



**Independent
Age**



Moneywise

**How to boost your income
and save money**



Thank you

We would like to thank those who shared their experiences as this guide was being developed, and those who reviewed it for us.

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We spoke to older people about their experiences. Their quotes appear throughout. We have changed the names of some of the interviewees who wished to be anonymous. Some of the images seen throughout this guide are posed by friends of Independent Age.

The PIF TICK is the UK-wide Quality Mark for Health Information.

About this guide

Money can be tight at times, especially once we retire and find ourselves living on a fixed income. Meanwhile our fuel bills, travel costs and general living expenses might go up. This guide can help you boost your income and cut your bills – by claiming benefits you may not have realised you're entitled to, getting help with energy costs and shopping around to find the best deals for you.

If you're claiming Universal Credit, the rules around some of the benefits we mention in this guide will be different. Contact Citizens Advice for help:

- England – **0800 144 8848**
- Scotland – **0800 028 1456**
- Wales – **0800 702 2020**
- **citizensadvice.org.uk**.



In this guide, you'll find references to our other free publications. You can order them by calling **0800 319 6789**, or by visiting **independentage.org/publications**.



1. I need general advice on boosting my income

If you find it hard to make ends meet each month, or worry about how you're going to pay your next bill, there may be ways you can get some extra money coming in.

1. I need general advice on boosting my income

Claim Pension Credit

If you do one thing after reading this guide, make a claim for Pension Credit. Many people who qualify for Pension Credit aren't claiming it, and it only takes one phone call to find out if you can get it.

Pension Credit comes in two parts and you may qualify for one or both.

- **Guarantee Credit** can top up your income to a weekly minimum amount of £218.15 if you're single or £332.95 if you're a couple. These amounts could be higher if you have certain disabilities, caring responsibilities or housing costs.
- **Savings Credit** may give you extra money each week if you've saved some money towards retirement. However, only people who reached their State Pension age before 6 April 2016 may be entitled to claim it.

To make a claim, call the Pension Credit Claim Line on **0800 99 1234** or visit **[gov.uk/pension-credit/how-to-claim](https://www.gov.uk/pension-credit/how-to-claim)**.



Read our guide **Pension Credit** to find out more.



“ People sometimes think it isn't worth claiming Guarantee Pension Credit because they'd only be a few pounds better off. They don't realise that once you get it you're entitled to many other perks, like free NHS dental treatment and help paying your rent and Council Tax. And, if you're 75 or over, you can claim a free TV licence.
Billy, Independent Age adviser

1. I need general advice on boosting my income

The State Pension

You won't get your State Pension automatically, so make sure you claim it. You should be contacted about this at least two months before you reach State Pension age. If you haven't been contacted, call the claim line on **0800 731 7898**.

You can check your State Pension age by using the calculator on **gov.uk/state-pension-age** or call the Future Pension Centre to find out when you can claim and to get a free State Pension forecast (**0800 731 0175**, **gov.uk/check-state-pension**).

What can I get?

If you reached State Pension age before 6 April 2016, the full basic State Pension rate is £169.50 a week. If you reached State Pension age on or after this date, the full rate is £221.20 a week. In both cases, the actual amount you'll get depends on your National Insurance record.

Check if you've got any gaps in your National Insurance record at **gov.uk/check-national-insurance-record** or by calling **0300 200 3500**, to make sure you don't miss out on any retirement income.



Read our guide **The State Pension** to find out more.

Make sure you're claiming all the benefits you're entitled to

Call Independent Age on **0800 319 6789** to arrange a free benefits check, or try our online benefits calculator (independentage.org/benefits-calculator). You may be surprised by what you could claim.

You may qualify for extra support with the cost of living if you're getting your State Pension or certain other benefits. For more information, see **page 38** or our Cost of living webpages (independentage.org/cost-of-living-support).

“ I called the Independent Age Helpline for a welfare benefits check. They identified I was on a low income and had limited savings. I'm over the moon with the increase I've received.

1. I need general advice on boosting my income

Check whether you're on the best deal for your insurance and utilities

It's easy to sign up for a deal and never think to change it, but you could save money by shopping around. Look at your insurance policies, utility companies, and telephone and broadband providers. You can call around other companies to get quotes, or use a price comparison website – visit **moneyhelper.org.uk/en/everyday-money/budgeting/price-comparison-sites-guide** for more information.

