

Using the Turn2us Intermediary Benefits Calculator

Objectives

- To become confident in using the Turn2us Intermediary Benefits Calculator to work out what benefits and tax credits someone might be entitled to
- To learn how to use the Turn2us Intermediary Benefits Calculator to work out what benefits that person may be entitled to after a change in their circumstances
- To be able to perform a comparison on the two sets of results using the additional features of the Turn2us Intermediary Benefits Calculator.
- Demonstrate how to launch the MyMoneySteps debt management tool from the Benefit Calculator results.

Overview

We are going to log into your My Turn2us account and then carry out a benefits check using the Joe and Joanna example below.

When going through this example you have the choice of using the Turn2us Intermediary Benefits Calculator (recommended) or the Turn2us Public Benefits Calculator (look out for additional information in purple boxes).

We will then look at the additional features of the Turn2us Intermediary Benefits Calculator.

From the results page you will also see how to launch the MyMoneySteps tool.

Example: Joe and Joanna

Joe and Joanna aged 41 are married and have a son aged 10 who is disabled. They live in a privately rented flat in Newcastle. Joe has a disability and is employed and Joanna is a carer for their son

We will firstly establish what benefits they are eligible for.

Next we will look at how a change of circumstances and a better-off calculation will affect the couples benefits (information on changes on p.3)

Questions

1. What further information do you need from Joe and Joanna before you can check their benefit entitlement?

The answer can be found on the next page.

Further information needed to check benefits entitlement

Joe

Nationality and date of birth

Joe is a British citizen. His date of birth is 13 February 1975.

Health/Disability

Joe has a disability. He receives the Daily Living Activity -Standard Rate of Personal Independence Payment (PIP), he does not receive the mobility component of PIP.

Employment

Joe works 30 hours per week . He earns £346.15 per week (annually £18,000) before tax and national insurance. He pays £5 per week into an occupational pension, his earnings and occupational pension payment were the same last year.

Joanna

Nationality and date of birth

Joanna is a British Citizen. Her date of birth is 27 January 1975

Health/Disability

Joanna has no health problems or disabilities

Employment

Joanna is not employed. She is a carer for her son, caring for 35 hours a week .She is currently claiming Carer's Allowance(CA) for which she gets £62.10pw. She received £3229.20 last year for her Carers Allowance.

Children's details

Son (James) date of birth is 17 February 2006

He has a disability and gets Disability Living Allowance middle rate care component (he does not receive mobility component).

There are no childcare costs for James.

Housing

The family live in Newcastle (NE6 4LL) in a 2 bed privately rented flat.
They pay £100 per week in rent. Their Local Housing Allowance rate is £103.56 per week
Their council tax band is A, £1070 per year

Income and capital

They expect their income to be the same as it was last year.

They have savings of £7000

Details for Change of Circumstances

The couple would like to know how their benefits will be affected by;

- Joanna being left savings of £8,000 in her aunt's will which has increased the family's capital to £15,000
- moving into a new larger flat in the same block (as a result of having extra savings). Rent will be £120 per week. Joe's sister 'Rebecca' will move in with the family as a non-dependent into the new 3 bed flat. Rebecca is over 25 and is on income -based Jobseeker's Allowance.

Details for Better- off Calculation (using original circumstances)

Joanna would like to know how their benefits would change if she took a part-time employee position of 10 hours per week paying £10 per hour. Rebecca has agreed to look after Joanna's son (James) whilst she is working. The family have no registered childcare costs.

1. Accessing the Turn2us Intermediary Benefits Calculator

If you are already registered, log in using your My Turn2us login details.

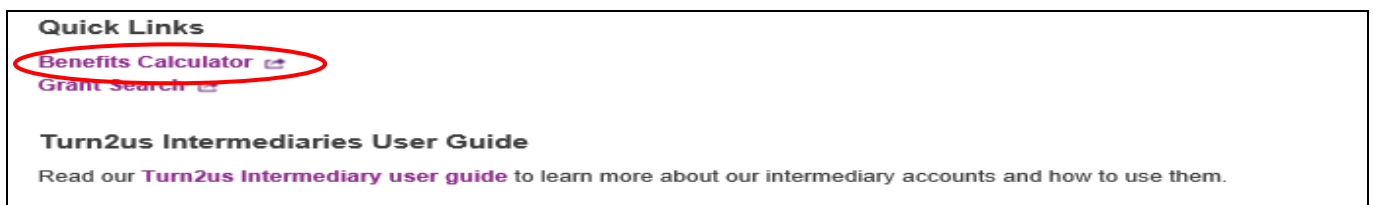
If you do not have a My Turn2us account, you should register as an intermediary by clicking on the 'register' tab at the top of the Turn2us main home page and follow the step by step registration process.



Now that you are logged in, you will be taken to the Turn2us Intermediary home page



At the bottom of the Intermediary home page, click on the Benefits Calculator link

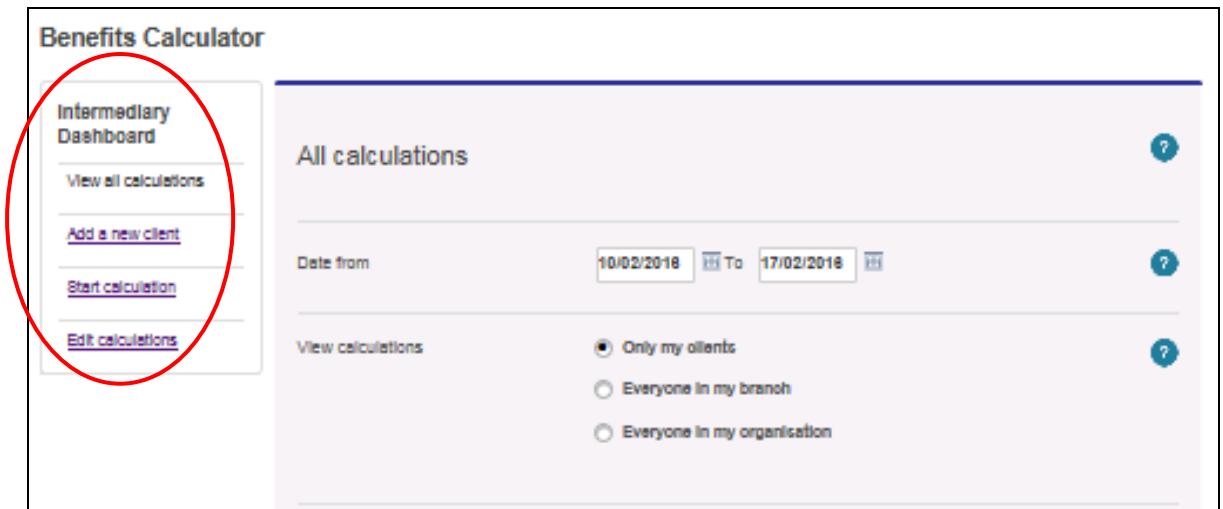


2. Features of the Turn2us Intermediary Benefits Calculator

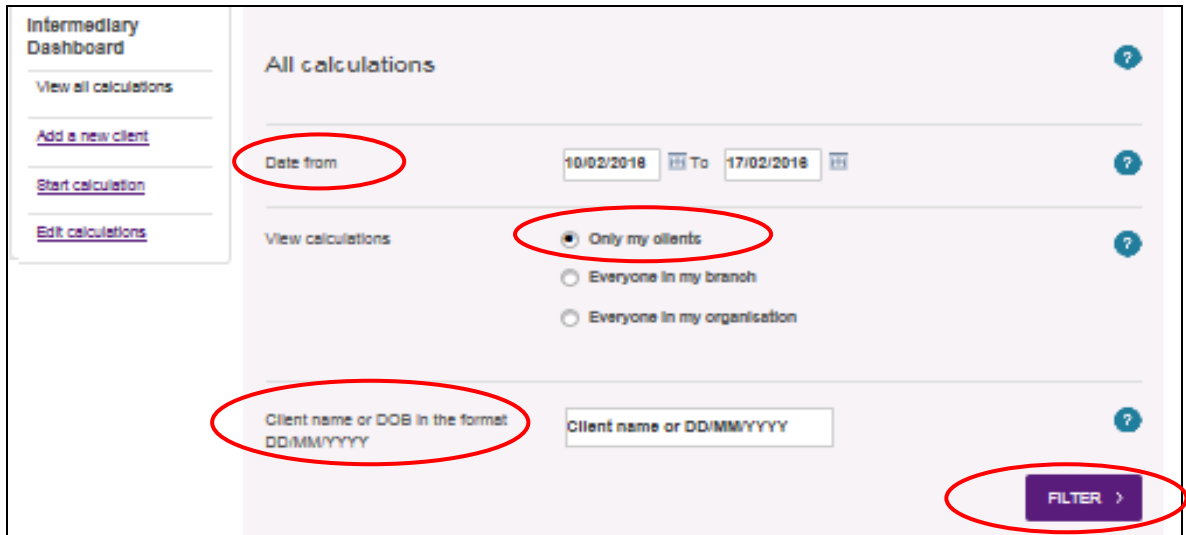
In addition to the functions of the Turn2us Benefits Calculator for the public, the Turn2us Intermediary Benefits Calculator allows you to:

- Have new calculations automatically saved to your My Turn2us account
- Access and edit existing calculations saved by you or another individual from your branch or organisation
- Save up to three calculations against each client so you can compare results
- Utilise advanced reporting features and export reports to pdf or excel

From the 'Intermediary options' menu you can add a new client, start a new calculation for an existing client or edit an existing calculation for an existing client.



The 'All Calculations' section allows you to display the benefit entitlement calculated for your clients, or those of your branch or organisation¹, within a certain date range. You can also filter by client if you know the client display name used.



If you then select 'Filter', this search will determine which clients are displayed in the results table at the bottom of the screen. Included in the table is a breakdown of the weekly means-tested benefit entitlement that has been calculated for the clients listed, along with the other benefits they have told us they are receiving and any other income they have. There is also a totals row at the bottom of the table

¹ This feature relies upon all the intermediaries in your branch or organisation registering using the same branch and organisation account

which displays the total entitlements found for the clients listed. If you have saved multiple calculations for a client, this table will display the results of the most recent calculation by default. We will explain how to change this later.

