

# Pension Credit.

## Factsheet

### › What is Pension Credit?

**Pension Credit** gives you extra money to help with your living costs if you're over State Pension age and on a low income. **Pension Credit** can also help with housing costs such as ground rent or service charges.

**Pension Credit** is separate from your State Pension.

You can get **Pension Credit** even if you have other income, savings or own your own home.

### › How much could I get?

**Pension Credit** is worth, on average, over **£4,200 a year**.

You might get extra help if you're a carer, severely disabled, or responsible for a child or young person.

You can use the **Pension Credit** calculator to find out if you're eligible for Pension Credit and how much you could get: [gov.uk/pension-credit-calculator](https://gov.uk/pension-credit-calculator)

### › What else could I get if I claim Pension Credit?

If you get **Pension Credit** you can also get other help, such as:

- The Winter Fuel Payment (or the Pension Age Winter Heating Payment in Scotland)
- Help with heating costs through the Warm Home Discount Scheme and Cold Weather Payment
- Housing Benefit if you rent the property you live in
- Support for Mortgage Interest if you own the property you live in
- A Council Tax discount
- A free TV Licence if you're aged 75 or over
- Help with NHS dental treatment, glasses and transport costs for hospital appointments, if you get a certain type of **Pension Credit**
- A discount on the Royal Mail redirection service if you're moving house



## › Am I eligible?

You must live in England, Scotland or Wales and have reached State Pension age to qualify for **Pension Credit**.

When you apply for **Pension Credit** your income is calculated. If you have a partner, your income is calculated together.

### **Pension Credit tops up:**

- Your weekly income to **£227.10** if you're single
- Your joint weekly income to **£346.60** if you have a partner
- If your income is higher, you might still be eligible for **Pension Credit** if you have a disability, you care for someone, you have savings or you have housing costs.

## › How do I apply?

You can apply for Pension Credit online: [\*\*gov.uk/pension-credit\*\*](https://gov.uk/pension-credit)

You can also call the Pension Credit claim line on **0800 99 1234**

## › What information do I need to apply?

You'll need the following information about you and your partner if you have one:

- ☒ National Insurance number
- ☒ Information about any income, savings and investments you have
- ☒ Information about your income, savings and investments on the date you want to backdate your application to (usually 3 months ago or the date you reached State Pension age if this is sooner)
- ☒ You'll also need your bank account details. Depending on how you apply, you may also be asked for your bank or building society name, sort code and account number.

## › How do I find out more?

You can find out more about **Pension Credit** by visiting [\*\*gov.uk/pension-credit\*\*](https://gov.uk/pension-credit)

Eligibility criteria apply

