

# Pension Credit

EXTRA MONEY IF YOU  
HAVE A LOW INCOME



# How you can help

## Our vision is a Scotland where everyone can love later life.

All the information and advice we provide is free and completely impartial and in helping people access their rights and entitlements, it can be life changing.

We are an ageing population and more people than ever are coming to us for support. You can help us be there for those that need us most.



### Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- ▶ Call **03330 15 14 60**
- ▶ Visit **[age.scot/donate](https://age.scot/donate)**
- ▶ Text **LATERLIFE** to **70085** to donate £5.\*



### Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **[age.scot/fundraise](https://age.scot/fundraise)**.



### Leave us a gift in your Will

By choosing to leave us a gift in your Will, you can help Age Scotland to continue being there for vulnerable older people in the years to come. To find out more, call **0333 323 2400** or visit **[age.scot/legacy](https://age.scot/legacy)**.

\* Texts cost £5 plus one standard rate message

# Let's keep in touch



## Sign up to our newsletter

Our regular newsletters by email contain details of our campaigns, services and how you can support our work.

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## Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.



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# What is Pension Credit?

Pension Credit is a means tested benefit for people over State Pension age to help with the cost of living. If you have a low income and modest savings it can top your income up to a level set by the Government. Receiving Pension Credit can entitle you to other help with rent, energy and health costs too.

There are two parts to Pension Credit: Guarantee Credit and Savings Credit

## Can I claim it?

### Guarantee Credit

You could be eligible for Guarantee Credit if:

- You have reached State Pension age (or if you are a couple, you have both reached State Pension age). State Pension age is changing. It was 66 in October 2020, increasing to 67 by 2028.
- Your weekly income is less than £177.10 if you are single, or £270.30 for couples. If your income is higher than this, you may still get some Pension Credit if you have a severe disability, you are a carer or you have certain housing costs, such as service charges for buildings insurance.
- You have capital of £10,000 or less as this will be ignored. There is no savings limit for Pension Credit but if you have capital over £10,000, the amount you get will be reduced.

## Savings Credit

**Savings Credit cannot be claimed by people who reach their State Pension age on or after 6th April 2016.**

You could be eligible for Savings Credit if:

- You reached State Pension age before 6 April 2016
- You have made some provision for your retirement, such as savings or a private pension.

If you are not sure whether you will be eligible call the **Age Scotland helpline** on **0800 12 44 222** and speak with an adviser.

## How much is Pension Credit?

Guarantee Credit will top up your income to a minimum of £177.10 per week if you are single and £270.30 if you are a couple. These rates may be higher if you have a severe disability, are a carer or have certain housing costs.

If you qualify for Savings Credit you can get up to £14.04 per week if you are single and £15.71 if you are a couple.



## How do I apply?

The easiest way to claim is by phoning the **Pension Credit** claim line on **0800 99 1234**.

You can also request a paper application via the claim line.

You can also contact them via textphone on **0800 169 0133**.

It will be quicker if you can have the following details to hand:

- your National Insurance Number
- information about your income, savings and investments
- details of any housing costs
- your partner's details (if you have a partner)
- your bank account details.

You can apply up to four months before you want to start receiving Pension Credit.

You can also request that your claim is backdated for a period of up to three months.

### What if my application is turned down?

If your application is turned down, or you are not happy with the decision, you can ask for a **mandatory reconsideration**. This gives you the opportunity to say why you think the decision is wrong.

Ask an advice agency such as your local Citizens Advice Bureau or council Welfare Rights service for help to challenge the decision. Do this quickly, as you only have one month to challenge the decision from the date it was sent to you.

If your circumstances have changed since you received the decision refusing benefit, and the change means you may now be entitled to Pension Credit, then you should make a new claim.



## Support for Mortgage Interest

If you receive Pension Credit, own your own home and have a mortgage, you may be eligible for help with your mortgage interest payments. Support for Mortgage Interest is paid in the form of a loan which is secured against your home. This means it must be repaid with interest if you sell your property or transfer it into someone else's name.

If you qualify for Support for Mortgage Interest, you can get help with the interest on up to £100,000 of your mortgage. Interest on certain types of loans secured on your property can also be included in the Support for Mortgage Interest amount, for example loans for adaptations for someone with a disability, for essential repairs or to buy out a previous partner.

If you receive Pension Credit, the Support for Mortgage Interest payments can start as soon as your benefit payments begin. If you are making a new claim for Pension Credit, you will be asked additional questions to find out if you are eligible. If you already receive Pension Credit, you can contact the **Pension Service** on **0800 731 0469** to find out if you qualify.

## Other help available if you are receiving Pension Credit

Pension Credit does not just top up your income, it is also a passport to other benefits:

If you are receiving Guarantee Credit you will be entitled to the maximum amount of Housing Benefit and Council Tax Reduction (this may not cover all your costs if other people live with you). If you own your home you may be eligible for help with ground rent and service charges.

You will get a Cold Weather Payment if you receive either part of Pension Credit and the average temperature is, or is forecast to be, 0°C over a seven day period. The payment is currently £25.

You can claim a Funeral Support Payment from Social Security Scotland if you or your partner is receiving Pension Credit and you are responsible for funeral expenses.

If you are receiving Guarantee Credit you will be entitled to help with health costs, for example free dental treatment and travel costs to and from hospital for NHS treatment.

Call The **Age Scotland helpline** on **0800 12 44 222** for more information.





## Useful organisations

### Age Scotland helpline **0800 12 44 222**

The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers.

If you need an interpreter call **0800 12 44 222** and simply state the language you need e.g. Polish or Urdu. Stay on the line for a few minutes and the Age Scotland helpline will do the rest.

You can call us on **0800 12 44 222** for a copy of our publications list or download copies from our website at **[www.agescotland.org.uk](http://www.agescotland.org.uk)**.

### Pension Credit helpline

Call the Pension Credit helpline team to make a claim

Tel: **0800 99 1234**

Textphone: **0800 169 0133**

### Citizens Advice Bureau (CAB)

You can call Scotland's Citizens Advice Helpline on **0800 028 1456** for advice or for details of your local bureau or see their website **[www.citizensadvice.org.uk/scotland/about-us/get-advice-s/](http://www.citizensadvice.org.uk/scotland/about-us/get-advice-s/)**

### Social Security Scotland

You can find information about Social Security Scotland on their website **[www.socialsecurity.gov.scot](http://www.socialsecurity.gov.scot)** or you can call their helpline **0800 182 2222**.

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**Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.**

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**Contact us:**

**Head office**

0333 323 2400

**Age Scotland helpline**

0800 12 44 222

**Email**

info@agescotland.org.uk

**Visit our website**

www.agescotland.org.uk

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