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)

For more information on benefits you may be able to get, go to  
[www.gov.uk/browse/disabilities](http://www.gov.uk/browse/disabilities)

You can also get help with claiming benefits from Citizens Advice  
([www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)) and Age UK ([www.ageuk.org.uk](http://www.ageuk.org.uk))

For help with money problems, go to:  
[www.moneyandpensionservice.org.uk](http://www.moneyandpensionservice.org.uk)