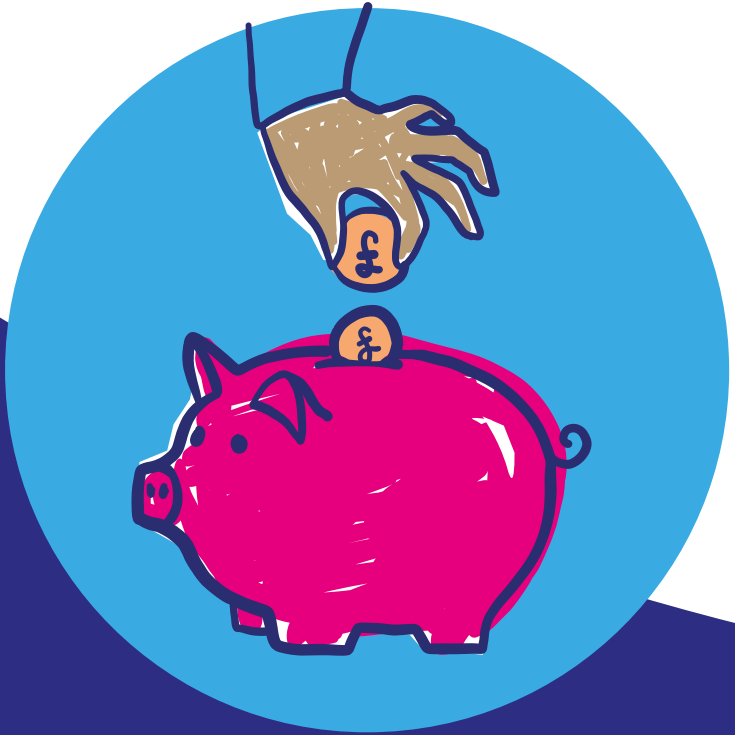


Pension Credit

Extra money if you're on a low income



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 to a guaranteed minimum level.
- **Savings Credit** – this is a bit of extra money if you have some savings or your income is higher than the basic State Pension.

You may be eligible for one or both parts.



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:

£238.00

£363.25

Savings Credit

Weekly extra of:

£17.96

£20.10

Don't be put off if you find out you're only eligible for a small amount of Pension Credit. By claiming it, you may become eligible for other benefits, such as Housing Benefit and Council Tax Reduction.

“Claiming Pension Credit means my other half and I have that bit extra. It's really helped.”

Steve, 68



Which part can I claim?

You may be eligible for Guarantee Credit if:

- you've reached State Pension age – this is 66 years old for both men and women in April 2026 but is gradually increasing from then on to 67 years in 2028
- your weekly income is less than £238 if you're single, or less than £363.25 if you're a couple.

You may be eligible for Savings Credit if:

- you reached State Pension age before 6 April 2016
- you're a couple and both of you reached State Pension age before 6 April 2016.

There isn't a savings limit for Pension Credit – but if you have more than £10,000 in savings, it affects the amount you receive.

If you have a disability, you care for someone, you have dependent children or you have certain housing costs, you might be eligible for Pension Credit even if your income is higher than the amounts above.



Good to know

If you're a mixed-age couple (meaning only one of you is over State Pension age), you normally have to claim Universal Credit until you both reach State Pension age, when you can claim Pension Credit. See our guide **Universal Credit** for more information.

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 get free NHS dental treatment. You can also claim help with the cost of glasses and transport to the hospital.
- You 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 pay rent, you might get Housing Benefit to help.
- If you own your home, you might be eligible for help with housing costs like service charges, 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 £48.15 a week.
- If you have a disability, you might get an extra amount known as a severe disability addition. This can be up to £86.05 a week.
- If you're responsible for a child, you may receive an extra amount included for them.

“I made a claim for Pension Credit and got money off my new glasses.”
Debbie, 78



How do I claim?

You'll need to have the following to hand:

- your National Insurance number
- your bank account details
- information about your income, savings and investments
- information about any private or occupational pensions you have
- details of any housing costs (such as service charges or ground rent)
- your partner's details, if you have a partner.

There are a few different ways you can claim:



Online

Visit www.gov.uk/pension-credit/how-to-claim to claim online.



Phone

Call the Pension Credit claim line on **0800 99 1234**.



Post

Visit www.gov.uk/pension-credit/how-to-claim to download a claim form, or call the claim line to have one posted to you.

If you need help making a claim, contact your local Age UK. In Wales, contact your local Age Cymru. You can find your local Age UK or Age Cymru using the contact details on the next page.

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 7 days a week from 8am to 7pm.

www.ageuk.org.uk

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

www.agecymru.wales

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

www.ageni.org

In Scotland, contact Age Scotland: **0800 124 4222**

www.agescotland.org.uk

Pension Credit claim line

Call to apply for Pension Credit

Tel: **0800 99 1234**

www.gov.uk/pension-credit

What should I do now?

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

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

You can find all of our guides and factsheets on our website, along with lots more useful information. Visit **www.ageuk.org.uk** to get started.

You can order free printed copies of any guide or factsheet by emailing **orders@ageuk.org.uk** or calling our Advice Line on **0800 169 65 65**. Our friendly advisers can also help with any questions.

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

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.



0800 169 65 65
www.ageuk.org.uk



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