

Pension Credit Myth Busters

I already receive my State Pension. Isn't Pension Credit the same thing?

No. If your State Pension is below a certain amount, Pension Credit can 'top it up' but you need to apply.

I won't be eligible for Pension Credit

Around 1.4 million households already receive Pension Credit. Check whether you may be entitled by using www.gov.uk/pension-credit-calculator. You will not need to provide any personal information to use the checker.

I applied for Pension Credit before and was refused

You may have applied previously and been advised that you were not eligible. However, your circumstances may have changed which could mean that you are now eligible.

I would get so little, it's not worth claiming

The average Pension Credit award is over £67 per week, around £3,500 per year. Pension Credit can also provide a passport to help with things like rent, council tax, Cold Weather Payments and a free TV licence for people aged 75 and over.

I have savings, so I won't get anything

You can have savings or another pension and still get Pension Credit. There is no capital cut-off limit and savings of under £10,000 are ignored.

I own my own home, so I won't get anything

Homeowners can get Pension Credit too; almost half of the people who get Pension Credit own their own home.

I am not old enough to claim Pension Credit

You can start your claim up to 4 months before you reach State Pension age.

I cannot get a State Pension, so will not be eligible

You may be entitled to Pension Credit, even if you are not entitled to a State Pension.

It's too complicated and not worth the effort

- You can claim with one simple, free, phone call to **0800 99 1234**
- At www.gov.uk/pension-credit/how-to-claim You can:
 - download & fill out a paper claim form. Then post it to the Pension Service
 - make an online claim