

Pension Credit (2025-26)

If you are over State Pension age and living on a low income, you might be eligible for Pension Credit. This is extra money to help you cover everyday costs, even if you have other income, savings or assets. It is separate from your State Pension and comes in two parts.



What is Guarantee Credit?

You may be eligible if you have reached State Pension age (currently 66 for men and women,) and have a weekly income below **£227.10** if you are single or **£346.60** if you are in a couple, and one of you is above State Pension age.

If your weekly income is higher than these levels, you could still claim Guarantee Credit if you (or your partner) are above State Pension Age, and:-

- Have a severe disability.
- Are a carer.
- Have to pay housing costs, such as a mortgage.

Guarantee Credit tops up your weekly income to a guaranteed minimum level. From April 2024 to March 2025, the minimum levels are:

- **£227.10** for a single person over State Pension Age
- **£346.60** for a couple where one person is over State Pension Age.

What is Savings Credit?

You may still be eligible for extra money if you have some savings, or your income is higher than basic State Pension if you, or your partner if in a couple, have reached State Pension Age before 6 April 2016. You could receive up to:

- **£17.30** per week if you are single.
- **£19.36** per week if you are in a couple.

If you have more than £10,000 savings, it may affect how much you receive.



Midlothian Financial Inclusion Network

c/o Midlothian Community Action, 4/6 White Hart Street, Dalkeith EH22 1AE
Scottish Registered Charity SC035964. Scottish Limited Company SC282964
Registered Office: 14a John Street, Penicuik, Midlothian, EH26 8AB

How do I apply for Pension Credit:-

Phone **0800 99 1234**, Monday to Friday, 8 am to 6 pm, and you can complete the application over the phone.

Or, you can apply online at <https://tinyurl.com/Claim-Pension-Credit> or by scanning this QR code.



Have the following information available when you apply:-

- Your National Insurance number.
- Bank or building society details.
- Information on your income, savings and investments.
- Information about your pension.
- Details of housing costs, like rent, mortgage interest or service charges.
- The same details for your partner (if you are in a couple.)

If you receive Pension Credit, you may also be entitled to:-

- ✓ **Free NHS** dental treatment, hospital transport and help paying for glasses.
- ✓ **Carer's Addition** worth up to £46.40 per week, if you are a carer.
- ✓ **Severe Disability Premium** of up to £82.90 per week if you are disabled.
- ✓ **Council Tax Reduction**, which can pay your Council Tax bill in full.
- ✓ **Housing Benefit**, if you rent your home, which pays the rent in full.
- ✓ **Home-owners** may be eligible for help with the cost of mortgage interest, ground rent and/or service charges.
- ✓ **Free TV License** if you are over 75.
- ✓ **Winter Heating Payment** of £58.75 (may change for winter 2025-26.)

These apply if you receive Pension Credit as a single person or as a couple.

Should I re-apply for Pension Credit?

If your claim for Pension Credit is unsuccessful, it is worth re-applying if your circumstances change, both for the additional money and for the additional entitlements that come with being in receipt of Pension Credit.