If you're claiming Pension Credit or some other benefits, you may be able to get a cheaper broadband or phone package. Ask your provider if they have a social tariff or visit **independentage.org/get-advice/money/social-tariffs**.

“ I was about to cancel my broadband and do without, and then I found out about the social tariff. It's made a big difference. I'm so relieved I got it.

Consider switching your bank account

Lots of us have been with the same bank for years – maybe even all our lives. Are you still happy with what they offer? What are their benefits, charges and fees? Have they closed your local branch? Are the overdraft charges too high?

Switching bank accounts is easier than ever, because your new bank will do all the work for you. Use a price comparison website to compare current accounts or contact the banks directly to see what they can offer you. MoneyHelper has more information (**0800 138 7777**, moneyhelper.org.uk/en/everyday-money/banking).

Trace lost money

It's easy to lose track of old bank accounts, pensions or insurance policies. Contact one of these organisations to get help finding them.

- **Pensions** – contact HMRC on **0300 200 3500** if you can't remember the name of your personal or workplace pension scheme(s). Once you have the names, use the Pension Tracing Service (**0800 731 0193**, gov.uk/find-pension-contact-details) to recover your pensions.

1. I need general advice on boosting my income

- **Bank or building society accounts** – use the free My Lost Account service (mylostaccount.org.uk) to find forgotten accounts. If you're not online, call UK Finance about bank accounts (**020 3934 0329**) or the Building Societies Association (**020 7520 5900**) for help.
- **Insurance policies** – contact the insurance company directly. The Association of British Insurers has useful information on its website about how to trace an insurance policy (**020 7600 3333**, abi.org.uk/data-and-resources/tools-and-resources/tracing-an-insurance-policy).



Pay your bills by direct debit

Setting up direct debits for your bills is a good way to make sure you never miss a payment. You may get a discount for paying this way too. Contact the organisations you're paying to find out how to set one up.

Check your direct debits and standing orders

Take a look at your bank statement – are there any direct debits or standing orders for services you no longer use? Make sure you cancel anything you're no longer using and check whether you can get a refund if you've overpaid.

Get a free or discounted TV licence

You can get a free TV licence if you (or someone in your household) are 75 or over and receiving Pension Credit (see **page 4**). You can also get a discount if you're registered blind (severely sight impaired), or living in sheltered housing or residential care. To find out more about these and other discounts, contact TV Licensing (**0300 790 6117**, tvlicensing.co.uk).

Discounts for over-60s

Many shops, museums, theatres and leisure centres offer discounts once you're 60.

1. I need general advice on boosting my income

Take control of your debt

There's no shame in admitting if debt is becoming a problem for you. If you're finding it difficult to repay what you owe, there is help available.

Don't be tempted to use credit cards, Buy Now Pay Later agreements or payday loans to fix the problem. Instead, contact the debt charities National Debtline (**0808 808 4000**, nationaldebtline.org) or Stepchange (**0800 138 1111**, stepchange.org) for free, independent advice.

Visit our debt webpages for more information and ways to get support (independentage.org/get-advice/money/debt).



Good to know

Many organisations, such as MoneyHelper, have budgeting tools to help you work out your spending (moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner). Our debt webpages have information about other budgeting tools you can try (see above).



2. I need help heating my home and reducing my fuel bills

With fuel bills increasing, most of us are looking for ways to cut the cost of heating our homes.

2. I need help heating my home and reducing my fuel bills

Claim the benefits you're entitled to

Winter Fuel Payment

This is an annual payment. If you qualify, you'll get a letter in October or November telling you how much Winter Fuel Payment you'll get. You'll usually be paid automatically if you get a State Pension or certain other benefits. Call the Winter Fuel Payment Centre to find out more (**0800 731 0160**, **gov.uk/winter-fuel-payment**).

In winter 2024 in Scotland, Pension Age Winter Heating Assistance will replace Winter Fuel Payment. For more information, visit **gov.scot/policies/social-security/help-with-heating-costs**.

Cold Weather Payment

In England and Wales, if you get Pension Credit or certain other benefits, you'll usually get a Cold Weather Payment of £25 each time the temperature in your area is at 0°C (32°F) or below for seven days in a row between 1 November and 31 March. This is paid to you automatically. See **page 4** for more information about claiming Pension Credit.