Benefit entitlement results for all clients

Download Excel Download PDF

Client name	Calculation reference	Child Benefit	Child Tax Credit	Council Tax Support	Housing Benefit	Jobseekers Allowance	EI
Intermediary Name: Linda Gyamfi - Fullname: Linda Gyamfi							
ionah (08/12/1980)	QIW7MKUW	£0.00	£0.00	£19.23	£200.00	£73.10	
mary (08/12/1987)	GRCN9VSA	£0.00	£0.00	£19.23	£200.00	£73.10	
Peter (18/12/1990)	ZSVJ8IBW	£0.00	£0.00	£19.23	£200.00	£73.10	
Sam (09/12/1989)	QTETMKKQ	£0.00	£0.00	£28.85	£180.00	£0.00	
Vanessa (02/12/1980)	NMUHPLKW	£0.00	£0.00	£19.23	£150.00	£0.00	
Column totals		£0.00	£0.00	£105.77	£930.00	£219.30	

Displaying items 1 - 5 of 5

You can expand the table into full page view so you can see every column by selecting the icon in the top right hand corner of the table.

You can print or download the data, for reporting purposes for example, by using the download buttons for PDF or Excel.

By clicking on any benefit entitlement amount you can view and print a breakdown of how that benefit entitlement has been calculated. This feature is also available on the results page of each calculation.

Income-related Jobseekers Allowance

Breakdown £

Applicable Amount	
Personal Allowance	£73.10
Premiums	
Disability	
Enhanced Disability	£24.43
Severe Disability	
Carer	
Housing Costs	
Total applicable amount	£73.10
Income	

From the table you can go to the results page for any of the calculations by clicking on the client name or calculation reference.

3. Starting a calculation for a new client using the Turn2us Intermediary Benefits Calculator

Joe and Joanna have come to see you as new clients and would like to know what benefits they are entitled to.

From the 'Intermediary options' menu click on 'Add a new client' and enter a client display name which will be displayed on the calculator screens and reporting tables and used when searching for the client. Also enter a client name, this can be the same as the client display name.

You will also need a case number/reference, used to identify this particular calculation. If you are doing more than one calculation for a 'better off' comparison it should be identifiable as this 'scenario'.

Enter Joe's date of birth and gender. **National Insurance number, Nationality and other personal details (address, telephone number and charity applied to) are not required.** You may choose to enter the additional information for easy access to details if the client gives you permission.

Add Client

Use this page to add the details of any new individuals you want to add to your My Turn2us account to calculate benefit entitlement and/or to make grant enquiries on their behalf.

Client display name:-

First name:-

Surname:-

Client number / reference:-

Date of birth:-

Gender:- Male Female

Address line 1:

Telephone:

Charity applied to:

Select 'Add Client' and you will then be taken to step 1 of the Turn2us Intermediary Benefits Calculator.

Your client 'Joe and Joanna Case 1' and a new case have been successfully created.

Benefits Calculator

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About You Child Details Disability Status Your Home Income for Benefits Income for Tax Credits Results

Client Name: Joe and Joanna Case 1
Case Reference: Case 1
Calculation Reference: YP8HCDPQ

[Save and come back later](#)

Means Tested Benefits are calculated by the Benefits Calculator. Contributory Benefits are not calculated but are featured in the calculation results when you have informed us that you are getting such benefits.

The Benefits calculator does not work out entitlement to benefits for the following groups of people: students, people aged under 18, people in hospital/residential care, prisoners, people on strike or not a British or Irish Citizen and UK Nationals living abroad.

Special rules apply to the groups listed above and calculations as a result may not be correct. If you fall into one of these groups see [Who can use the Turn2us Benefits Calculator?](#)

About You

Welcome to the first step of your benefits calculation. To work out your entitlement to benefits we need to know the following details about you and your partner if you have one.

A message at the top of the screen confirms that you have successfully created a new case.

Joe and Joanna's client display name, case reference and unique calculation reference (generated by the Turn2us Benefits Calculator) can be seen on the left hand side of the screen.

You can now begin the calculation process.

4. Carrying out a calculation using the Turn2us Intermediary or Public Benefits Calculator

The calculation process, the steps involved and the questions, are the same whether you are using the Intermediary or Public version of the Turn2us Benefits Calculator.

The key features, present on all the calculator screens, can be seen below:

- The crumb trail, showing how far along the 7 step calculation process you are
- The 'Available benefits' list, which dynamically changes (from step 2) to reflect the answers you have given
- Help text available for every question by clicking the '?' icon

Benefits Calculator

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About You
Child Details
Disability Status
Your Home
Income for Benefits
Income for Tax Credits
Results

Client Name: Joe and Joanna Case 1
 Case Reference: Case 1
 Calculation Reference: YPSHCDDPG

[Save and come back later](#)

Means Tested Benefits are calculated by the Benefits Calculator. Contributory Benefits are not calculated but are featured in the calculation results when you have informed us that you are getting such benefits.

The Benefits calculator does not work out entitlement to benefits for the following groups of people: students, people aged under 18, people in hospital/residential care, prisoners, people on strike or not a British or Irish Citizen and UK Nationals living abroad.

Special rules apply to the groups listed above and calculations as a result may not be correct. If you fall into one of these groups see [Who can use the Turn2us Benefits Calculator?](#)

About You

Welcome to the first step of your benefits calculation. To work out your entitlement to benefits we need to know the following details about you and your partner if you have one.

By the end of this section you will know which means-tested benefits you may be entitled to and how many steps the full benefit calculation will have.

Our benefit calculation will be based on the information you give us so be as accurate as possible and answer every question so that we can give the best estimate of your entitlement.

If you do not have all the information you need to hand you can save your calculation and come back later.

Please answer all questions.

Confirmation of Citizenship

Are all the members of your household British or Irish citizens? *

Yes
 No
 ?

Your Details

What is your date of birth? (DD/MM/YYYY) *

?

Are you male or female? *

Male
 Female
 ?

Available benefits

Complete all steps to find out the benefits that you may be entitled to.

- Working Tax Credit ?
- Child Tax Credit ?
- Guarantee Pension Credit ?
- Savings Pension Credit ?
- Housing Benefit ?
- Council Tax Support / Rate Relief ?
- Child Benefit ?

If using the **public** Benefits Calculator you won't see the client name and case reference on the left hand side of the screen, you will only see the unique calculation reference generated by the calculator.

You don't need to have an account to save calculations, instead you can select 'Save and come back later' and provide an email address. You will then be emailed a link to your calculation which contains your unique calculation reference so you can return to it later.

Step 1: About You

This first screen asks some initial questions about the client’s circumstances to get an overview of which benefits they may potentially be entitled to and which of the following screens will be required.

Answer the questions for Joe and Joanna

<p>Confirmation of Citizenship</p> <p>Are all the members of your household British or Irish citizens? * <input checked="" type="radio"/> Yes <input type="radio"/> No ?</p>	<p>Available benefits</p> <p>Complete all steps to find out the benefits that you may be entitled to.</p> <ul style="list-style-type: none"> Working Tax Credit ? Child Tax Credit ? Guarantee Pension Credit ? Savings Pension Credit ? Housing Benefit ? Council Tax Support / Rate Relief ? Child Benefit ? Income Support ? Jobseekers Allowance ? Employment and Support Allowance ?
<p>Your Details</p> <p>What is your date of birth? (DD/MM/YYYY) * <input type="text" value="13"/> <input type="text" value="2"/> <input type="text" value="1975"/> ?</p> <p>Are you male or female? * <input checked="" type="radio"/> Male <input type="radio"/> Female ?</p> <p>Do you have an illness or disability? * <input checked="" type="radio"/> Yes <input type="radio"/> No ?</p>	<p>Universal Credit</p> <p>Complete all steps to find out if you may be entitled to Universal Credit when it is rolled out fully</p>
<p>Relationship</p> <p>Do you live with a partner? * <input checked="" type="radio"/> Yes <input type="radio"/> No ?</p>	<p>Universal Credit (projected) ?</p>
<p>What is your marital status? <input type="text" value="Married"/> ?</p> <p>What is your partner's date of birth? (DD/MM/YYYY) * <input type="text" value="27"/> <input type="text" value="1"/> <input type="text" value="1975"/> ?</p> <p>Is your partner male or female? * <input type="radio"/> Male <input checked="" type="radio"/> Female ?</p> <p>Does your partner have an illness or disability? * <input type="radio"/> Yes <input checked="" type="radio"/> No ?</p>	<p>Help and support</p> <p>If you need help and support with your claim, click the link below to find an adviser in your area:</p> <p>Find an Adviser</p> <p>If you need support with using this Benefits Calculator, please call the free Turn2us helpline on: 0808 802 2000 (9am-8pm Monday-Friday).</p> <p>Contact Us</p>
<p>Children</p> <p>How many dependent children do you have? * <input type="text" value="1"/> ?</p>	

Housing

What is your housing status? ?

What is your postcode? * ?

Or choose your Local Authority

What country do you live in? ?

What is your local authority? ?

When opting to enter their local authority clients will be shown a message stating that a postcode is required for the calculator to determine if they live in a Universal Credit(UC) area and meet the conditions to claim UC which would result in their calculation results being shown under the UC system.

Housing

What is your housing status? ?

What is your postcode? * ?

What country do you live in? ?

Please note that you will need to enter your postcode, for us to work out if you live in a Universal Credit area and meet the criteria to claim Universal Credit (UC) at present. If you do meet the conditions you will be shown your benefits results under the UC system when you get to the final calculation page, but only if you enter a full postcode. If you do not meet the UC conditions your calculation results will be shown under the current benefit system.

You can choose one or more employment statuses from the drop down list. Because Joe is working he is 'Employed' and as Joanna is a carer for her disabled son she is 'Caring for someone sick or disabled'

Employment

What is your employment status? (Please select all options that apply) * ?

How many hours do you work per week? * ?

What is your partner's employment status? (Please select all options that apply) * ?

Next questions about Carer's Allowance are asked. Joanna is currently claiming Carer's Allowance (CA), so enter 'Yes' to question "Is your partner receiving Carers Allowance?"

Carer's Allowance

Is your partner already claiming Carer's Allowance? * Yes No ?

Carer's Allowance is paid to people who look after someone with substantial caring needs.

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* Required fields

Click on 'Next step' to move on to step 2.

Step 2: Child Details

From this screen the 'Available benefits' list will update based on the information entered on the previous screen. For example, Pension Credit will not show as available because of Joe and Joanna's age. As Joe is working within qualifying hours Working Tax Credit will show as available.

