

# Using the Turn2us Benefits Calculator

## Objectives

- To become confident in using the Turn2us Benefits Calculator to work out what benefits and tax credits someone might be entitled to
- Demonstrate how to launch the MyMoneySteps debt management tool from the Benefit Calculator results.
- To learn how to use the Better-off Reckoner, to check if someone is better-off in work or by increasing their hours.

## Overview

We are going to demonstrate the calculator by carrying out a benefits check using the Joe and Joanna example below.

## Example: Joe and Joanna

Joe and Joanna aged 42 are married and have a son aged 11 who is disabled. They live in a privately rented flat in Dundee. 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. Then we will look at how a change of a better-off calculation will affect the couples benefits.

## 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. For tax credit purposes, Joe is not at a disadvantage in getting a job as he does not have any of the specific limitations listed in the Working Tax Credit rules.

#### 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 £62.70pw. 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 Dundee (DD3 6SH) in a 2 bed privately rented flat.

They pay £100 per week in rent. Their Local Housing Allowance rate is £103.85 per week. They do not receive Housing Benefit.

Their council tax band is D, £1241 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 Better- off Calculation**

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. Joe's sister Rebecca has agreed to look after Joanna's son (James) whilst she is working. The family have no registered childcare costs.