If you live in Scotland and you get Pension Credit or certain other benefits, you'll get a Winter Heating Payment of £55.05. This is an annual payment and does not depend on the temperature. You'll get it automatically in February.

Warm Home Discount

You may qualify for a discount on your electricity or gas bill if you receive Guarantee Pension Credit or you're on a low income. It is usually worth £150. Contact your energy supplier or the Warm Home Discount Scheme to find out more (**0800 107 8002, gov.uk/the-warm-home-discount-scheme**).

Switching energy tariff or supplier

Switching can be a good way to save money on your fuel bills. There may be fewer deals at the moment, but it's still a good idea to check that you're on the best tariff. Contact your supplier or visit **ofgem.gov.uk/information-consumers/energy-advice-households/switching-energy-tariff-or-supplier** for more information.

2. I need help heating my home and reducing my fuel bills

Make energy efficiency changes

You may get help with insulating your home through the Energy Company Obligation (ECO) scheme. You may also get help to repair or replace your window glazing or heating system if you:

- receive certain benefits
- are in fuel poverty
- live on a low income and are vulnerable to the effects of a cold home.

If you're a tenant, you must get permission from your landlord.



Contact your energy supplier to find out more and for energy efficiency advice. In England or Wales, visit **[gov.uk/improve-energy-efficiency](https://www.gov.uk/improve-energy-efficiency)** or call **0800 098 7950**. In Scotland, contact Home Energy Scotland (**0808 808 2282**, **[homeenergyscotland.org](https://www.homeenergyscotland.org)**).

You can also contact your local council to find out about energy efficiency schemes in your area. Visit **[gov.uk/find-local-council](https://www.gov.uk/find-local-council)**.

Apply for a grant

If you're struggling to pay your bills, contact your supplier. They must help you to work out a solution. Some energy companies have grants or trusts that can help. Contact your own supplier first, and see our factsheet **Extra help with essential costs if you're on a low income**. Find out if you might qualify for a local or national grant scheme at Charis Grants (**01733 421 021**, charisgrants.com/individuals).

In Scotland, visit homeenergyscotland.org/funding.

Smart meters

You could consider getting a smart meter installed if you want to keep track of how much gas or electricity you're using. Ask your energy supplier for details or visit our webpage for more advice (independentage.org/managing-your-energy-bills).



Good to know

If you're living with a terminal illness or caring for someone who is and you're worried about energy bills, contact Marie Curie's Support Line (**0800 090 2309**, mariecurie.org.uk/energy).



3. I need help with health or care costs

Health conditions or disabilities can cause us extra costs. Thankfully, there is help available with this.

Help with NHS health costs

You may be able to get free NHS services, depending on your age and where you live. This table outlines who can get them and when.

	England	Scotland	Wales
Eye tests	at 60	everyone	at 60
Prescriptions	at 60	everyone	everyone
Dental check-ups	if you get Pension Credit or certain other benefits	everyone	at 60
NHS wigs and fabric supports	if you get Pension Credit or certain other benefits	everyone	everyone

3. I need help with health or care costs

If you receive Guarantee Pension Credit, you qualify for extra help with certain health costs. You'll get free NHS dental treatment. You may also get help towards the cost of:

- new glasses or contact lenses
- repairing or replacing your glasses or contact lenses
- travel costs for NHS treatment.

You just need to show proof that you qualify, such as the letter saying you've been awarded Guarantee Pension Credit.



You can check if you qualify for help with health costs at nhsbsa.nhs.uk/check-if-youre-eligible-help.

NHS Low Income Scheme

If you don't receive Guarantee Pension Credit, you may still qualify for help through the NHS Low Income Scheme. This applies if you, or your partner if you have one, have a low income and your capital is below £16,000 (£23,250 if you're living permanently in a care home, or £24,000 in Wales). Your capital includes any savings or investments you may have (not including the price of your home, if you're a homeowner).

You need to fill in an HC1 form, which you can order or download from nhsbsa.nhs.uk/nhs-low-income-scheme or by calling the helpline (**0300 330 1343**). It may also be available from your local Jobcentre Plus, hospital, GP, dentist or optician. If you need help, call our Helpline on **0800 319 6789**. An adviser can fill in the form over the phone and post it to you to sign and send back.

If your capital is below £6,000, you can apply for the Low Income Scheme online at nhsbsa.nhs.uk/nhs-low-income-scheme.

