

Checking your benefits entitlement

N.B. This information sheet is for those over state pension age and should be read in conjunction with

Age UK Information Guide 43: More money in your pocket

Age UK Information Guide 50: Pension Credit

Age UK Information Guide 49: Attendance Allowance

You can obtain these by calling 0800 678 1602 or going to:

www.ageuk.org.uk/publications/age-uk-information-guides-and-factsheets

With financial difficulties becoming an issue for more and more people, now is a good time to check your benefits entitlement.

New Government grants of £650 for support with fuel bills check if you were getting a means-tested benefit on 25th May 2022. However, Pension Credit can be awarded and then backdated for up to 3 months, if you can show you have been eligible for that whole period.

Basically this means you have up to 24th August 2022 to check if you are eligible and to get an application underway in order to potentially access the new Government grant. However, regulations are still being written at this time so we cannot guarantee this.

You may have been put off claiming in the past because it would impact on your care fee cost, for example, but the new Government grant will not have an impact on your care charge (any Pension Credit gain, may still increase your charge).

You can ask a local advice centre to help you, or if you have access to the internet there are several well-known benefits check websites that you can use.

Whichever route you take, first of all you'll need to gather together information about your finances. This means:

- **Your income** – this could be from pensions, wages from work, rent from a lodger or any other income that you get. You will also need to know any benefits you currently get (such as Attendance Allowance, Disability Living Allowance, Personal Independence Payment or Carers Allowance)

- **Savings** – this could be in bank accounts, bonds, ISA's or kept at home. If you have savings shared with someone other than your partner you will need to know the value of your share
- **Investments** – you will need to know the approximate value if you cashed in on your investment. If you have investments shared with someone other than your partner you will need to know the value of your share. *The value of some types of investment are ignored and you may need specific help from an advice agency about whether to include it or not*
- **Property or land** – this includes only properties or land you own in addition to your current home and garden
- **Your rent and/or council tax amounts**

If you are a couple that live together (whether married or not), you will need this information for both of you, as it will be a joint claim.

Additional information for people who look after someone (informal carer):

- who you care for and whether *they* get any disability benefits (such as Attendance Allowance, Disability Living Allowance or Personal Independence Payment)
- the type and level of support you provide on a day-to-day basis

How to check your current benefits income

If you are not sure what benefits you already get and can't find any letters from the Department of Work and Pensions (DWP), you could check your bank statement.

DWP payments are usually marked with the letters **DWP** and your National Insurance number (2 letters, 6 numbers and 1 letter long) then the initials of what the payment is:

SP = State Pension

PC = Pension Credit

AA = Attendance Allowance

DLA = Disability Living Allowance

PIP = Personal Independence Payment

CA = Carers Allowance (if you get a state pension which is more than £67.25 per week, it would be very unusual for you to get CA)

If you're still not sure what payments you get, you can call the DWP on 0800 731 0469 (you will need your National Insurance number when you ring).

Internet based benefits calculators (from national, independent charities)

Age UK

<https://benefitscheck.ageuk.org.uk/Home/Start/>

Entitled To

<http://www.entitledto.co.uk/benefits-calculator/entitlement-calculator.aspx>

Turn2Us

<http://benefits-calculator.turn2us.org.uk>

Local advice agencies who can help

Age UK Oxfordshire advice line - 0345 450 1276

Agnes Smith advice centre (Blackbird Leys, Oxford) - 01865 770206

Barton advice centre (Oxford) - 01865 744165

Berinsfield Information & Volunteer centre – 01865 343044

Citizens Advice - across Oxfordshire - 03444 111 444

Rose Hill & Donnington advice centre (Oxford) - 01865 438634

Vale Community Impact (previously named Wantage Independent advice centre)
– 01235 765348



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