



# Better Off Calculator training cases

Five training cases to practice how to use the  
Better Off Calculator

# Introduction

Policy in Practice's Better Off Calculator is the best tool available to grow the financial resilience of your customers.

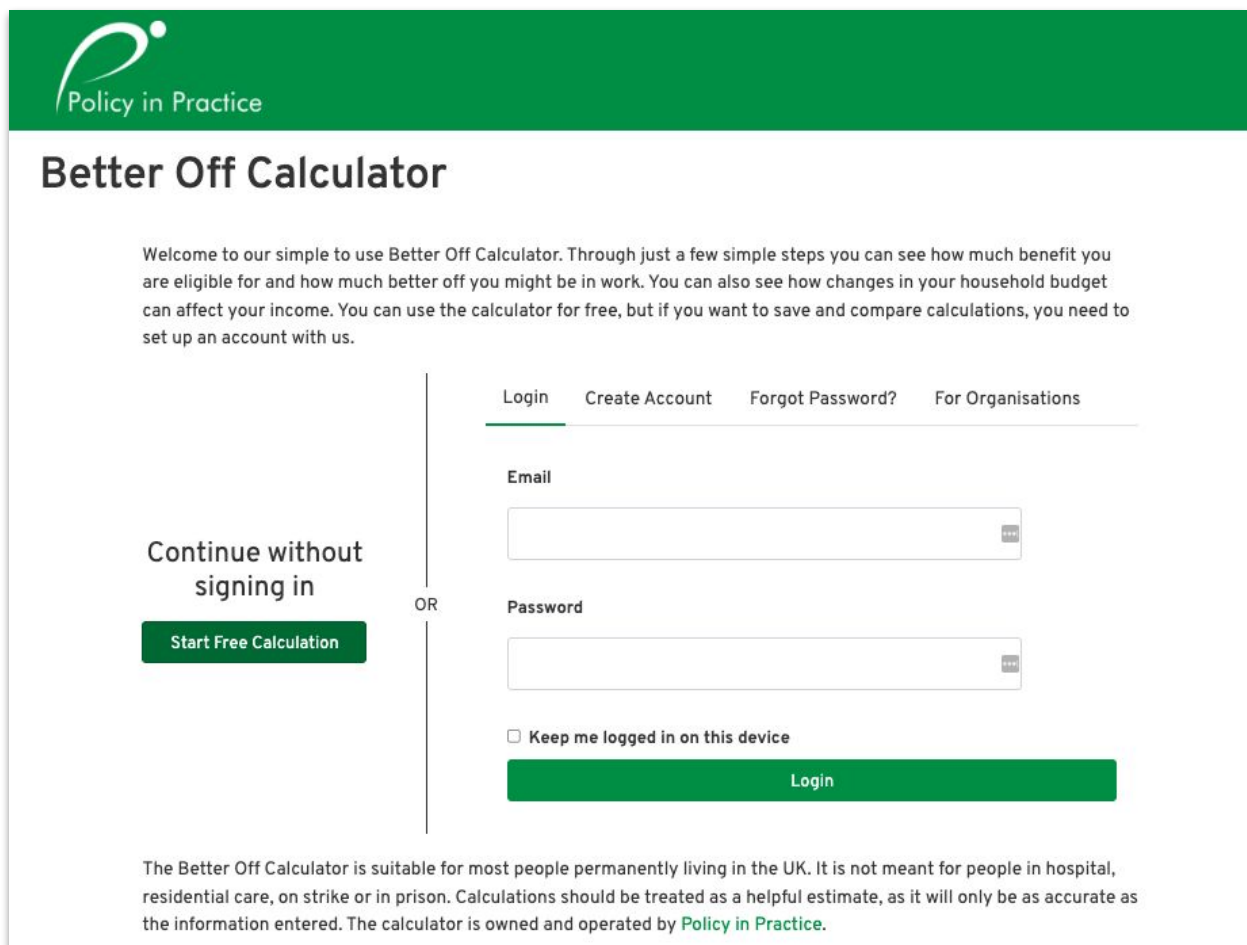
To help you get familiar with the calculator this document contains five test cases for you to work through.

Using the details provided input each case into your calculator and then check your results against the results provided to see how you've got on.