3. I need help with health or care costs

Attendance Allowance

If you have a long-term health condition or disability that means you need help with personal care or supervision to keep you safe, you may qualify for Attendance Allowance (AA). You can apply even if you are not actually getting the help that you need at the moment.

Help with personal care means you need help with tasks such as:

- washing
- dressing
- going to the toilet
- taking medication
- eating.

You may need supervision if you have falls, get confused, have seizures or forget to take your medication, for example.

AA is paid at two different weekly rates:

- £72.65 if you need frequent help or supervision during the day or night
- £108.55 if you need help or supervision throughout both the day and night, or you're terminally ill.

AA can also increase your Pension Credit, Housing Benefit or Council Tax Support, or mean that you now qualify for these benefits. If a friend or family member cares for you, it could also mean they now qualify for a carers' benefit (see **page 42**).



Read our guide **Attendance Allowance** for more information.

AA is for people who have reached State Pension age. If you're under State Pension age, you may qualify for Personal Independence Payment (or Adult Disability Payment in Scotland) instead. You can't get AA if you're already getting these benefits. For more information, see **independentage.org/get-advice/money/benefits/disability-benefits-for-adults-under-state-pension-age**.



Call the Attendance Allowance helpline (**0800 731 0122**) to ask for an application form, or download it at **gov.uk/government/publications/attendance-allowance-claim-form**. If you need advice or help to fill it out, call our Helpline on **0800 319 6789**.



4. I need help with housing costs

If you're having difficulty paying your rent, mortgage or Council Tax bill, there are benefits that you may be able to claim.

Housing Benefit

Housing Benefit can cover some of or all your rent if you're a tenant on a low income. It can also cover some service charges.

If you receive Guarantee Pension Credit, your rent may be paid in full by Housing Benefit. Contact the Pension Service to find out more (**0800 99 1234, gov.uk/housing-benefit/how-to-claim**). If you don't get Guarantee Pension Credit or any other benefits, ask your local council how to make a Housing Benefit claim.

Discretionary Housing Payments

If you get Housing Benefit or a housing payment with your Universal Credit, but you're still finding it hard to pay your rent, deposit or removal costs, you can apply for a Discretionary Housing Payment. Contact your local council to find out how to apply.



Read our guide **Help with housing costs** to find out who qualifies and how to claim.

For more information about support with paying rent, visit our webpage **independentage.org/get-advice/money/debt/problems-paying-your-rent**.

4. I need help with housing costs

Support for Mortgage Interest (SMI)

If you're a homeowner and you're getting certain benefits, you may qualify for an SMI loan. This can help cover the interest payments on your mortgage or on a loan you've taken out for certain repairs and improvements. You'll have to repay it with interest when your home is sold or transferred to someone else. Contact the Pension Service to find out more (**0800 731 0469**). If you're thinking of taking out an SMI loan, it's a good idea to get independent financial advice first.



Council Tax discounts

You may be able to reduce your Council Tax bill if:

- your home is empty, because you've moved into a care home or gone into hospital, for example
- your home has been adapted or is larger than it would otherwise be because someone with a disability lives there
- you live with someone who is on a low income and isn't your partner.

If you live alone, you're entitled to a 25% discount on your Council Tax bill. You may qualify for this even if you live with other people, because not everyone is counted for Council Tax purposes.

4. I need help with housing costs

Council Tax Reduction (also called Council Tax Support)

If you're on a low income or claiming certain benefits, you may be entitled to Council Tax Reduction/Support to reduce your Council Tax bill. Contact your local council to find out if you qualify or call our Helpline on **0800 319 6789**.



If you qualify for any of these discounts, you may be able to get them backdated to when you first qualified for them.

Read our guide **Council Tax** to find out more about the different reductions that are available.

Saving money on your water bill

Switching to a water meter might save you money, because you only pay for what you use.

In England and Wales, it's free to have a meter installed and you can usually switch back within 12 months if you change your mind. This may not be possible if universal metering has been introduced in your area.

In England and Wales

Contact your water company for more information and try the Consumer Council for Water's online calculator to find out how much you could save (ccwater.org.uk/watermetercalculator).

If you can't have a meter installed for any reason, your water company may put you on a cheaper tariff.