This screen asks for information about Joe and Joanna's dependent children and child care costs.

Joe and Joanna do not have childcare costs to enter.

Child Care Costs

What are your childcare costs? Weekly £ 0.00 ?

Available benefits
Complete all steps to find out the benefits that you may be entitled to.
Working Tax Credit ✓

Enter each child's date of birth and whether the child is male or female. Also if the children have any disabilities details should be entered.

Child Care Costs

What are your childcare costs? Weekly

Child 1

Is child 1 male or female? Male Female

What is the date of birth of child 1?

Does child 1 have a disability? Yes No

Are they registered blind? Yes No

Are you already claiming a disability benefit for your child? Yes No

Available benefits

Complete all steps to find out the benefits that you may be entitled to.

Working Tax Credit	✓
Child Tax Credit	✓
Guarantee Pension Credit	✗
Savings Pension Credit	✗
Housing Benefit	✓
Council Tax Support Rate Relief	✓
Child Benefit	✓
Income Support	✗
Jobseekers Allowance	✗
Employment and Support Allowance	✗

Universal Credit

Complete all steps to find out if you may be entitled

What disability benefit are you claiming for your child?

None

Disability Living Allowance

Personal Independence Payment

Complete all steps to find out if you may be entitled to Universal Credit when it is rolled out fully

Universal Credit ✗

The family do not fit the rules for getting an extra bedroom for their disabled son select 'No' for the relevant question shown below.

What disability benefit are you claiming for your child? Disability Living Allowance

Which Mobility rate of Disability Living Allowance do they get? None

Which Care rate of Disability Living Allowance do they get? Middle £55.10 per week

Do you fit the rules for an extra bedroom for your severely disabled child? Yes No

to Universal Credit when it is rolled out fully

Universal Credit (projected) ✗

Help and support

If you need help and support with your claim, click the link below to find an adviser in your area:

[Find an Adviser](#)

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Save and come back later
NEXT STEP >

* Required fields

When this page is complete click on 'Next step'.

Step 3: Disability Status

The next screen collects details about any disability the client (or their partner) may have. As Joe has a disability details should be entered on this page.

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1 About You > 2 Child Details > **3 Disability Status** > 4 Your Home > 5 Income for Benefits > 6 Income for Tax Credits > 7 Results

Client Name: joe and joanna Case 1
Case Reference: Case 1
Calculation Reference: ICOLDMTQ Save and come back later

Disability Status

To work out your entitlement to benefits we need to know if you or your partner, if you have one, have an illness or disability and if you already receive a disability benefit.

Please answer all questions.

You can enter if a client is already receiving a disability benefit so that appropriate premiums are included in the calculation. You will be asked which benefit and which rate they receive.

Disability

Are you registered blind? * Yes No ?

Are you already claiming a disability benefit? * Yes No ?

Which disability benefit are you claiming? ?

Which Daily Living rate of Personal Independence Payment do you get? ?

Which Mobility rate of Personal Independence Payment do you get? ?

Are you unable to work due to your illness or disability? * Yes No ?

Is someone paid Carer's Allowance for looking after you? * Yes No ?

Do you have a carer or a team of carers that needs to stay over but do not live with you? * Yes No ?

Joe is able to work.

However, if you say your client is unable to work due to their disability further questions will be revealed. You will be asked if your client is already receiving an incapacity for work benefit.

If they are not currently claiming one of these (the user selects “None”), then the calculator will calculate potential entitlement to ESA assessment phase rate. If they are already claiming ESA then the calculator will ask which group they are in (assessment phase, work-related activity group, or support group) for the calculator to determine the correct rate of ESA.

This screen asks about income from permitted work if the person is unable to work as special rules apply to this income. If your client has income from permitted work only enter it here, do not enter it on the income screen later.

If you say your client is not unable to work, a further question will be displayed. You will be asked if your client is at a disadvantage in getting a job according to the Tax Credits rules.

Click the “disadvantage in getting a job” link in the question or the helptext to check whether your client should answer yes or no to this question.

Only select “yes” to the ‘disadvantage in getting a job’ question if your client has one of the limitations listed on the disadvantage in getting a job page.

Disadvantage in getting a job

Your award of Working Tax Credit could be increased if you or your partner is entitled to the disability element. Being at a disadvantage in getting a job is one of the conditions for qualifying for the disability element.

You count as being at a disadvantage in getting a job if one of the following is true:

- You have to hold onto something to keep your balance standing up.
- You cannot walk 100 metres on level ground without stopping; even with the walking aids you normally use (e.g. walking stick, frame, crutches)
- Walking 100 metres on level ground causes you severe pain, even with the walking aids you normally use.
- You cannot use either hand behind your back to put on a jacket or tuck in your shirt.
- It is difficult for you to hold either of your arms in front of you to shake hands with someone.
- It is difficult for you to put your hand up to your head to put on a hat

Joe is not at a disadvantage in getting a job because he does not have any of the limitations listed. Joe could have a disability or illness that qualifies him for Personal Independence Payment but does not put him at a disadvantage in getting a job. For example, he could have a gastro intestinal problem requiring assistance to manage incontinence or taking nutrition.

It is important that advisors know that clients who receive Personal Independence Payment or other disability benefits are not automatically at a disadvantage in getting a job.

This screen also asks if someone is being paid Carer’s Allowance for looking after your client so we only include appropriate premiums. Only select ‘yes’ if a payment of Carer’s Allowance is actually received.

Are you at a [disadvantage in getting a job](#) according to the Tax Credit rules? * Yes No ?
Please read the helptext before answering this question

Is someone paid Carer's Allowance for looking after you? * Yes No ?

Do you have a carer or a team of carers that needs to stay over but do not live with you? * Yes No ?

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After completing this screen you would click on 'Next Step' to move on to Step 4.

Step 4: Your Home

This screen collects details about the client's home. The first set of questions are about any other people who may live with the client, such as non-dependants, sub-tenants or boarders. The calculator will ask about income from any tenants and/or boarders.

The couple do not have anyone else living with them. **If they did** have any non-dependants the calculator would ask more about these to establish if a non-dependant deduction is appropriate and if so, how much. The calculator also ask about income from any tenants and/or boarders.

Non-Dependant 1

Is non-dependant 1 a couple? * Yes No ?

Does non-dependant 1 claim any of the following benefits? ?

Is non-dependant 1 a full time student? * Yes No ?

Does non-dependant 1, or either member of non-dependant couple 1, work full time (16 hours or more per week)? * Yes No ?

What is non-dependant 1, or non-dependant couple 1's, total gross weekly income? ?

£0-£132.99
£0-£132.99
£133-£194.99
£195-£252.99
£253-£337.99
£338-£419.99
£420-*****

Tenants and Boarders

Do you let out a room in your home to a boarder? * Yes No ?

Do you let out a room in your home to a tenant or sub-tenant? * Yes No ?

How many tenants/sub-tenants do you have? Count couples or families as one tenant. ?

How much rent do you get from all of the tenants/sub-tenants in total? Weekly ?

Next questions about housing costs are then asked. Enter Joe and Joanna's rent amount. The bedroom entitlement has already been worked out based on what we know about the household. A breakdown is available by clicking on the link beneath where the entitlement is displayed.

Housing Costs

How much is your rent? Weekly £ 100

Your bedroom entitlement is 2

[See bedroom entitlement breakdown for your circumstances](#)

Breakdown	Affecting members	Bedrooms
Couple bedroom	2	1
Any other child	1	1
Total Members	3	
Total Bedrooms	2	

As Joe and Joanna are private tenants we need to know what their Local Housing Allowance (LHA) is. There is a link to an external LHA search to find the appropriate rate using their bedroom entitlement and postcode.

What is your Local Housing Allowance rate? Weekly £ 0.00

[Find your local housing allowance here \(opens in a new window\)](#)

If a client has children and selects 'Yes' that they are currently getting Housing Benefit they will be shown a further question asking them to confirm if their claim for the benefit started before 1/05/2016. This question is asked to allow the calculator to determine when the housing benefit family premium should be included in calculations.

What is your Local Housing Allowance rate? Weekly £ 103.56

[Find your local housing allowance here \(opens in a new window\)](#)

Are you currently receiving Housing Benefit? * Yes No

Did your Housing Benefit Claim start before 01/05/2016? * Yes No

However, in this scenario Joe and Joanna are not currently getting Housing Benefit, so select 'No' to this question

What is your Local Housing Allowance rate? Weekly £ 103.56

[Find your local housing allowance here \(opens in a new window\)](#)

Are you currently receiving Housing Benefit? * Yes No

If the client knows their Council Tax Band and Rate, they can enter these directly. If they don't, there are links to external Council Tax Band and Rate searches - you will need their postcode and house number. The calculator will identify if a single persons' discount of 25% is appropriate and this will be accounted for in the calculation. The full Council Tax Rate should be entered before this discount so the discount isn't applied twice.

Joe and Joanna do not qualify for any Council Tax discounts.

What is your Council Tax Band? ?

Find your council tax band here (opens in a new window)

Do you know how much your Council Tax bill is this year, after any discounts? Please read the helptext ? before answering this question *

Yes No ?

What Council Tax discount do you receive? ?

What is your Council Tax rate this year? £ ?

Find your Council Tax rate here (opens in a new windows)

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When complete click on 'Next Step' to move on to Step 5.

Step 5: Income for Benefits

This screen collects information about the client’s income, and their partner’s income if they have one. We need to know about income from earnings, certain benefits, pensions and other income received.

Joe and Joanna have income to enter. Joe and Joanna have employment income details that need to be entered. Joe does not have Benefit or Pension income. The calculator also asks if a client is **already receiving Universal Credit**. **Both members of the couple will need to answer ‘No’ to this question.** Joe does pay into an occupational pension details should be entered for this.

Current Employment Income

What is your gross income from employment? * Yearly ▼ £ 18000 ?

How much do you get paid for work as a member of the Reserve forces, part-time firefighter, lifeboatman or coast guard? Weekly ▼ £ 0.00 ?

Current Benefits Income

Which of the following benefits do you currently receive? * None ?

Are you receiving Universal Credit? * Yes No ?

Current Pensions Income

What is your gross income from any Occupational or Private pensions or Annuities? Weekly ▼ £ 0.00 ?

How much will you pay into any occupational or private pension schemes? Weekly ▼ £ 5.00 ?

