

Checking your benefits entitlement

You may like to read this information sheet alongside:

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.

Government grants for support with fuel bills commonly check if you were getting a means-tested benefit, such as Pension Credit, so it's important to ensure you're not missing out.

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 information about your finances. This means:

- **Your income** – this could be from state pensions, occupational 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)
- brief details of the type and level of support you provide on a day-to-day basis

You may need to seek advice if you don't live with the person you care for, as applying for new benefits could have an effect on benefits they get.

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 £69.70 per week, it would be very unusual for you to get CA)

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

If you get care and support from Oxfordshire County Council

Many welfare benefits are counted as income when your care charges are calculated, so make sure you tell them if you get any new benefits.

Internet based benefits calculators

There are many different free and independent calculators online that guide you through what information to include and will give you a list of what you could be entitled to and how to begin the process of applying.

Age UK

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

Entitled To

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

Turn2Us

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

Contacting the Pension Service on the phone to check if you are eligible

You can ring the Pension Service who can check your eligibility for Pension Credit over the phone on 0800 99 1234 (8am to 6pm weekdays).

Local advice agencies who can help

If you're not sure how to check online or would like some help to understand whether you are entitled to any benefits, there are plenty of places which can advise you. Please understand that it may take a little time for services to get back to you, but they will do so as quickly as possible.

Age UK Oxfordshire Advice Line - 0345 450 1276 www.ageuk.org.uk/oxfordshire

Agnes Smith Advice Centre (Blackbird Leys, Oxford) - 01865 770206

Barton Advice Centre (Oxford) - 01865 744165

Berinsfield Information & Volunteer Centre – 01865 343044

Citizen's Advice: Cherwell 0808 278 7906

Oxford City 0808 278 7909

South & Vale 0808 278 7907

West Oxfordshire 0808 278 7908

www.citizensadvice.org.uk

Oxford City Council Benefit Team - 01865 249811 www.oxford.gov.uk

Oxfordshire Mind – Benefits for better mental health 01865 247788

Rose Hill & Donnington Advice Centre (Oxford) - 01865 438634

Vale Community Impact (previously named Wantage Independent Advice Centre) – 01235 765348

This information guide has been prepared by Age UK Oxfordshire and contains general advice only, which we hope will be of use to you. Nothing in this guide should be construed as the giving of specific advice and it should not be relied on as a basis for any decision or action. Neither Age UK Oxfordshire nor any of its subsidiary companies or charities accepts any liability arising from its use. We aim to ensure that the information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time.

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 UK Oxfordshire or any of its subsidiary companies or charities. Every effort has been made to ensure that the information contained in this guide is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

Age UK Oxfordshire is a local independent charity, working with and for all older people and their carers throughout the county. We are members of the Age UK network. Age UK Oxfordshire is a Company Limited by Guarantee Registered in England & Wales 4328143 & Registered Charity Number 1091529.