If you're on a low income, you may qualify for a special rate, called a social tariff. If you're on means-tested benefits and need to use a lot of water because of a medical condition, you may also be able to apply for the WaterSure scheme. Contact your supplier to see if they offer these reductions and for more information.

4. I need help with housing costs

In Scotland

You'll have to pay Scottish Water to install a meter. Bear in mind that, once it's installed, it can't usually be removed. You can get an application form by calling **0800 0778 778** or visiting **[scottishwater.co.uk/your-home/your-charges/water-meters](https://www.scottishwater.co.uk/your-home/your-charges/water-meters)**.

Be aware that if you're getting a reduction on your water and sewerage bill through Council Tax Reduction, you won't qualify for this any more if you have a water meter installed.





5. I need help with travel costs

Travel can be expensive, but there are different ways to cut the costs.

5. I need help with travel costs

Free bus travel

In England, you can get a bus pass for free travel when you reach State Pension age. In Wales and Scotland, you can get a bus pass when you reach 60. Contact your local council or visit **[gov.uk/apply-for-elderly-person-bus-pass](https://www.gov.uk/apply-for-elderly-person-bus-pass)** to apply in England and Wales. In Scotland, visit **[transport.gov.scot/concessionary-travel/60plus-or-disabled-free-bus-travel](https://www.transport.gov.scot/concessionary-travel/60plus-or-disabled-free-bus-travel)**.

If you live in London, you can claim a 60+ Oyster card. This gives you free off-peak travel on buses, trains, tubes and trams (**[tfl.gov.uk/fares/free-and-discounted-travel/60-plus-oyster-photocard](https://www.tfl.gov.uk/fares/free-and-discounted-travel/60-plus-oyster-photocard)**).

You may also be entitled to free bus travel if you have a disability. In England or Wales, contact your local council to find out when you qualify and how to apply. In Wales, you can apply directly at **portal.tfw.wales/en/disabled**.

In Scotland, contact your local council to apply for a National Entitlement Card. If you're blind or partially sighted, you can also use your card for concessions on the train, Edinburgh tram and ferry services.

Discount train fares

A Senior Railcard gives you a third off most train fares if you're 60 or over. The card costs £30 per year (or £70 for three years, if you buy online).

Pick up an application form from a train station or contact Senior Railcard (**0345 300 0250**, **senior-railcard.co.uk**).

Discount coach travel

A Senior Coachcard costs £15 plus postage a year and gives you a third off most fares if you're 60 or over. Contact National Express to apply (**0871 781 8181**, **nationalexpress.com**).

Cheaper travel if you're disabled

You may be able to buy a Disabled Persons Railcard for £20 a year (or £54 for three years, if you buy online), which gives you a third off train fares for you and a friend (**0345 605 0525**, **disabledpersons-railcard.co.uk**), or a Disabled Persons Coachcard for £15 a year plus postage (**03717 818181**, **nationalexpress.com**).

If you don't have a Disabled Persons Railcard but you're blind, partially sighted or use a wheelchair, you may still qualify for up to half-price train travel. Ask at the station ticket office or visit **nationalrail.co.uk/stations_destinations/44965.aspx** to find out more.

5. I need help with travel costs

Community transport

If you find it difficult to use public transport, ask your council about community transport in your area. This may be available to take older or disabled people from their home to a day centre, the shops or other activity, and back again. The council may offer dial-a-ride instead. This is a free door-to-door service you can book in advance. Some areas have a Taxicard scheme, which gives you reduced taxi fares.

Contact your local council to see what they can offer and how to apply, or check with the Community Transport Association (**0161 351 1475**, ctauk.org).



Hire, adapt or buy a vehicle using your disability benefits

Although Attendance Allowance doesn't have a mobility component, some other disability benefits do. These are benefits that you usually apply for before you reach State Pension age. If you receive a mobility component, you may be able to apply to the Motability Scheme to hire, buy or adapt an electric wheelchair, mobility scooter or car.

You can exchange your allowance for suitable equipment. Contact Motability to find out if you qualify (**0300 456 4566**, **motability.co.uk**).



Read our factsheet **Choosing disability equipment** to find out more.

Blue Badge scheme

A Blue Badge helps people to park close to where they need to go. It lets you park in some places other drivers can't, such as in disabled bays or at parking meters, usually for free. Whether you're a driver or passenger, you may qualify if you:

- get certain disability benefits
- have a disability or health condition that affects your walking
- have a hidden disability, such as autism, dementia or Parkinson's
- are registered blind.