We've provided a range of test cases of different complexity for you to practice with:

1. [Single parent case](#)
2. [Back to work case](#)
3. [Disability case- actually receiving](#)
4. [Disability case - potentially receiving](#)
5. [Pensioner case](#)
6. [Student case](#)
7. [Managed migration case](#)

**To begin, log in to the calculator and start a new case.**



The screenshot shows the 'Better Off Calculator' login interface. At the top is the 'Policy in Practice' logo. Below it, the title 'Better Off Calculator' is displayed. A welcome message explains the calculator's purpose and mentions that it can be used for free or with an account. The login section is split by a vertical line with 'OR' in the middle. On the left, there is a 'Continue without signing in' link and a green 'Start Free Calculation' button. On the right, there are links for 'Login', 'Create Account', 'Forgot Password?', and 'For Organisations'. Below these are input fields for 'Email' and 'Password', each with a 'Show/Hide' icon. A checkbox for 'Keep me logged in on this device' is present, followed by a green 'Login' button. At the bottom, a disclaimer states that the calculator is suitable for most people in the UK, not for those in hospital, residential care, on strike, or in prison, and that it is owned and operated by Policy in Practice.

**Policy in Practice**

## Better Off Calculator

Welcome to our simple to use Better Off Calculator. Through just a few simple steps you can see how much benefit you are eligible for and how much better off you might be in work. You can also see how changes in your household budget can affect your income. You can use the calculator for free, but if you want to save and compare calculations, you need to set up an account with us.

[Login](#) [Create Account](#) [Forgot Password?](#) [For Organisations](#)

**Continue without signing in**

[Start Free Calculation](#)

OR

**Email**

**Password**

☐ Keep me logged in on this device

[Login](#)

The Better Off Calculator is suitable for most people permanently living in the UK. It is not meant for people in hospital, residential care, on strike or in prison. Calculations should be treated as a helpful estimate, as it will only be as accurate as the information entered. The calculator is owned and operated by [Policy in Practice](#).

## John Dorian: Single parent case



This is John Dorian. He is a 46 year old, single father of one, who is currently not receiving any benefits.

What support is John eligible to receive?

Below is a list of details for you to input into the calculator.

Name: John Dorian

Age: 04/07/1975

Relationship Status: Single

Postcode: SE5 9RS

Children: 1 child, 07/04/2017, female

Benefits: Not receiving any benefits

No health conditions or disabilities

Housing: Rented from a Housing Association

Bedrooms: 3

Rent: £710, monthly

Council Tax Band: D

Employment: Gross Income, £650, four weekly, 18 hours

Private Pension Contribution: £30 monthly

Childcare: 18 hours per week, cost unknown

Savings: £3,000

Other income: Child Maintenance, £120, monthly

**What support is John eligible to receive?**

## John Dorian: single parent case results

After inputting the details from the previous page you should be able to see these results on your screen.

There will be a quick summary on the right hand side of the screen.

You will also have access to an expert calculation breakdown, see below.

### Your average monthly income is

**£ 824.17**

Total current  
including any benefits and wages

**£ 2719.37**







Total potential  
including £ 1895.20 unclaimed benefits

Your household information indicates that any new benefit claim will be for Universal Credit.

This amount does not show any deductions from your benefits as sanctions, as repayment of overpayments or loans, or as payment to your landlord.

For your information, your rent is 26% of your potential income, including any unclaimed benefits

## John Dorian: single parent case results

	Eligible	Receiving	Unclaimed
<b>Total benefits</b>	<b>£1895.20</b>	<b>£0.00</b>	<b>£1895.20</b>
<b>Universal Credit</b> ▶ <a href="#">How we worked it out</a>	£1782.32	£0.00 	£1782.32
<b>Child benefit</b>	£112.88	£0.00 	£112.88
<b>PIP / DLA / AA</b>	£0.00	£0.00 	£0.00
<b>Carers Allowance</b>	£0.00	£0.00 	£0.00
<b>Council Tax Support</b> ▶ <a href="#">How we worked it out</a>	£0.00	£0.00 	£0.00
<b>Contributory / New Style JSA or ESA</b>	£0.00	£0.00 	£0.00
<b>Other Income</b> ▶ <a href="#">How we worked it out</a>	£120.00		
<b>Net earnings</b> ▶ <a href="#">How we worked it out</a>	£704.17		



# John Dorian: single parent case results

## Calculation breakdown: Universal Credit

### Step 1: Calculate any Housing Element

Gross rent	£710.00
Deduction due to bedrooms ("bedroom tax")	£99.40
<b>Housing Component</b>	<b>£610.60</b>

### Step 2: Calculate Maximum Universal Credit

This is made up of elements based on household circumstances

Standard allowance	£400.14
Child	£292.81
Childcare	£610.01
Housing	£610.60
<b>Maximum Universal Credit</b>	<b>£1913.56</b>

### Step 3: Calculate income

This is 55% of net earned income after application of the work allowance plus non-earned income & income from savings. Private pension contributions are deducted.

