

Full list of free cash, discounts and freebies you can get on state pension worth up to £6,400

[Ellie Smitherman](#) Updated: 16:21, 28 Feb 2023



MILLIONS of pensioners could be in line for free cash, discounts and freebies worth up to £6,400.

Brits who have reached [state pension](#) age can grab the freebies under various schemes from companies and the government.



1

There are a variety of freebies and discounts available to pensionersCredit: PA

State pension is a weekly payment from the government to men and women aged over 66 at the moment.

The age when receipt begins is due to rise to 67 by 2028 and 68 between 2037 and 2039.

It's intended to give anyone a retirement income to support them as they get older.

The maximum new-style [pension](#) you can get is £185.15 a week, or around £9,627 a year.



POT LUCK

Martin Lewis fan reveals how they boosted pension by £11,500 with easy hack



CASH BLOW

Urgent warning as thousands could be missing out on £55,000 pension boost

This is going up by 10.1% from April which means the weekly allowance will rise to £203.85.

You can spend the money as you wish, but it is treated as income so you may have to pay tax on it if all your earnings are above the annual personal tax allowance, currently £12,570.

But, there's even more help available for people who get the payment, from

discounts to free cash.

We've put together a list of the 10 freebies and discounts you could get with your state pension.

1. Pension Credit - £3,500

[Pension Credit](#) sees cash-tight [retirees](#) get help towards their food and energy [bills](#), and it's set to increase.

It'll be rising in line with [September's inflation](#) rate of 10.1% next April, so it's important you don't miss out.

To qualify, you'll need to have a weekly income of less than £182.60 for single people or £278.70 for couples.

[Pension Credit will rise](#) to £201.05 in April, and for couples, it'll go to £306.85.

The average pension credit award is worth over £3,500 a year.

You'll also need to be over the [state pension](#) age.

There are two parts to the benefit and pensioners can be eligible for one or both parts:

- **Guarantee credit** - tops up your weekly income to a guaranteed minimum level. This is £182.60 a week if you're single and £278.70 a week for married couples.
- **Savings credit** - provides extra money if you've saved money towards retirement. You can get an extra £14.48 a week for a single person or £16.20 a week for a married couple.

If your income is too high to get pension credit, you may still get some savings, so it's worth checking.

Applications for Pension Credit can be made on the government website or by ringing the Pension Credit claim line on 0800 99 1234.

2. National Insurance cut - over £2,000

When you've reached state pension age, you no longer pay [National Insurance](#) (NI), even if you're still working.

This can mean a pretty big cut to your annual tax bill.

The threshold for NI payments is currently £12,570 a year for employed workers and £6,725 for self-employed people.

If you're earning £30,000 a year you would save £2,398.59 in the 2022/23 tax year, according to Which?.

NI only applies to employment income - so if you retire before state pension age, and you only earn an income from pensions, you won't have to pay it.

3. Winter Fuel Payment plus Pensioner Cost of Living payment - up to £600

Retirees can get extra cash to help with energy bills this winter worth up to £600.

Anyone getting the [state pension](#) should have got the winter fuel payment by Friday, January 13 automatically.

Winter fuel payments are a [tax](#)-free payment that comes from the government each year.

How much you get depends on your age and whether you get certain benefits, and getting the payment won't affect them.

Retirees get it automatically if they receive the state pension or certain other benefits.

The current rates are £200 per eligible household where the oldest person is under 80, and £300 for households with someone aged 80 or over.

Anyone who is eligible but doesn't get it automatically needs to apply by Friday, March 31.

You can make a claim by contacting the Winter Fuel Payment Centre either by post, phone or email.

The contact details will depend on where you live and a [full list can be found on the gov.uk website.](#)

You'll need the following information to hand.

- your National Insurance number
- your bank or building society details
- your BIC and IBAN numbers if you live in the EEA or Switzerland
- the date you were married or entered into a civil partnership (if appropriate)

Plus, between November 2022 and March 2023, a [£300 one-off](#) "Pensioner Cost of Living Payment" is being paid out to eight million households.

It is being given to those who already get the [winter fuel payment.](#)

4. Cold Weather Payment - £25

When temperatures plummet, households across the country could be entitled to extra cash through the [cold weather payment.](#)

The cash from the government is worth £25 and people on Pension Credit are eligible.

It is dished out when temperatures are recorded as, or forecast to be, zero degrees or below, on average, for seven consecutive days.

You get £25 for each seven-day period where the weather is below zero Celsius on average during this time frame.

You don't need to apply for the cold weather payment as it's paid automatically to those who are eligible.

5. Free bus pass

In England you can get a bus pass for free travel when you reach the State Pension age.

Plus, if you live in London, you can travel free on buses, tubes and other transport when you're 60, but only within London.

In Wales you can get a bus pass when you reach 60.

You get an older person's bus pass when you're 60 if you live in Scotland or Northern Ireland.

You can apply for the pass via your local council's website where it will have more information.

Make sure to check the website or phone your local council if you have any questions.

How much you save will depend on how much you use the pass.

6. Discounted rail fare - £76

Pensioners with a Senior Railcard can get discounted rail fares.

People with a Senior Railcard save on average £76 per year, or £5.34 per journey, according to National Rail.

There is an annual cost of £30 for the card and gets you 1/3 off train travel.

The Senior Railcard is available to travellers aged 60 or over.

You can apply for the card on the National Rail website.

7. Free NHS dental treatment

People who receive the pension guarantee credit can be eligible for free dental treatment too.

But you'll need to have signed up for Pension Credit in order to get it.

8. Free TV Licence - £159

One of the perks of being on Pension Credit is that you don't have to pay for your TV licence.

You can apply for a free TV Licence if you, as the licence holder, are 75 years or older and you, or your partner living at the same address, get the benefit.

A TV licence ordinarily costs £159 a year, so this is a big saving.

9. Free prescriptions and eye test - £30

Once you reach 60, you can get free prescriptions from your local pharmacy - prescriptions usually cost £9.35 each in England.

If you're 60 or over you're also entitled to a free NHS sight test, so you should let your optician know when you reach 60 if you haven't already.

Eye tests can usually cost between £20 and £30.

10. Discounted days out and cinema tickets - £20

People aged over 60 can get discounted days out and cinema tickets.

If you're an existing [National Trust](#) member aged 60 or over, and you've been

a member for at least the last three years, you can ask for 25% off your subscription.

This means that you'll pay £57.60 for individual senior membership instead of £76.80 and £95.40 for joint senior membership instead of £127.20.

Empire has special Senior screenings for over-60s every Wednesday morning and tickets cost £3.75.

[Odeon](#) also holds weekly Silver Cinema screenings for over-60s with ticket prices starting at £3.50.



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Both cinemas also provide free refreshments too.

You can find your nearest branches using the locator tool on the website.

Do you have a money problem that needs sorting? Get in touch by emailing money-sm@news.co.uk