To apply or find out where you can park, contact your local council or visit [gov.uk/apply-blue-badge](https://www.gov.uk/apply-blue-badge).



Read our factsheet **Help with getting around** to find out more about getting a Blue Badge, the Motability Scheme, travel discounts and other concessions.



6. I need help with emergency expenses

An unexpected cost – a fridge that stops working, urgent home repairs, a funeral – can really put a dent in your budget. There may be help available from your local council, the government or from a charity.

6. I need help with emergency expenses

Support from your local council

If you're struggling to afford energy bills or essentials like food, you can ask your local council for help through the Household Support Fund. You do not need to be receiving any benefits to apply.

You may be able to get a grant, vouchers or white goods, such as a fridge or cooker, through local schemes.

In England, ask your council if they have a Local Welfare Assistance Scheme. In Scotland, ask about the Scottish Welfare Fund and, in Wales, the Discretionary Assistance Fund.

Budgeting Loans

These loans can help with certain essential expenses if you get Pension Credit or certain other benefits.

The smallest amount you can ask for is £100 and the maximum depends on your circumstances.

They are interest-free so you only pay back what you borrow. You can apply online or download

a form at [gov.uk/budgeting-help-benefits/how-to-apply](https://www.gov.uk/budgeting-help-benefits/how-to-apply) or call **0800 169 0140**.

Grants from charities

You may qualify for charity grants based on your age, where you live or your previous occupation, for example. Turn2us (**0808 802 2000**, **turn2us.org.uk**) can help you find a charity to apply to, or contact our Helpline on **0800 319 6789**.



Read our factsheet **Extra help with essential costs if you're on a low income** to find out more.

Paying for a funeral

If you're on a low income and receive certain benefits, and you need help to pay for a funeral, you may qualify for a Funeral Expenses Payment in England and Wales. Call the Bereavement Service on **0800 151 2012** or visit **gov.uk/funeral-payments** to find out more.

In Scotland, call Social Security Scotland on **0800 182 2222** or visit **mygov.scot/funeral-support-payment/how-to-apply**.

For more information about paying for a funeral, visit **independentage.org/get-advice/wellbeing/when-someone-dies/paying-for-a-funeral**.



7. I'm a carer and need help with extra costs

Being a carer for someone with a disability or health condition can be rewarding, frustrating and tiring, as well as costly. Make sure you're claiming the benefits you're entitled to.

Benefits for carers

Carer's Allowance (in England and Wales) and Carer Support Payment (in Scotland) are the main benefits for carers over State Pension age. They are both paid at up to £81.90 a week. To qualify, you must spend at least 35 hours a week caring for someone who receives certain disability benefits. You mustn't be earning more than £151 a week in take-home pay, after certain deductions.

If you're getting a State Pension and you get £81.90 or more a week from your State Pension or certain other benefits, you won't be paid Carer's Allowance or Carer Support Payment. Instead, you'll be awarded an 'underlying entitlement' to the benefit. This is good news because it may increase the amount of any means-tested benefits you're entitled to, such as Pension Credit.

And if you don't currently get any means-tested benefits, you may find you now qualify because of this entitlement.



Read our publications **Benefits for carers** and **Underlying entitlement to carers' benefits** to find out more.

7. I'm a carer and need help with extra costs

How to claim

Before you claim, you need to make sure the person you care for won't lose money from their benefits as a result of you claiming Carer's Allowance or Carer Support Payment. Call Independent Age (**0800 319 6789**) to arrange an appointment to talk this through with a benefits adviser.

To apply for Carer's Allowance, call **0800 731 0297**, apply online or download a form at **gov.uk/carers-allowance/how-to-claim**. If you live in Scotland, until autumn 2024, you should apply for Carer's Allowance unless you live in a pilot area for Carer Support Payment. You can check by visiting **postcodecheck.socialsecurity.gov.scot**. To apply for Carer Support Payment, call **0800 182 2222** or visit **mygov.scot/carers-support-payment/how-to-apply**.

In Scotland, you may also be entitled to Carer's Allowance Supplement, an extra payment made automatically twice a year.



Our guide **Caring for someone** has more information about the financial, practical and emotional support out there for you.

