

# Pension Credit

EXTRA MONEY IF YOU  
HAVE A LOW INCOME



# Who we are

**Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 and promote their rights and interests.**

**Our vision** is a Scotland which is the best place in the world to grow older.

**Our mission** is to inspire, involve and empower older people in Scotland, and influence others, so that people enjoy better later lives.

**We have three strategic aims:**



**We help older people to be as well as they can be**



**We promote a positive view of ageing and later life**



**We tackle loneliness and isolation**

# How we can help

**We know that growing older doesn't come with a manual. Later life can bring changes and opportunities to your life and you may need to know about rights, organisations and services which are unfamiliar to you.**

That's why we provide free information and advice to help you on a range of topics including benefits and entitlements, social care, legal issues such as Power of Attorney, housing and much more. All of our guides are available to download for free from our website, or you can contact our helpline team to have copies posted to you for free.

Our **helpline** is a free, confidential phone service for older people, their carers and families in Scotland looking for information and advice.

Later life can bring times when you just need someone to talk to. Our **friendship line** is part of our wider helpline and older people can call us for a chat. We're here to listen, provide friendship and offer support.



**Call us free on: 0800 12 44 222**  
**(Monday – Friday, 9am – 5pm)**



**Visit [agescotland.org.uk](https://www.agescotland.org.uk)**  
**to find out more.**



# What is Pension Credit?

Pension Credit is a means-tested benefit for people who have reached State Pension age, to help with the cost of living. You may be eligible if you have a low income and modest or no savings.

Note that both members of a couple need to have reached State Pension age before they can make a new claim for Pension Credit. The only exception is if one of you is getting Housing Benefit for people over State Pension age.

State Pension age is 66 until May 2026 and will then gradually increase to 67 by March 2028. You can check your State Pension age at [www.gov.uk/state-pension-age](http://www.gov.uk/state-pension-age).

There are two parts to Pension Credit:

**Guarantee Credit** – a top up of your weekly income to a level set by the Government. You may be eligible if your calculated income is less than the level the Government sets.

**Savings Credit** – a weekly payment of up to £17.01 for a single person and £19.04 for a couple. You could be eligible if you reached State Pension age before 6 April 2016 and you saved for retirement, for example with a personal or workplace pension, or in a savings account.

For more information about eligibility for Savings Credit call the **Age Scotland helpline** on **0800 12 44 222**.

## Extra entitlements with Pension Credit

Receiving one or both parts of Pension Credit can entitle you to other help, for example with housing, energy and health costs. There is more information about this on page 5.

# Who gets Guarantee Credit

You could be entitled to Guarantee Credit if your weekly income is less than £218.15 if you are single, or £332.95 combined income for a couple. If you are entitled, Guarantee Credit will top up your income to at least these amounts. You may be entitled to an additional amount if you have certain disabilities, are a carer or have specific housing costs.

## How much would I get?

The Government calculates your entitlement by looking at your income, your capital and savings and your circumstances. If you are part of a couple, you will be assessed jointly.

Income includes your State Pension and work or private pensions, but disability benefits such as Personal Independence Payment, Adult Disability Payment and Attendance Allowance are ignored.

Capital and savings are assumed to generate a weekly income of £1 for every £500, or part of £500, you have over £10,000. The value of your normal home is ignored but the value of any additional properties is included.

You may also be entitled to more than the basic amount of Guarantee Credit if your circumstances mean you:

- are a carer
- receive a disability related benefit
- have dependent children
- have to pay certain housing costs, such as occupancy charges, ground rent, reasonable maintenance charges, or charges for cleaning of communal areas and windows.

## Additions to the basic amount

Your income may be topped up beyond the basic £218.15 (single) or £332.95 (couple) in certain circumstances. The most common additions are for:

- **People living with a disability** – if you live alone, receive a qualifying benefit, and no-one receives Carer's Allowance for looking after you, you may be entitled to an additional **£81.50** weekly. The qualifying benefits are:
  - Attendance Allowance
  - Disability Living Allowance care component (highest or middle rate)
  - Personal Independence Payment daily living component
  - Armed Forces Independence Payment
  - Constant Attendance Allowance
  - Adult Disability Payment care component.

You may be classed as living alone if you live with other people who also have disabilities.

- **Carers** – if you spend 35 hours a week or more caring for someone who receives a disability benefit like Attendance Allowance, you may be entitled to an additional **£45.60** weekly. Get advice about this, as claiming Carer's Allowance could reduce the means-tested benefits of the person you care for. See our **Carer's Allowance** guide for more information.



Carer's Allowance is being gradually replaced by Carer Support Payment in Scotland. Call the **Age Scotland helpline** on **0800 12 44 222** for more information.

## Extra entitlements

Receiving Pension Credit makes you eligible for other help. The help you are entitled to depends on which part(s) of Pension Credit you receive.

If you receive **either Savings Credit or Guarantee Credit** you are entitled to:

- an automatic Winter Heating Payment from Social Security Scotland
- a free TV licence if you are 75 or over
- a cheaper social tariff from your broadband supplier, if available
- a Funeral Support Payment that you can claim from Social Security Scotland - you must be the closest living relative and meet certain other conditions
- possible help paying your mortgage interest - see the next page for more information.

Additionally, if you receive **Guarantee Credit**, you can also claim:

- help with health costs - e.g. free dental treatment, vouchers for glasses and travel costs to and from hospital for NHS treatment
- Council Tax Reduction and help with rent from Housing Benefit - the amount you get will depend on your living circumstances, but it will not be affected by how much capital you have.