Joe does not own other property that they do not live in. **if he did** the calculator would ask him more questions to ascertain whether he has income from the property and whether it should be counted as income or capital.

Property that is owned jointly by a couple should be entered once here, and **not** entered a second time for the partner.

Once all of the details of a property have been entered, a pop-up message will tell you whether the rental income counts as income or capital, and whether the property value should be entered as capital.

Current Other Income

Do you own property that you do not live in? * Yes No ?

Do you have tenants living in this property? * Yes No ?

What is your total rental income from these tenants (after you have paid your mortgage)? Monthly £ 653 ?

In the property where you have tenants, has any of the following happened in the past 6 months? Yes No ?

- You sought legal advice or started legal proceedings for occupation of the property
- You took steps to put the property on the market *

Your income from renting this property is considered to be capital for benefits. We will count this as capital for you; so you don't have to include it in the Capital section.

The value of this property counts as capital and you will need to include it when you answer the question 'What is your capital or joint capital?'

Joe and Joanna do not own any property that they do not live in.

Current Other Income

Do you own property that you do not live in? * Yes No ?

What is your gross income from dividends and interest on savings? Weekly £ 0.00 ?

What is your income from spousal maintenance or periodical allowance? Weekly £ 0.00 ?

Joe does not have any income from dividends or interest on savings. **If he did**, he would see a pop-up message to tell him that this income counts as capital for benefits. The calculator will automatically add the income to the capital but the value of the stocks, shares and savings will still need to be provided in the later Capital question.

Current Other Income

Do you own property that you do not live in? * ?

What is your gross income from dividends and interest on savings? ?

What is your income from spousal maintenance or periodical allowance? ?

Your income from dividends and interest on savings is considered to be capital for benefits. We will count this as capital for you; so you don't have to include it in the Capital section.

The value of your stocks or shares and your savings counts as capital and you will need to include it when you answer the question 'What is your capital or joint capital?'

As Joanna is getting Carers Allowance, a question regarding Carers Allowance income for partner is displayed on the Income for Benefits page. You should enter that she is receiving £62.10pw.

Current Benefits Income - Partner

Which of the following benefits does your partner currently receive? ?

What is your partner's income from Carer's Allowance? ?

Is your partner receiving Universal Credit? Yes No ?

The calculator also asks if a client is already receiving Universal Credit. Both members of the couple will need to answer 'No' to this question.

Joe and Joanna have savings/capital to enter. A figure needs to be entered (even if it is 0) in order to proceed to the next stage. Clients who are not sure what to include for this question can click on the helptext or click on "Calculate your current capital here".

Capital

What is your current level of capital, or joint capital if you have a partner? ?

[Calculate your current capital here](#)

[BACK](#) [Save and come back later](#) [NEXT STEP](#)

Capital

Complete the boxes below to get a total capital figure for your calculation.

Savings (bank accounts, building society accounts, stocks, shares, Premium Bonds, National Certificates)

Account One

Account Name
Balance (£)

Step 6: Income For Tax Credits

The next screen collects details about 'Income For Tax Credits' for the client and their partner (if they have one).

The calculator first asks whether your client is already receiving Tax Credits. Ticking yes to this question would allow you to enter the amounts that your client receives and confirm whether you would like the benefits calculator to assess Tax Credit entitlement or use the figures provided.

Your Situation for Tax Credits
Tax years run from April 6th to April 5th. Please click on the question marks for further help.

Are you already receiving Tax Credits? (Working Tax Credit or Child Tax Credit) * Yes No ?

What is your existing Working Tax Credit award? Weekly £ 0.00 ?

What is your existing Child Tax Credit award? Weekly £ 0.00 ?

We will calculate your benefit entitlements based on the tax credit amounts you have told us you are receiving, unless you want us to do a tax credit calculation. Do you want us to calculate your tax credits? * Yes No ?

However, in this scenario, Joe and Joanna are not receiving Tax Credits so we need to answer "No" to this question.

Your Situation for Tax Credits
Tax years run from April 6th to April 5th. Please click on the question marks for further help.

Are you already receiving Tax Credits? (Working Tax Credit or Child Tax Credit) * Yes No ?

So we can work out your Tax Credit entitlement please select the option that best describes your situation: Please select an option ?

The calculator then asks about your client's situation for Tax Credits; will their income be higher, lower, or the same this tax year as it was in the last tax year. Joe and Joanna's income is the same.

Are you already receiving Tax Credits? (Working Tax Credit or Child Tax Credit) * Yes No ?

So we can work out your Tax Credit entitlement please select the option that best describes your situation: Please select an option ?

- Please select an option
- My/our income will be more this tax year than it was in the last year
- My/our income will be less this tax year than it was in the last tax year
- My/our income will be exactly the same this tax year as it was in the last tax year

Save your calculation

Initial Tax Credit awards are always based on your income in the previous tax year so you will be asked about your client's income last year in order to calculate Tax Credit entitlement. These questions all require annual amounts to be entered.

Joe has income details to enter.

Last Year's Employment Income		
What was your annual gross income from employment last year?	£ 18000.00	?
How many weeks did you receive Statutory Maternity, Adoption or Paternity Pay last year?	0	?
How much in total did you pay into any occupational or private pension schemes last year?	£ 260.00	?
What was your annual gross profit from self-employment last year (not including childminding in your own home)?	£ 0.00	?
If you made a Trading Loss from self-employment(s), how much was this?	£ 0.00	?
What was your annual gross profit from childminding work in your home?	£ 0.00	?

Last Year's Benefits Income		
Which of the following benefits did you receive last year?	None	?

Joanna received £3229.20 for Carers Allowance last year. Select Carer's Allowance from the list from the question "Which of the following benefits did your partner receive last year?" You will then get a follow-up question: "What was your partner's annual income from Carer's Allowance last year?"

Last Year's Benefits Income - Partner	
Which of the following benefits did your partner receive last year?	Carer's allowance ?
What was your partner's annual income from Carer's Allowance?	

Search

- None
- Carer's allowance
- Contribution based Jobseeker's Allowance
- Contributory Employment and Support Allowance
- Incapacity Benefit
- Widowed Mother's Allowance or Widowed Parent's Allowance
- Industrial Death Benefit
- Bereavement Allowance

Last Year's Pensions Income - Partner	
What was your partner's annual income from a State, Occupational or Private Pension last year?	

Enter £3229.20 for last year's carer's allowance income for partner.

Last Year's Benefits Income - Partner

Which of the following benefits did your partner receive last year? ?

What was your partner's annual income from Carer's Allowance? ?

When there is a change to income during current tax year:

If a client selects (from the drop-down list) that their income will be more or less this tax year than it was in the last tax year they will be asked to confirm if they expect their income to be more than £2500 higher, or more than £2500 lower than last year's income .

Example: selected income will be more this tax year

Your Situation for Tax Credits

Tax years run from April 6th to April 5th. Please click on the question marks for further help.

So we can work out your Tax Credit entitlement please select the option that best describes your situation: ?

Will this year's income be more than £2500 higher than last year's income? Yes No ?

If a client selects 'Yes' to the question that their income (or partner's) will be more than £2500 higher, or more than £2500 lower than last year's income a message will be displayed asking them to continue on and enter details of their 'Expected Income For This Year' from - employment, benefits, pensions and other income sources. Clients need to provide figures for any sections that are relevant

Please enter your expected income for this year. Tax Credits works by providing a provisional award for the current tax year (2016/17) based on previous year's income and then at the end of the current tax year when HMRC knows a person's actual income for the year, entitlement is then finalised and a final award entitlement notice is then issued. As you have told us that your income this year will be significantly different to last year's income, we would like you to enter your expected income for this tax year so that we can estimate your final tax credit award based on your current income .

This Year's Expected Employment Income


* What will be your expected annual gross income from employment this year? ?

This Year's Expected Benefits Income

Which of the following benefits will you receive this year? ?

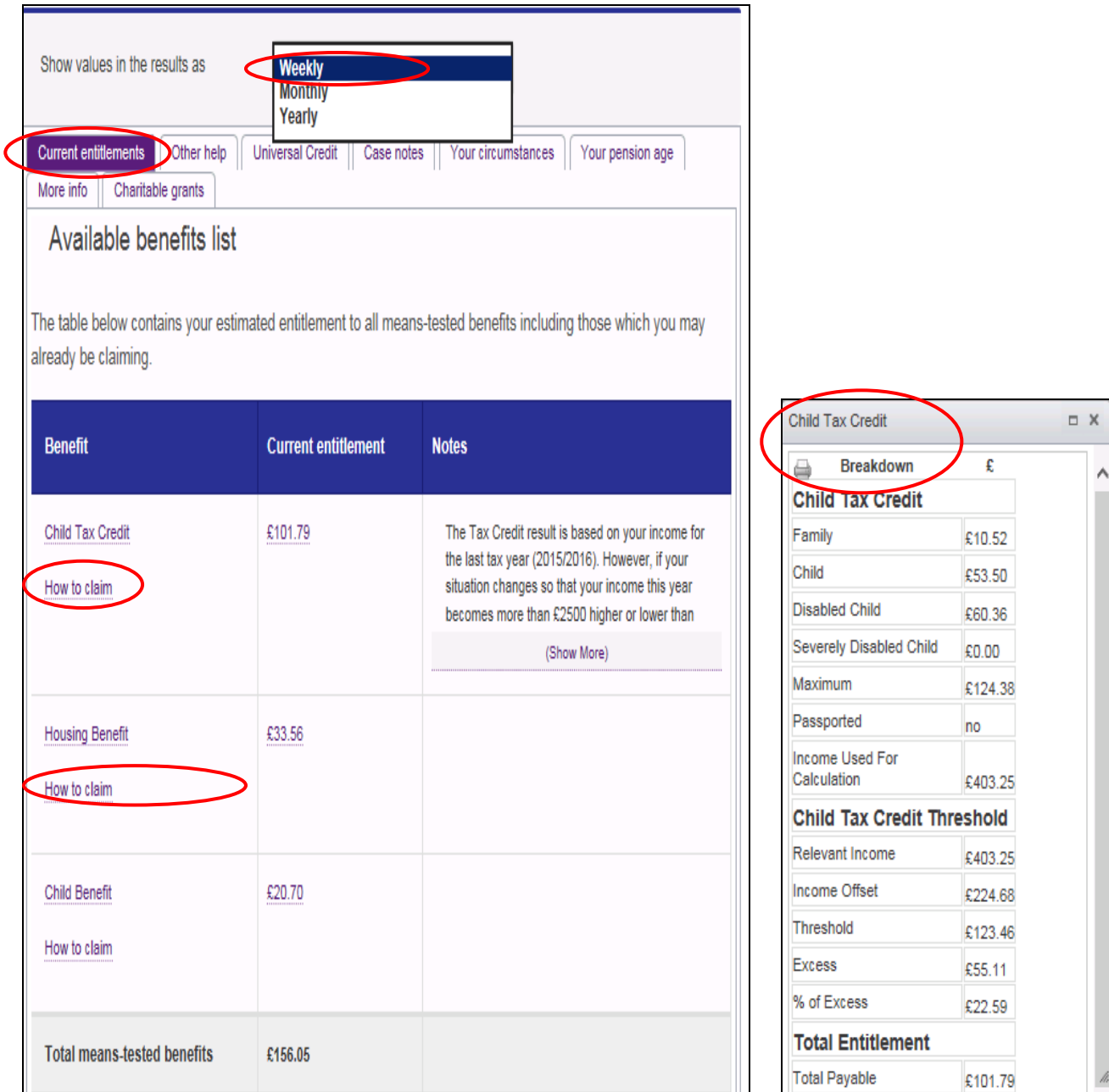
When you have finished the relevant steps in this screen the calculation is complete. Click on 'Next Step' to see the Turn2us Benefits Calculator Results screen.

