



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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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 Winter Fuel Payment, Council Tax Reduction and help with health costs.
- You may qualify if your income is less than a certain amount a week. You might get more if you have a disability or care for someone else.
- 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**.
- Pension Credit can be backdated by up to three months.

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.
- Your savings and income are not taken into account.
- You can spend the money however you want.
- If you're claiming Disability Living Allowance, Personal Independence Payment or Adult Disability Payment (in Scotland), 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**.

Pension Age Disability Payment is replacing Attendance Allowance in Scotland. Contact Social Security Scotland (**0800 182 2222**) for more information.



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 free 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, you are getting Pension Credit or certain other means-tested benefits and have lived in the UK for a specified 'qualifying week'. The qualifying week changes every year, so contact the Winter Fuel Payment Centre to check on **0800 731 0160**.
- Most payments are made automatically between November and December. The payment you get is based on your age, benefits and who you live with.
- If you haven't been paid by 29 January 2025, contact the Winter Fuel Payment Centre to make a claim on **0800 731 0160**.
- In Scotland, Pension Age Winter Heating Payment will eventually replace Winter Fuel Payment. But, for winter 2024/25, people over State Pension age who qualify will receive a payment in line with the Winter Fuel Payment. This will also be means-tested. For more information, visit [gov.scot](https://www.gov.scot).

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 the Pension Service (**0800 731 0469**, [gov.uk/contact-pension-service](https://www.gov.uk/contact-pension-service)).

Winter Heating Payment (Scotland)

- A one-off payment of £58.75 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 between December and February 2025.



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, your name or your partner's must be 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://www.gov.uk/the-warm-home-discount-scheme/energy-suppliers)) or by calling the Warm Home Discount helpline (0800 030 9322).

Help from your council

- If you're struggling to afford essential costs, like food, energy or water bills, you may be able to get help from your local council through the Household Support Fund. You do not have to be claiming benefits to apply.
- Your council or your energy supplier may also be able to help if you need to make your home more energy efficient.
- Contact your council to find out what support is available in your area. Visit [gov.uk/find-local-council](https://www.gov.uk/find-local-council) or ask for contact details at your library.



More information

You can find out more about benefits at [independentage.org/get-advice/money/benefits](https://www.independentage.org/get-advice/money/benefits). See if you qualify at [independentage.org/benefits-calculator](https://www.independentage.org/benefits-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.