

Benefits Check: Pension Age +

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Step 1: Benefits for Care and Mobility Needs – DLA, PIP and AA

Step 2: Other Non-Means-Tested Benefits

Step 3: Guarantee Credit

Needs	
Personal Allowance	
Severe Disability Premium(s)	
Carer's Premium(s)	
Child Additions	
Disabled Child Additions	
Total	

Income	
Total	

Guarantee Credit or Excess Income	
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Step 4: Savings Credit: *for a woman born before 6th April 1953, or a man born before 6th April 1951.*

Single	
Qualifying Income: QI <i>Income figure from step-3, minus any Tax Credit or maintenance payments</i>	
If your QI is £218.15 or more, your Maximum Savings Credit is 17.01	
If your QI is less than 218.15 then work out: <i>QI minus 189.80</i>	
<i>Then times that answer by 0.6. The result is your Maximum Savings Credit</i>	

Couple	
Qualifying Income: QI <i>Income figure from step-3, minus any Tax Credit or maintenance payments</i>	
If your QI is £332.95 or more, your Maximum Savings Credit is 19.04	
If your QI is less than 332.95 then work out: <i>QI minus 301.22</i>	
<i>Then times that answer by 0.6. The result is your Maximum Savings Credit</i>	

If you got Guarantee Credit at step 3, you get Maximum Savings Credit

If you did not get Guarantee Credit, work out Excess Income from step-3 x 0.4	
<i>Then minus that amount from your Maximum Savings Credit to get your Actual Savings Credit</i>	

If you did not get Guarantee Credit, work out Excess Income from step-3 x 0.4	
<i>Then minus that amount from your Maximum Savings Credit to get your Actual Savings Credit</i>	

Step 5: Housing Benefit – For People Who Do Not Get Guarantee Credit

If you get Guarantee Credit from step 3 you get the maximum possible Housing Benefit for your tenancy. You don't have to make any contribution based on your income.

If your income is too high for you to get Guarantee Credit you may have to use some of the excess income to contribute to your rent.

This bit won't work if you are also claiming for children

Excess Income *Income minus Needs, From Step 3*

Add any Savings Credit from step 4

Adjustment if born before 1st April 1955: *minus 17.50 single or 19.05 couple*

Then multiply by 0.65 to get your rent contribution