5. Turn2us Benefits Calculator Results – Joe and Joanna

The Results screen is split into different tabs. You can generate a ‘Calculation Report’ containing the details within all the tabs for printing or saving by clicking on the  icon.

Current entitlements tab

This tab shows entitlement to means-tested benefits that have been calculated (with details of how to claim), and any non-means tested benefits received that we have been told about during the calculation, along with total benefits entitlement at the bottom. **If using the Intermediary Benefits Calculator** you can click on any weekly benefit entitlement amount for a breakdown of how it was calculated.



The screenshot shows the 'Current entitlements' tab selected. A dropdown menu for 'Show values in the results as' is open, with 'Weekly' selected. Below the tabs, there is a section titled 'Available benefits list' with a table of benefits. A 'Child Tax Credit' row is highlighted, and a 'Breakdown' window is open for it, showing a detailed breakdown of the credit amount.

Benefit	Current entitlement	Notes
Child Tax Credit How to claim	£101.79	The Tax Credit result is based on your income for the last tax year (2015/2016). However, if your situation changes so that your income this year becomes more than £2500 higher or lower than (Show More)
Housing Benefit How to claim	£33.56	
Child Benefit How to claim	£20.70	
Total means-tested benefits	£156.05	

Child Tax Credit Breakdown	
	£
Child Tax Credit	
Family	£10.52
Child	£53.50
Disabled Child	£60.36
Severely Disabled Child	£0.00
Maximum	£124.38
Passported	no
Income Used For Calculation	£403.25
Child Tax Credit Threshold	
Relevant Income	£403.25
Income Offset	£224.68
Threshold	£123.46
Excess	£55.11
% of Excess	£22.59
Total Entitlement	
Total Payable	£101.79

Other Benefits		
These are the non means-tested benefits you have told us you are receiving:		
Benefit	Current entitlement	Notes
Carers Allowance	£62.10	For people who care for someone who is receiving certain disability benefits How to claim Carer's Allowance (Show More)
Disability Living Allowance	£55.10	For people who have care and/or mobility needs
Personal Independence Payment	£55.10	For people aged 16-64 who have care and/or mobility needs (Show More)
Total non means-tested benefits	£172.30	
Total benefits		
	Current entitlement	Notes
Total Benefits	£328.35	

Under the current benefits system Joe and Joanna are entitled to Child Tax Credit, Housing Benefit, Child Benefit and Working Tax Credit as Joe works and meets the working hours rules/conditions.

Other help tab

This shows the other help Joe and Joanna may be able to apply for with links to further information.

Current entitlements Other help Universal Credit Case notes Your circumstances Your pension age	
More info Charitable grants	
You may also get the following help:	Notes/description
Discretionary Housing Payments (DHP)	Discretionary Housing Payment (DHP) can help top-up your housing benefit if you are facing hardship, including if you have been affected by recent housing benefit changes
Disabled Facilities Grant	Help from your council towards the cost of adapting your home
Cold Weather Payment	An extra payment for some people when the weather is very cold
Local Welfare Assistance Schemes	Local welfare assistance schemes aim to help people on a low income who are in urgent need following an emergency or unforeseen event.
Boiler Grant	The boiler grant is part of the Energy Company Obligation (ECO); a government scheme funded by utility companies
Home Improvement Agency	Home improvement agencies help homeowners and private sector tenants to repair, improve, maintain or adapt their homes

Universal Credit tab

This tab shows what Joe and Joanna may be entitled to under the new system of Universal Credit.

It includes an estimate of Universal Credit and Transitional Protection, as well as the means-tested benefits that will remain when UC is fully rolled out and any non-means tested benefits received that we have been told about during the calculation. Total benefits entitlement is provided at the bottom for comparison with the total entitlement under the current benefits system. Again, **if using the Turn2us Intermediary Benefits Calculator** you can access a breakdown of how the benefit has been calculated.

Show values in the results as Weekly
Monthly
Yearly

Current entitlements | Other help | Universal Credit | Case notes | Your circumstances | Your pension age

More info | Charitable grants

Universal Credit

The table below contains your estimated entitlement to Universal Credit, this is a new benefit for people of working age and replaces six existing benefits. When you can claim UC will depend on your circumstances including where you live and whether you are making a new claim or are currently claiming a benefit that is being replaced. To find out more see our [Universal Credit information](#).

The conditions for entitlement to Universal Credit (UC) are complex, usually once you start getting the benefit you cannot be moved off it and revert back to claiming means-tested benefits under the existing benefits system. However, if you come under the UC system and your circumstances change (e.g you move to a new area) you must seek specialist [advice](#) from an experienced benefits adviser to check if you still meet the conditions for UC.

Benefit	Current entitlement	Notes
Universal Credit	£116.23	Your total entitlement to Universal Credit

Universal Credit

Breakdown £

Applicable Amount

Standard Allowance	£115.13
Child element	£93.04
Childcare element	£0.00
Adult disability element	£0.00
Carer element	£34.71
Housing costs element	£100.00
Total applicable amount	£342.88

Income

Net earnings	£291.29
Earnings disregard	£44.31
Unearned income	£82.10
Tariff income	£4.02
Total net income	£313.10

If client's income is more than their applicable amount

Taper rate	£0.65
Tapered	£160.53

Means-tested benefits outside Universal Credit

The table below contains your estimated entitlement to all [means-tested benefits](#) that are not covered by Universal Credit, including those which you may already be claiming.

Benefit	Current entitlement	Notes
Child Benefit How to claim	£20.70	
Tax Free Childcare How to claim		If you are likely to have future childcare costs you could be eligible for Tax Free Childcare. You can check if you would be better off claiming it by using the childcare calculator on the gov.uk (Show More)
Total means-tested benefits	£20.70	

Other Benefits

These are the [non means-tested benefits](#) you have told us you are receiving:

Benefit	Current entitlement	Notes
Carers Allowance	£62.10	For people who care for someone who is receiving certain disability benefits How to claim Carer's Allowance (Show More)
Disability Living Allowance	£55.10	For people who have care and/or mobility needs
Personal Independence Payment	£55.10	For people aged 16-64 who have care and/or mobility needs
Total non means-tested benefits	£172.30	

Total benefits

	Current entitlement	Notes
Total Benefits	£309.23	Excludes Transitional Protection

Other tabs

Case notes - a place to save your own notes about this calculation (Intermediary Calculator only)

Your circumstances – a list of the answers provided on which the calculation is based

Your pension age – The date eligibility begins for State Retirement Pension and Pension Credit

More info – Find out more about changes to the benefit system

Charitable grants – Go directly to the Turn2us Grants Search from this tab for Grants results based on the gender, age and postcode of your client, that can quickly be filtered for more exact matches

Search Results

[Filter your results](#) **28 grants found for a male aged 41 living in NE4 5AD** [Search again](#)

Occupation Keyword search... Search Sort by Relevance

Health specific

Religion

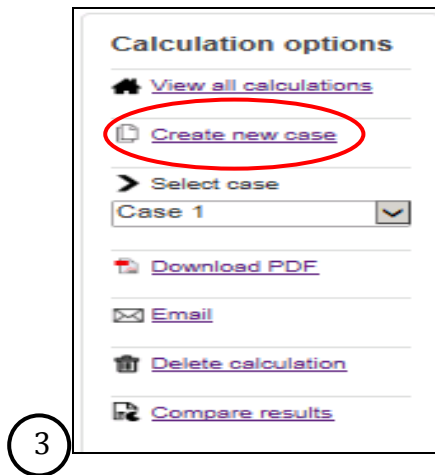
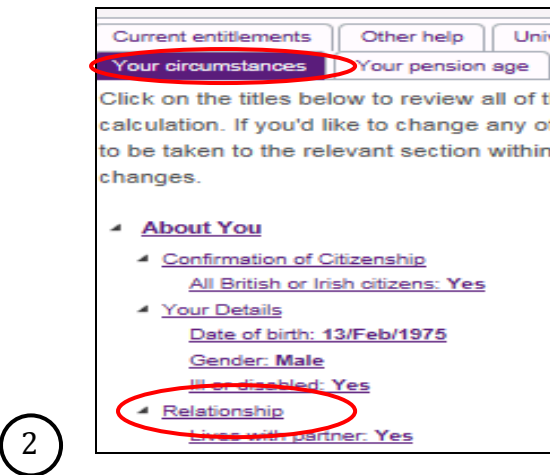
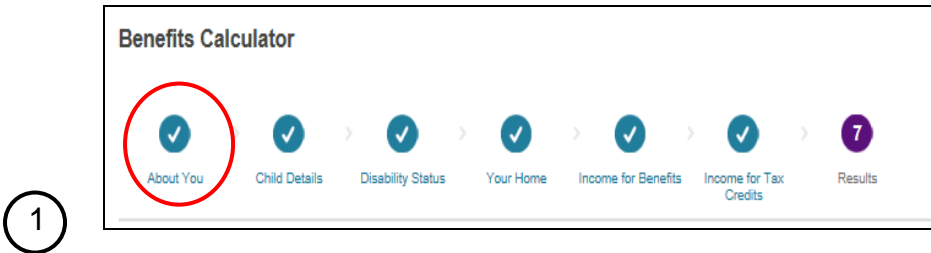
You can refine your search by using the drop down boxes on the left hand side of this page. You do not have to fill in every section, only those that apply.

