



## Checklist

# Winter benefits

Check whether you can get these benefits to help with the cost of living this winter.

### Two key benefits for people over State Pension age

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### Extra benefits you can get in winter

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#### Important

The help you can get this winter is subject to change.  
For up-to-date information, visit  
**[independentage.org/get-advice/money/benefits/  
financial-help-cold-weather](https://independentage.org/get-advice/money/benefits/financial-help-cold-weather)**.

## Two key benefits for people over State Pension age

### Pension Credit

- Extra money from the government to top up your pension income if you're on a low income. It also acts as a passport to other entitlements, such as Cold Weather Payment, Council Tax Reduction and help with health costs.
- You may qualify if your income is less than a certain amount a week. It might be more if you have a disability or care for someone else. Our guide **Pension Credit** will have the specific amounts for this financial year.
- It's worth applying even if you have savings.
- Claim online at **gov.uk/pension-credit/how-to-claim** or call the Pension Credit claim line on **0800 99 1234**.

### Attendance Allowance

- Extra money if you have a long-term disability or health condition.
- You may be able to claim if you need help with personal care or need someone with you to keep you safe.
- It's not means-tested, which means your savings and income are not taken into account.
- You can spend the money however you want.
- If you're claiming Disability Living Allowance or Personal Independence Payment, get advice before you start your claim.
- Claim online at **gov.uk/attendance-allowance/how-to-claim** or call the Attendance Allowance helpline on **0800 731 0122**.



For more information, see our free guides **Pension Credit** and **Attendance Allowance**.

You can find them online at **independentage.org/publications**, or order them through our Helpline on **0800 319 6789**.

## Extra benefits you can get in winter

### Winter Fuel Payment

- Extra, tax-free money each winter if you have reached State Pension age and have lived in the UK for a specified 'qualifying week'. The qualifying week changes every year, so contact the Winter Fuel Payment helpline to check on **0800 731 0160**.
- Most payments are made automatically through your State Pension between November and December. The payment you get is based on your age, whether you receive certain benefits and who you live with.
- If you haven't been paid by 26 January 2024, contact the Winter Fuel Payment helpline to make a claim on **0800 731 0160**.
- You only need to claim once – after this, you'll receive payments automatically every year.

### Cold Weather Payment (England and Wales)

- Between 1 November and 31 March, each time the average temperature falls below 0°C for seven days in a row where you live, you'll automatically receive £25.
- You may qualify if you get Pension Credit or certain other benefits like Support for Mortgage Interest. You won't be eligible if you're living in a care home.
- You should get a payment within 14 working days. It's paid automatically into the same bank or building society account as your benefit payments.
- If you think you should have received a payment but haven't, contact your pension centre.

### Winter Heating Payment (Scotland)

- Winter Heating Payment has replaced the Cold Weather Payment in Scotland.
- It is a one-off payment of £55.05 to people who receive certain benefits, such as Pension Credit. It does not depend on how low the temperature gets.
- If you qualify, you should receive it automatically. The next payment is expected to be made in February 2024.

## Warm Home Discount

- Money taken off your energy bill if you get Pension Credit or have a low income. It is usually worth £150.
- To get the discount, you must qualify for Pension Credit and have your or your partner's name on the bill, and your supplier has to be signed up to the Warm Home Discount scheme.
- You can check if they are signed up online ([gov.uk/the-warm-home-discount-scheme/energy-suppliers](https://gov.uk/the-warm-home-discount-scheme/energy-suppliers)) or by calling the Warm Home Discount helpline (**0800 731 0214**).

## Cost of living benefits

### Cost of Living Payment

- If you get means-tested benefits like Pension Credit, you will get a Cost of Living Payment. If you qualify, you will have received payments in spring and autumn 2023, with a further payment of £299 in spring 2024.
- If you have reached State Pension age, you will also get an up to £300 Pensioner Cost of Living Payment. You have to claim Winter Fuel Payment to get this extra payment. It will be paid on top of any other benefits you get and won't affect them. It will be paid as a top-up to your Winter Fuel Payment in November or December 2023.
- If you claim disability benefits like Attendance Allowance, you should have received a one-off Disability Cost of Living Payment of £150 in June or July 2023. You must've been claiming a disability benefit from 1 April 2023 to qualify.



### More information

You can find out more about benefits at [independentage.org/get-advice/money/benefits](https://independentage.org/get-advice/money/benefits). See if you qualify at [independentage.org/benefit-calculator](https://independentage.org/benefit-calculator) or call **0800 319 6789** for a free, confidential benefits check.

Our guide **Winterwise** has more information about how you can stay well through winter.