Make sure the person you care for is getting their benefits

If you or someone you care for has a disability or long-term health condition, make sure you're both getting all the benefits you're entitled to. They may qualify for a disability benefit – see **page 22**.





8. I need help with my taxes

None of us wants to pay more taxes than we should. Make sure you understand your tax and reclaim any overpaid taxes.

Check you're not missing out on any allowances

You can increase your personal allowance – the amount of income you can have tax-free – by claiming additional allowances, if you qualify for them.

- Are you registered blind or severely sight impaired? You can claim Blind Person's Tax Allowance, which increases your personal allowance by £3,070. If your income is too low to use up all your allowance, you may be able to transfer the rest to your spouse or civil partner. Call HMRC on **0300 200 3301** to claim.
- Are you married or in a civil partnership, and one of you was born before 6 April 1935? You can claim Married Couple's Allowance, which cuts your tax bill. If you were both born after this date, you may be able to claim Marriage Allowance instead. This lets you transfer up to £1,260 of your personal allowance to your spouse or civil partner if they earn more than you.



Call HMRC on **0300 200 3300** to claim or apply online at **[gov.uk/apply-marriage-allowance](https://www.gov.uk/apply-marriage-allowance)**.

8. I need help with my taxes

Reclaim any overpaid tax

If you paid too much tax because you didn't claim an allowance or too much tax was taken from your income, make sure you claim it back. You may not be given it automatically. Call HMRC (**0300 200 3300**) for help.

Check your tax code

Your tax code tells your employer or pension provider how much Income Tax to take from your wages or pension. If it's wrong, it could be costing you hundreds of pounds a year.

Use the tax code calculator at **gov.uk/check-income-tax-current-year** or call HMRC (**0300 200 3300**) to query anything you're not sure about.

Complete your tax return on time

Most people don't have to fill in a tax return but, if you do, make sure you fill it in by 31 October, or 31 January if you're doing it online. You'll be fined £100 or more if you miss the deadline.

Contact Tax Help for Older People

If you're on a low income, you can contact Tax Help for Older People for free, independent tax advice. Most of their volunteers are retired tax professionals who can help over the phone or face to face. This could include help with filling in forms, for example to reclaim overpaid tax. Call them on **01308 488066** or visit **taxvol.org.uk**.



Checklist

Get a benefits check. You have nothing to lose and potentially lots to gain. Call Independent Age (**0800 319 6789**) or try our online benefits calculator (**independentage.org/benefits-calculator**).

Apply for Pension Credit if you're not already getting it. Call the Pension Service on **0800 99 1234** to make a claim over the phone.

Check you're on the cheapest energy tariff. Contact your energy supplier or visit **ofgem.gov.uk/information-consumers/energy-advice-households/switching-energy-tariff-or-supplier** to get started.

If you have a disability or long-term health condition, apply for a disability benefit – see **page 22**. They aren't means-tested, so your income and savings aren't taken into account.

If you've got unexpected costs to pay, ask if your local council can help, or contact Turn2us (**0808 802 2000**, **turn2us.org.uk**) to find out about charity grants that may be available.

Taxes can be confusing, so contact Tax Help for Older People if you're on a low income and need help making sense of yours (**01308 488066**, **taxvol.org.uk**).



Stephen's story

Our combined pensions were getting a bit tight and we were cutting back on things to help pay the bills. Number one was the heating – we had to reduce how much we were using it.

After calling Independent Age to enquire about Pension Credit, we discovered that we were entitled to quite a bit more than we thought – Attendance Allowance, Council Tax Reduction and, because we qualified for Guarantee Pension Credit, free eye and dental care and so on.

In all, we are nearly £7,000 richer per year thanks to the benefits. Since the benefits have come through, I've used some of the money to buy a wood burner. I've not got much breath and struggle to walk, so I also bought a mobility scooter to get into the village.

About Independent Age

No one should face financial hardship in later life.

Independent Age is a national charity providing support for older people facing financial hardship. We offer free impartial advice and information on what matters most: money, housing and care.

We financially support local community organisations across the UK through our grants programme. We campaign for change for older people struggling with their finances.

You can call us on freephone **0800 319 6789** (Monday to Friday, 8.30am to 5.30pm) or email **helpline@independentage.org** to arrange to speak to one of our advisers.

To donate or help support our work, please visit **independentage.org/support-us**.



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