6. Changes of circumstances using the Turn2us Intermediary or Public Benefits Calculator

Joe and Joanna would like to know how their benefits will be affected when Joe’s sister moves in and also what change will arise from the family’s capital increasing.

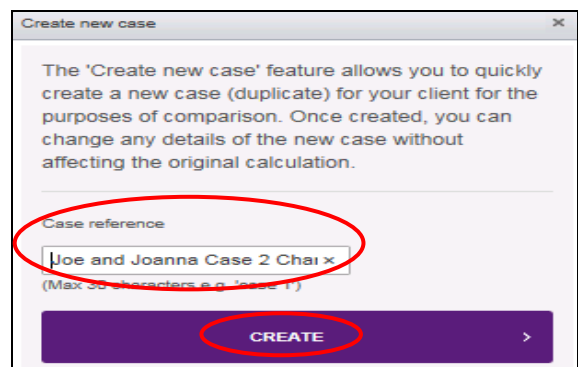
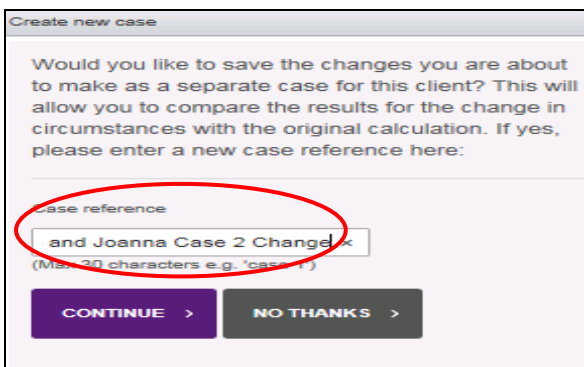
There are several ways you can use the Intermediary Benefits Calculator to apply a change of circumstance from the Results page:

- 1) Click on the step in the crumb trail containing the information you need to change; or
- 2) From the ‘Your circumstances’ tab select the answer you need to change; or
- 3) From the Calculation options menu to the left of the screen select ‘Create new case’

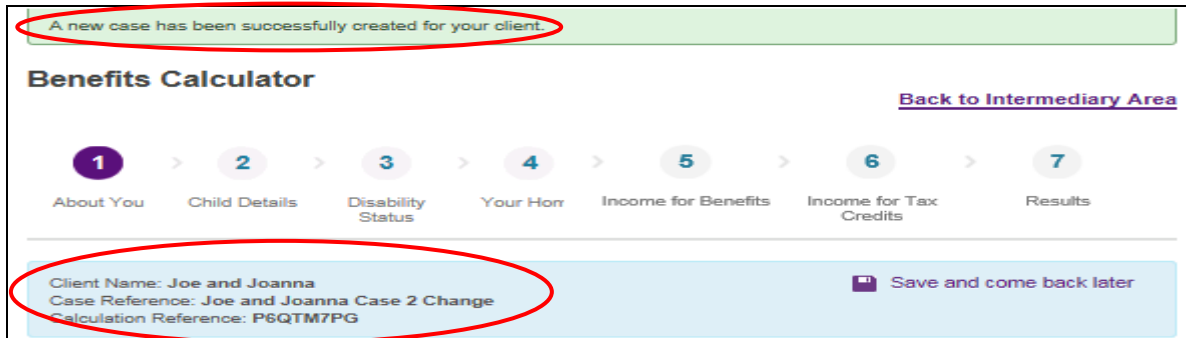


If you use the crumb trail or ‘Your circumstances’ tab options, a message will appear asking whether you would like to save the changes under a separate case reference allowing you to compare both sets of results. If you click ‘No thanks’ any changes you go on to make will simply overwrite the details of the original calculation so you will not be able to compare the results. Enter a new case reference for Joe and Joanna and click ‘Continue’. You will be taken to the relevant step of the Turn2us Benefits Calculator.

If you use the ‘Create new case’ option, enter a new case reference for Joe and Joanna and click ‘Create’. You will always be taken to Step 1 of the Turn2us Benefits Calculator.



You will see confirmation that a new case has been successfully created. The Case reference displayed will be the new one and a new unique calculation reference will have been generated.



You can now make all the changes associated with Joe’s sister moving in to the couple’s new flat and the couple’s capital increasing.

If using the Public Benefits Calculator you will not have the option to create a new case unless the change is entering employment or increasing your work hours. In these cases a ‘Better Off’ tool exists which can be accessed from the Turn2us Public Benefits Calculator Results Page (see section 9).

For other changes, you can use the crumb trail or ‘Your circumstances’ tab to go back and apply a change of circumstance to a calculation but any changes you make will overwrite the original calculation.

Be sure to print or save the original results for comparison using the download PDF option.

Step 1: About You

Joe and Joanna's employment situation is unchanged

Employment

What is your employment status? (Please select all options that apply) *

 ?

How many hours do you work per week? *

 ?

What is your partner's employment status? (Please select all options that apply) *

 ?

You also don't need to change anything about the child information or housing on this screen.

Click 'Next step' to move to Step 2.

You can't go straight back to the results page, you must go through each step again to ensure that you don't miss any other changes that the household has experienced.

Step 2: Child Details

The couple still have no childcare costs .

Child Care Costs

What are your childcare costs?

 ?

Click 'Next step' to move to Step 4. Joe's health problem details remain the same so the Disability Status section Step 3 is skipped.

Step 4: Your Home – Housing Costs

The couple now have a non-dependant Joe's sister has moved in so the housing costs section needs to be updated.

Non-Dependants

How many non-dependants are living in your home (maximum of 2)? Count any non-dependant couples living with you, for example a grown up child and their partner, as one non-dependant. *

 ?

Non-Dependant 1

Is non-dependant 1 a couple? Yes No

Does non-dependant 1 claim any of the following benefits? **Income based Jobseekers Allowance**

Is non-dependant 1 a full time student? Yes No

Is non-dependant 1, or either member of non-dependant couple 1, over 25? Yes No

Following move to into a larger flat the couple's rent has increased update the rent figure.

With a non-dependant the couple qualify for a 3 bed property under Local Housing Allowance rules. Update the LHA rate using the LHA search link

Housing Costs

How much is your rent? Weekly **£120.00**

Your bedroom entitlement is **3**

What is your Local Housing Allowance rate? Weekly **£115.07**

Find your local housing allowance here (opens in a new window)

Bedroom entitlement breakdown

Breakdown	Affecting members	Bedrooms
Couple bedroom	2	1
Every 16+	1	1
Any other child	1	1
Total Members	4	
Total Bedrooms	3	

Click 'Next Step' to move to step 5

Step 5: Income for Benefits

The Joe's income from employment will remain unchanged. The family's capital level has increased. Update this step.

Current Employment Income

What is your gross income from employment? Weekly **£346.15**

How much do you get paid for work as a member of the Reserve forces, part-time firefighter, lifeboatman or coast guard? Weekly **£0.00**

Current Pensions Income

What is your gross income from an Occupational or Private Pension? £ 0.00

How much will you pay into any occupational or private pension schemes? £ 5.00

Capital

* What is your current level of capital, or joint capital if you have a partner?

[Calculate your current capital here](#)

Click 'Next step' to move to Step 5.

Step 6: Income for Tax Credits

The couple's Tax Credits situation will not change as their total household income for tax credit purposes has not changed.

Are you already receiving Tax Credits? (Working Tax Credit or Child Tax Credit) Yes No

So we can work out your Tax Credit entitlement please select the option that best describes your situation:

- Please select an option
- My/our income will be more this tax year than it was in the last year
- My/our income will be less this tax year than it was in the last tax year
- My/our income will be exactly the same this tax year as it was in the last tax year

[Save your calculation](#)

The couples income situation is unchanged as Joe's sister is not making a financial contribution to the household due to being currently unemployed.

Click 'Next step' to go to the Results screen.

7. Turn2us Benefits Calculator Results – Joe and Joanna Case 2 – change

The Current Entitlements tab shows that Joe and Joanna will receive less Housing Benefit due to a non-dependent reduction being applied because Joe's sister has moved in.

Child Tax Credit and Child Benefit are not affected

Show values in the results as **Weekly**

Current entitlements | Other help | Universal Credit | Case notes | Your circumstances | Your pension age

More info | Charitable grants

Available benefits list

The table below contains your estimated entitlement to all means-tested benefits including those which you may already be claiming.

Benefit	Current entitlement	Notes
Child Tax Credit How to claim	£101.79	The Tax Credit result is based on your income for the last tax year (2015/2016). However, if your situation changes so that your income this year becomes more than £2500 higher or lower than (Show More)
Housing Benefit How to claim	£27.83	
Child Benefit How to claim	£20.70	
Total means-tested benefits	£150.32	

Other Benefits

These are the [non means-tested benefits](#) you have told us you are receiving:

Benefit	Current entitlement	Notes
Carers Allowance	£62.10	For people who care for someone who is receiving certain disability benefits How to claim Carer's Allowance (Show More)
Disability Living Allowance	£55.10	For people who have care and/or mobility needs
Personal Independence Payment	£55.10	For people aged 16-64 who have care and/or mobility needs
Total non means-tested benefits	£172.30	

Total benefits

	Current entitlement	Notes
Total Benefits	£322.62	

The Universal Credit result has also been updated for comparison.

Show values in the results as

- Weekly
- Monthly
- Yearly

Current entitlements | Other help | **Universal Credit** | Case notes | Your circumstances | Your pension age

More info | Charitable grants

Universal Credit

The table below contains your estimated entitlement to Universal Credit, this is a new benefit for people of working age and replaces six existing benefits. When you can claim UC will depend on your circumstances including where you live and whether you are making a new claim or are currently claiming a benefit that is being replaced. To find out more see our [Universal Credit information](#).

The conditions for entitlement to Universal Credit (UC) are complex, usually once you start getting the benefit you cannot be moved off it and revert back to claiming means-tested benefits under the existing benefits system. However, if you come under the UC system and your circumstances change (e.g you move to a new area) you must seek specialist [advice](#) from an experienced benefits adviser to check if you still meet the conditions for UC.

