



Pension Credit

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3 steps to find out if someone you
know qualifies for Pension Credit
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Age NI delivers care services, provides advice and advocacy, campaigns, fundraises and influences our decision-makers to improve later life for us all.

Read the information below and follow the steps to get an indication of whether someone you know could be getting extra money each week.

What is Pension Credit?

Pension Credit tops up weekly income to a guaranteed minimum level. It is a tax free payment for those who have reached the minimum qualifying age and live in Northern Ireland.

How much Pension Credit could they get?

If they have reached Pension Credit qualifying age, they could get their income topped up to £137.35 a week, or £209.70 if they are a couple. If they're 65 or over, they may still get Pension Credit if their income is around £188.00 a week, or £277.00 if they are a couple.

Can they get Pension Credit if they have savings?

The first £10,000 of their savings is ignored. Even if they have over £10,000 in savings, they may still get something.

Important!

All of these figures could be much higher if the person has extra needs, for example if they are severely disabled, or they are a carer, or they are a home owner with a mortgage, home loan or service charges to pay.

How do you find out if someone could be eligible for Pension Credit?

Step 1

Check whether they are already getting Pension Credit (people don't always know if they are receiving payments or not).

Step 2

Ask them to consider these simple questions depending on their age.

If they are under 65:

- Is your weekly income below £137.35 if you are single or £209.70 if you are a couple?
- Have you got savings of less than £10,000?

If they are over 65:

- Is your weekly income below £188.00 if you are single or £277.00 if you are a couple?
- Have you got savings of less than £10,000?

If anyone receives a disability benefit, they could still qualify if they have income above these amounts.

Step 3

If they answer yes they definitely qualify – encourage them to make a claim.

Ask them to call the Pension Credit Line – one simple call to **0808 100 6165** and no forms to fill out. To make the application easier, please use the check list on the following page to make sure they have the right details handy.

If the answers are no, they still might qualify so:

- Check online using the benefits calculator at **www.a2b.org.uk**
- Call the Age NI Advice Service on **0808 808 7575** for a benefits check

**Call the Pension Credit Line on
0808 100 6165. Applications are
quicker if you have the following
details to hand.**

- National Insurance number
- Bank account and saving details
- Information about your pensions (if you have one)
- Partner's details (if you have a partner)
- Details of any housing costs (such as mortgage, interest payments, service charges)

Call Age NI Advice Service on **0808 808 7575**
or go to **www.a2b.org.uk** to put more money
in your pocket.



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