If you get **Savings Credit** only:

- you may be entitled to Housing Benefit or Council Tax Reduction - this will depend on your income, capital and other circumstances.

Other entitlements may be available from the Government, decided on a yearly basis. Call the **Age Scotland helpline** on **0800 12 44 222** for more information.

# Help with 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.

The loan must be repaid with compound interest if you sell your property or transfer it into someone else's name. If you are buying a new home, you may be able to transfer your Support for Mortgage Interest loan to the new property.

For information about the scheme call the **Age Scotland helpline** on **0800 12 44 222**, contact your local Citizens Advice Bureau or see the Government website:  
**[www.gov.uk/support-for-mortgage-interest](http://www.gov.uk/support-for-mortgage-interest)**





# Do I qualify for Pension Credit?

The Age Scotland online benefits calculator can give you an idea of whether you might qualify: **[www.age.scot/benefitscalculator](http://www.age.scot/benefitscalculator)**.

However, it is a good idea to have a benefit check with an experienced adviser who can check your entitlement and answer any questions you have. Benefit rules can be complicated, and benefit rates change every year.

A full benefit check will look at your entitlement to Guarantee Credit, Savings Credit and other help too.

You can request a benefit check by calling the **Age Scotland helpline on 0800 12 44 222**.

Age Scotland's **What is a benefit check?** guide explains what is involved and the information the adviser will need from you.



## How do I apply?

You can apply for Pension Credit up to 4 months before you reach State Pension age. If you are past your State Pension age you can ask for your claim to be backdated for up to 3 months.

There are several ways to apply, including:

- by phone – call **0800 99 1234**
- online – **[www.gov.uk/pension-credit](http://www.gov.uk/pension-credit)**
- by post – you can call to request a claim form or download a copy from the Government website and print it off

See the Government website for the full list of ways to apply. You will need to have the following details to complete your application:

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





## What to do if things go wrong

Most claims for Pension Credit go smoothly, but there can be problems such as mistakes about your entitlement or delayed payments.

## Complaints

If you need to complain about a process such as a delay, or how you have been treated, you can contact the department dealing with your claim by phone or in writing.



You need to let them know:

- your National Insurance number, name, address and contact number
- which benefit you are complaining about
- what happened, when it happened and how it affected you
- what you want them to do to put things right.

## Challenging a decision

If you think a decision about your Pension Credit is wrong, you normally have a month from receiving the decision to ask for the decision to be looked at again. This is called a mandatory reconsideration. If that is not successful you can then ask for an appeal which will be considered by an independent tribunal.

For detailed information call the Age Scotland helpline on **0800 12 44 222** or see our **Challenging benefit decisions** guide.



## Useful contacts



### 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. You can also download or order publications 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 details of your local bureau, or visit **[www.cas.org.uk](http://www.cas.org.uk)**.

### 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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Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age Scotland or any of its subsidiary companies or charities.

# How you can help

## Our vision is a Scotland which is the best place in the world to grow older.

All the information we provide is free and impartial. It helps older people access their rights and entitlements and can be life changing.

We are also a lifeline for older people who are feeling lonely and isolated. You can help us to support older people who need us most.

Together, we can make a difference.



### 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**
- ▶ Text **AGESCOTGIVE** to **70085** to donate £5\*
- ▶ Complete the **donation form** and return by Freepost



### Fundraise

Whether it's having a bake sale or running a marathon, 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**.



### Leave us a gift in your Will

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

\*Texts cost £5 plus one standard rate message

# Please donate today



Complete the form and return to RSBS-KEHC-GBBC, Age Scotland, Edinburgh, EH9 1PR

## Your details

Title:	Forename:	Surname:
Address:		
	City:	
Postcode:	Date of birth:	

By providing us with your telephone number and email address you are consenting to us contacting you via phone, text and email.

Email:	
Home tel:	Mobile tel:

## I WOULD LIKE TO DONATE

£75  £50  £25  Other (£)

I wish to pay by (please tick):

MasterCard  Visa  CAF

CharityCard  Cheque  (payable to Age Scotland)

Signature

Name on Card

Card No.

Expiry date  Security code

Date

I prefer not to receive a thank you acknowledgement for this donation

I would like information about leaving a gift in my Will

## I WOULD LIKE TO MAKE MY DONATION WORTH 25% MORE

*giftaid it*

I want Age Scotland\*\* and its partner charities to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations.

I am a UK tax payer and understand that if I pay less income tax and/or capital gains tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.

**Yes, I want Age Scotland\*\* to claim Gift Aid on my donations**

**I do not wish you to claim Gift Aid on my donations**

Date

## Keeping in touch

We will stay in contact by post unless you ask us not to. We will never sell your data and we promise to keep your details safe and secure. You can change your mind at any time by emailing us on [contact@agescotland.org.uk](mailto:contact@agescotland.org.uk) or calling us on 0333 323 2400.

You can read Age Scotland's privacy policy at [age.scot/privacypolicy](https://www.agescotland.org.uk/age.scot/privacypolicy).

\*\*Age Scotland, part of the Age Network, is an independent charity dedicated to improving the later lives of everyone on the ageing journey, within a charitable company limited by guarantee and registered in Scotland.  
Registration Number: 153343. Charity Number: SC010100. Registered Office: Causewayside House, 160 Causewayside, Edinburgh EH9 1PR.

**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.**

**Our vision is a Scotland which is the best place in the world to grow older.**

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## Let's keep in touch

### 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



### Sign up to our newsletter

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

Sign up today at [agescot/roundup](https://www.agescotland.org.uk/agescot/roundup)



### 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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