Benefit	Current entitlement	Notes
Universal Credit	£99.18	Your total entitlement to Universal Credit

Means-tested benefits outside Universal Credit

The table below contains your estimated entitlement to all [means-tested benefits](#) that are not covered by Universal Credit, including those which you may already be claiming.

Benefit	Current entitlement	Notes
Child Benefit How to claim	£20.70	
Tax Free Childcare How to claim		If you are likely to have future childcare costs you could be eligible for Tax Free Childcare. You can check if you would be better off claiming it by using the childcare calculator on the gov.uk (Show More)
Total means-tested benefits	£20.70	

Other Benefits

These are the [non means-tested benefits](#) you have told us you are receiving:

Benefit	Current entitlement	Notes
Carers Allowance	£62.10	For people who care for someone who is receiving certain disability benefits How to claim Carer's Allowance (Show More)
Disability Living Allowance	£55.10	For people who have care and/or mobility needs
Personal Independence Payment	£55.10	For people aged 16-64 who have care and/or mobility needs
Total non means-tested benefits	£172.30	

Total benefits

	Current entitlement	Notes
Total Benefits	£292.18	Excludes Transitional Protection

As 'Joe and Joanna Case 2' is the most recent calculation for the couple it will automatically become the 'current calculation for this client', meaning that this is the one that will be listed in the reporting table on the Intermediary Benefits Calculator home page. There is a tick box to identify this as the current calculation.

Need debt advice?

Use My Money Steps - National Debtline's free, confidential, online debt advice service

[Start My Money Steps](#)

Calculation options

[View all calculations](#)

[Create new case](#)

(Please select)
 Case 1
Joe and Joanna Case 2 Change

Results

Client: Joe and Joanna
 Case reference: Joe and Joanna Case 2 Change
 Calculation reference: P6QTM7PG
 Current calculation for this client

Show values in the results as **Weekly**

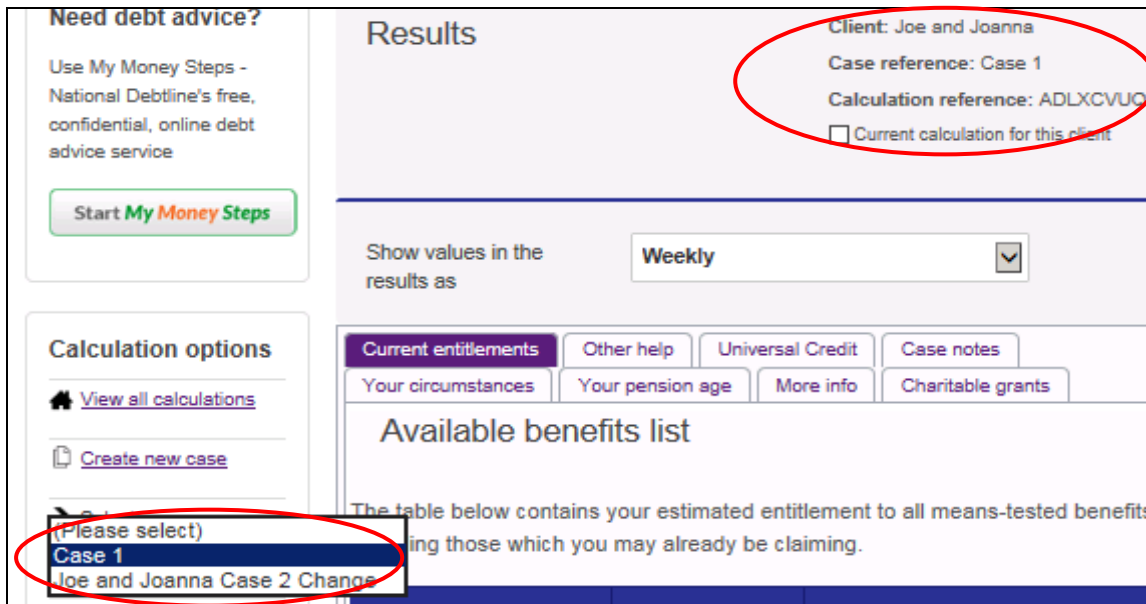
[Current entitlements](#) | [Other help](#) | [Universal Credit](#) | [Case notes](#)
[Your circumstances](#) | [Your pension age](#) | [More info](#) | [Charitable grants](#)

Available benefits list

The table below contains your estimated entitlement to all means-tested benefits including those which you may already be claiming.

If you would like the couple's first calculation 'Case 1' to be the one used in the reporting table as it is most accurate at present then you can easily change this by opening the 'Case 1' calculation.

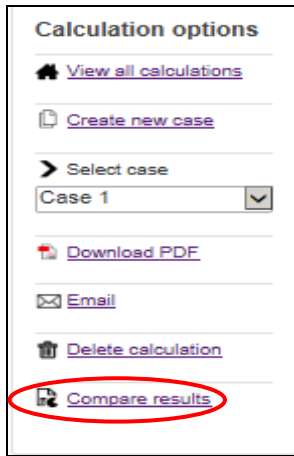
Go to the 'Select case' drop down in the 'Calculation options' menu on the left hand side of the results screen and all cases saved for the client will be listed. Select Case 1' to be taken to the results for that calculation. Tick the box to make this the current calculation.



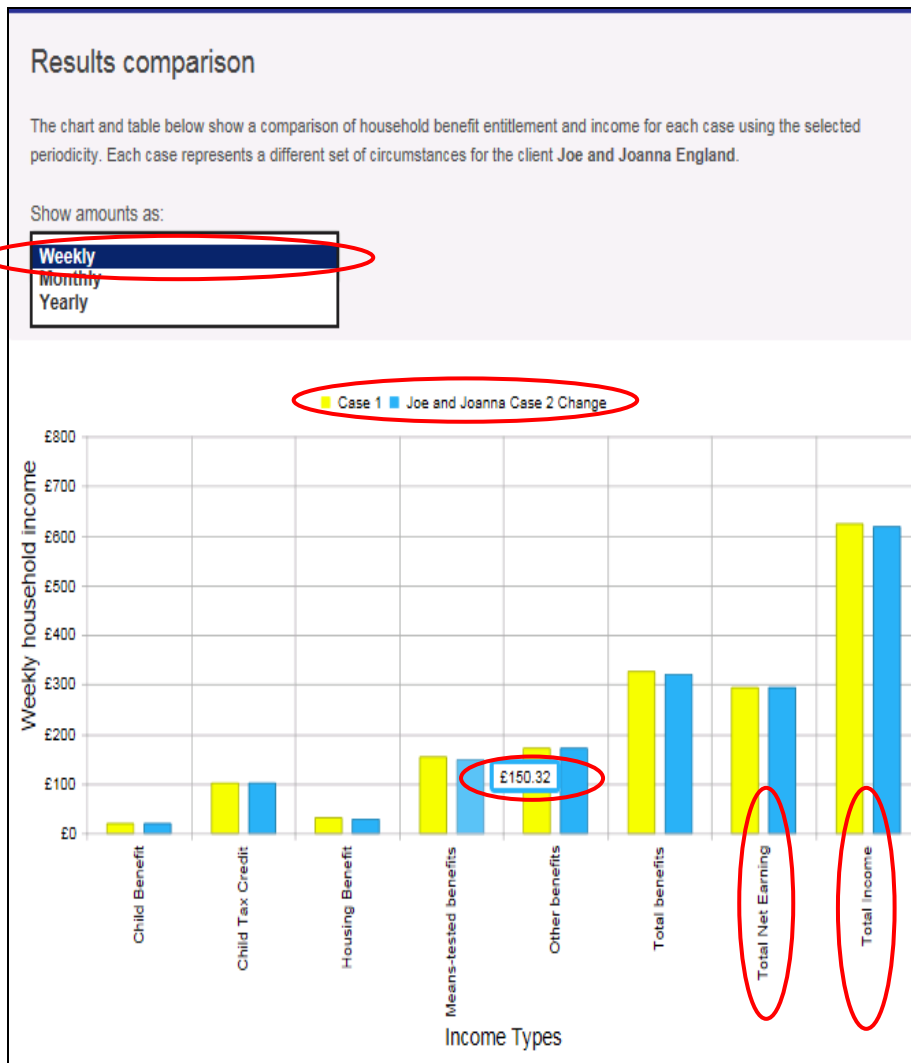
The 'Select case' feature is also just a great way to switch between the calculations done for a client

8. Turn2us Intermediary Benefits Calculator – Results Comparison

The Intermediary Benefits Calculator contains additional calculation options that are not available on the Public Benefits Calculator. One of these options is ‘Compare results’ which enables us to see clearly what effect a change has had on benefits entitlement or see in which scenario a client is ‘better off’.



Click on ‘Compare results’ in the ‘Calculation options’ menu on the left of the results screen to view a results comparison chart and table, showing what effect Joanna stopping her self-employment and the boarder moving out will have on the couples entitlement to individual benefits, total benefit entitlement and total household income.



You can compare results on a weekly, monthly or annual basis by choosing your preferred option from the ‘Show amounts as’ dropdown box.

You can see which colour reflects which calculation or ‘scenario’ for your client.

Roll your mouse over each of the bars in the chart to see the exact amount it represents.

You can click on the top right hand corner of the results comparison table to expand the table and see all the columns.

You can click on any amount in the table to see the breakdown of how it was calculated.

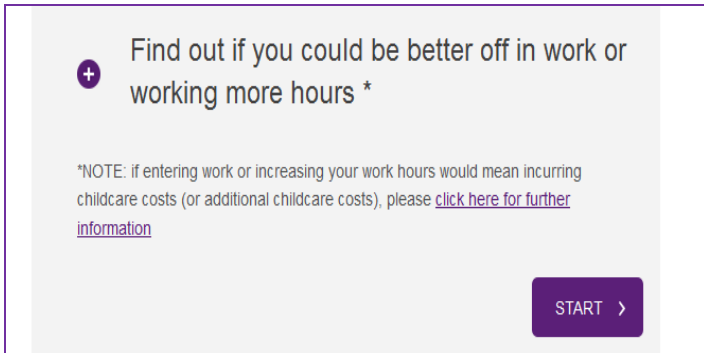
You can click on either ‘Case Reference’ or ‘Calculation reference’ to go to the results page for that calculation.

Case Reference	Calculation reference	Child Benefit	Child Tax Credit	Council Tax Benefit	Housing Benefit	Jobseekers Allowance	Employment Sup Allowance
Joe and Joanna Case 2 Change	SXIYON2A	£20.70	£101.79	£0.00	£27.83	£0.00	£0.
Case 1	IIMEEQDG	£20.70	£101.79	£0.00	£33.56	£0.00	£0.

9. Turn2us Public Benefits Calculator ‘Better Off’ tool

The Turn2us Public Benefits Calculator will identify when a user or their partner is currently unemployed or working part time and will allow them to access a ‘Better Off’ tool from the Results Page, below the results table, to find out if they could be better off if they start a new job or increase their work hours.

Enter Joe and Joanna’s original circumstance (when their rent was £100pw , they had no non-dependants and their capital was just £7000) into the public calculator to get to the Results Page of the calculator.



This 'Better Off' tool involves answering a few extra questions so that we can show how a new job or extra hours could change the benefit entitlement and overall household income.

Find out if your partner could be better off in work or working more hours

Please select an employment type for your partner ^{*} Employed Self-employed ?

Hours worked per week ^{*} ?

What will your childcare costs be if your partner takes up work or increases their hours? ?

Employment income (gross earnings) ?

CANCEL > CALCULATE >

After clicking on ‘calculate’ you will be shown an updated version of the results table, this time showing ‘In work entitlement’ alongside ‘Current entitlement’ so benefit entitlement comparisons can be made.

Show values in the results as

Weekly
 Monthly
 Yearly

[Current entitlements](#) |
 [Universal Credit](#) |
 [Other help](#) |
 [Your circumstances](#) |
 [Your pension age](#) |
 [More info](#)

[Charitable Grants](#)

Available benefits list

The table below contains your estimated entitlement to all [means-tested benefits](#) including those which you may already be claiming.

Benefit	Current entitlement	In work entitlement	Notes
Child Tax Credit How to claim	£101.79	£101.79	Your Tax Credit result is based on your income for the last tax year. If you do enter employment or take on additional employment and your (Show More)
Housing Benefit How to claim	£33.56	£8.93	
Child Benefit How to claim	£20.70	£20.70	
Total means-tested benefits	£156.05	£131.42	

Other Benefits

These are the [non means-tested benefits](#) you have told us you are receiving:

Benefit	Current entitlement	In work entitlement	Notes
Carers Allowance	£62.10	£62.10	For people who care for someone who is receiving certain disability benefits (Show More)
Disability Living Allowance	£55.10	£55.10	For people who have care and/or mobility needs
Personal Independence Payment	£55.10	£55.10	For people aged 16-64 who have care and/or mobility needs (Show More)
Total non means-tested benefits	£172.30	£172.30	

As well as comparing benefit entitlement the 'Better Off' result allows you to compare total income (including income from employment, pensions and other sources) to provide a more accurate overall picture of whether someone could be better off in work, or taking on more hours.

Total overall Income			
Income type	Current entitlement	In work entitlement	Notes
Total Benefits	£328.35	£303.72	
Other income(eg. employment, pensions,etc)	£296.29	£396.29	
Total income	£624.64	£700.01	This is income from employment, other sources and benefits and does not take into account any expenditure.

A message beneath the new results table summarises the 'Better Off' position for the user and allows them to 'Recalculate' if they want to see the effect of different potential jobs.

+ Find out if your partner could be better off in work or working more hours

Based on your partner being employed for 10 hours per week at salary of £100.00 (weekly)

Your partner could be £75.37 better off in work under the current benefits system. (If your partner is a Universal Credit claimant, your partner could be £97.10 better off in work.)

You can view a breakdown of your better off in work entitlement under the 'In work entitlement' column above.

RECALCULATE >

10. MyMoneySteps tool

Need debt advice?
Use My Money Steps - National Debtline's free, confidential, online debt advice service

[Start My Money Steps](#)

If you found this calculator useful, share it with others
[Like](#) [Share](#) [Tweet](#)

Help and support
If you need help and support with your claim, click the link below to find an adviser in your area:
[Find an Adviser](#)

Results
 Download results as PDF | Save and email

Calculation Reference: 4DUPG8BQ

Show values in the results as: **Weekly**

Current entitlements | Universal Credit | Other help | Your circumstances | Your pension age | More info

Charitable Grants

Available benefits list

The table below contains your estimated entitlement to all means-tested benefits including those which you may already be claiming.

Benefit	Current entitlement	In work entitlement	Notes
Child Tax Credit	£101.79	£101.79	Your Tax Credit result is based on your income for the last tax year. If you do enter employment or take on additional employment and your
How to claim			(Show More)

Joe and Joanna mentioned at the beginning concerns about mounting debts. Once the Benefits Calculation has been completed you will see the MyMoneySteps tool on the left hand side. Click on it to open a tool which will give the couple some suggestions on how to manage their debts. Once open the couple will see the data they have entered in the Benefit Calculator now populates MyMoneySteps.

my money steps | DEVELOPED BY NATIONAL DEBTLINE

Already registered for My Money Steps? Log back in here.
 Enter email address | Enter password | Login

Home | About | News | Debt questions | Resources | Contact us | [Start My Money Steps](#)

Get your free My Money Steps account

Turn2us [to access benefits & grants](#)

You have been redirected to the My Money Steps website from the Turn2us Benefits Calculator because you clicked on the option to get debt advice.

My Money Steps is free and easy-to-use and will give you a personal action plan to deal with your debts. My Money Steps is part of [National Debtline](#), a charity that has helped thousands of people deal with their debts.

Any details about you and your circumstances that you've already entered into the Turn2us Benefits Calculator (for example, how many children you have or details of your income) have automatically been transferred into My Money Steps.

[Start My Money Steps](#) | [Back to Turn2us site](#)

First name: *

Email address: *

Confirm email: *

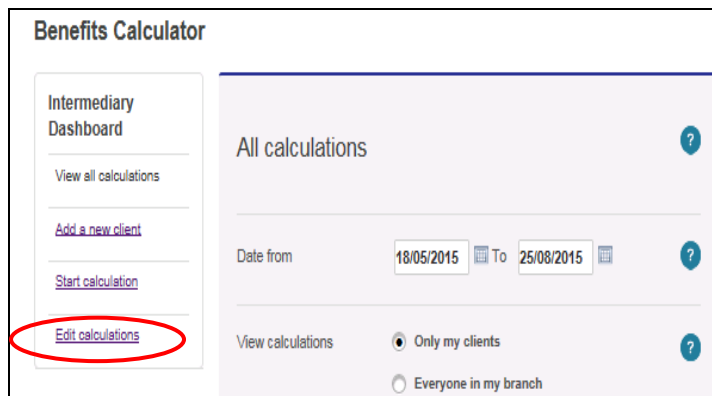
11. Turn2us Intermediary Benefits Calculator – New calculation for an existing client

Joe and Joanna come back to see you a year later. Joanna did not take up work as an employee and is still caring for her son who has now been awarded higher rate care for Disability Allowance. Nothing else has changed for the family. The couple would like to know how the change to their son's DLA rate will affect their current benefits entitlements.

With the Turn2us Intermediary Benefits Calculator you don't need to start a new calculation from scratch (unless you wish to), you can edit one of the existing calculations. There are two ways you can do this:

- Use the 'Edit calculation' Intermediary option to access and amend any of the client's previous calculations
- Use the 'Start calculation' Intermediary option to access and amend the calculation ticked as being the 'current calculation for this client' or start a new calculation from scratch

Edit calculation



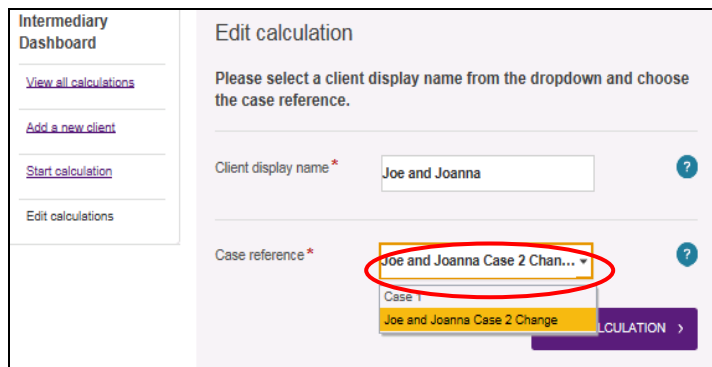
Click on 'Edit calculation' in the 'Intermediary Options' menu.

Start typing the 'Client display name' into the box and select the correct client from the list generated.

Choose the 'Case reference' from the drop down box for the calculation you want to edit.

You will want to edit 'Joe and Joanna Case 2' as this most closely reflects the couple's current situation.

Click 'Edit calculation'. You will be taken straight to the results page for the case chosen and you can make the change of circumstances.



Start calculation

The screenshot shows the 'Benefits Calculator' dashboard. On the left, there is a menu with the following items: 'Intermediary Dashboard', 'View all calculations', 'Add a new client', 'Start calculation' (circled in red), and 'Edit calculations'. The main area displays 'All calculations' with a search icon. Below this, there is a 'Date from' field with '21/02/2016' and a 'To' field with '28/02/2016'. At the bottom, there is a 'View calculations' section with a radio button for 'Only my clients'.

The screenshot shows the 'Start new calculation' form. On the left, there is a menu with the following items: 'View all calculations', 'Add a new client', 'Start calculation' (highlighted), and 'Edit calculations'. Below this is a link: 'Give feedback on the intermediary beta version'. The main area is titled 'Start new calculation' and contains the following text: 'Please select a client display name from the existing clients list and then enter a Case Reference. If you are starting a calculation for a new client, please click [Add new client](#).' There are two input fields: 'Client display name *' with a placeholder 'Type existing client name here..' and a button 'Or add new client'; and 'Case reference *' with a placeholder 'Your client case identifier' and a note '(Max 30 characters e.g. 'case 1')'.

Click on 'Start calculation' in the 'Intermediary options' menu.

Start typing the 'Client display name' into the box and select the correct client from the list generated.

Create a new case reference and click on 'Start'.

You can choose to duplicate the data of the calculation ticked as 'current calculation for this client' or start from scratch.

You will be taken to Step 1 of the Turn2us Benefits Calculator to either amend the answers to reflect the change of circumstances or begin entering the answers from scratch, depending on which option was chosen.