Net earned income	£704.17
Minus work allowance	£411.00

Income after work allowance	£293.17
Earnings for assessment (55% of net earnings)	£161.24
Non-earned income	£0.00
Minus disregarded income	£0.00
Non-earned income for assessment	£0.00
Total income	£131.24
Minus private pension contributions	£30.00
<b>Income for assessment</b>	<b>£131.24</b>

### Step 4: Deduction due to income & savings

Deduct income from maximum Universal Credit

Maximum Universal Credit	£1913.56
Minus income for assessment	£131.24
<b>Universal Credit</b>	<b>£1782.32</b>

## John Dorian: single parent case results

You should also check the 'Next Universal Credit payment' tab on the results page

### Next Universal Credit payment

Total Amount	£1454.61
Date of payment	04/05/2025
Assessment period	28/03/2025 - 27/04/2025

#### ► How we worked it out

The amounts here reflect benefits policy as of today's date.

If you are moving over to Universal Credit, please be aware that if you are paid irregularly that your future Universal Credit payment amounts may fluctuate. Please use the following calendar to estimate what your first Universal Credit payment may be.

Assessment Period	Pay date	UC Payment
28/03/2025 - 27/04/2025	04/05/2025	£1454.61
28/04/2025 - 27/05/2025	03/06/2025	£1812.11
28/05/2025 - 27/06/2025	04/07/2025	£1812.11
28/06/2025 - 27/07/2025	03/08/2025	£1812.11
28/07/2025 - 27/08/2025	03/09/2025	£1812.11
28/08/2025 - 27/09/2025	04/10/2025	£1812.11
28/09/2025 - 27/10/2025	03/11/2025	£1812.11
28/10/2025 - 27/11/2025	04/12/2025	£1812.11
28/11/2025 - 27/12/2025	03/01/2026	£1812.11
28/12/2025 - 27/01/2026	03/02/2026	£1812.11
28/01/2026 - 27/02/2026	06/03/2026	£1454.61
28/02/2026 - 27/03/2026	03/04/2026	£1812.11

# Peter Butler: Back to work case



This is Peter Butler. He is a 35 Y/O single father of one. He is currently unemployed with a job offer. The two scenarios listed below compare his costs unemployed and employed.

What support is Peter eligible to receive?

Below is a list of details for you to input into the calculator.

## Scenario 1 (unemployed)

Name: Peter Butler

Age: 16/07/1988

Relationship Status: Single

Postcode: CV21 1AE

Benefits: Yes, Universal Credit, made a new claim for Universal Credit

Benefit Claim: 11/03/2020

Children: 1, 8-year-old, Male

No disabilities or health conditions.

Housing: Renting from a private landlord

Bedrooms: 2

Rent: £800, Monthly

Council Tax: Council tax band A

Employment: Unemployed

Childcare Costs: 0

Other Income & Savings: 0



## Peter Butler: Back to work case (continued)

### Budgeting:

TV License: £13.25, monthly

Gas: £55.10, monthly, pre-paid

Electricity: £66.12, monthly, pre-paid

Water: £31.77, monthly, metred

Prescription + Medicines: £10.50

Car: 1, hire purchase £135 monthly, car insurance £55 monthly, road tax £14

monthly, £10 MOT monthly, fuel + parking + toll £25 monthly

Insurance: £20 monthly building and contents insurance

Internet: £42 Internet + TV monthly

Mobile phone: £25 monthly

Hobbies/Leisure/Sport: £5 monthly

Newspaper: £5 monthly

Groceries: £46 weekly

Laundry/Dry Cleaning: £10 monthly

Alcohol: £5 weekly

Clothing: £10 fortnightly

Hairdressing: £25 monthly

Toiletries: £15 monthly

Utility Arrears: £10 monthly, outstanding amount £267, confirmed liability accuracy

Credit Card Loans: £32 monthly, outstanding amount £1500, estimated liability accuracy

Additional Debt/Cost: £15 monthly

Notes: The additional amount is money I borrowed off my parents

After inputting the details above you should be able to see these results on your screen. There will be a quick summary on the right hand side of the screen. You will also have access to an expert calculation breakdown, see below.

## Your average monthly income is

**£ 1417.95**

Total current  
including any benefits and wages

**£ 1615.05**

Total potential  
including £ 197.10 unclaimed benefits

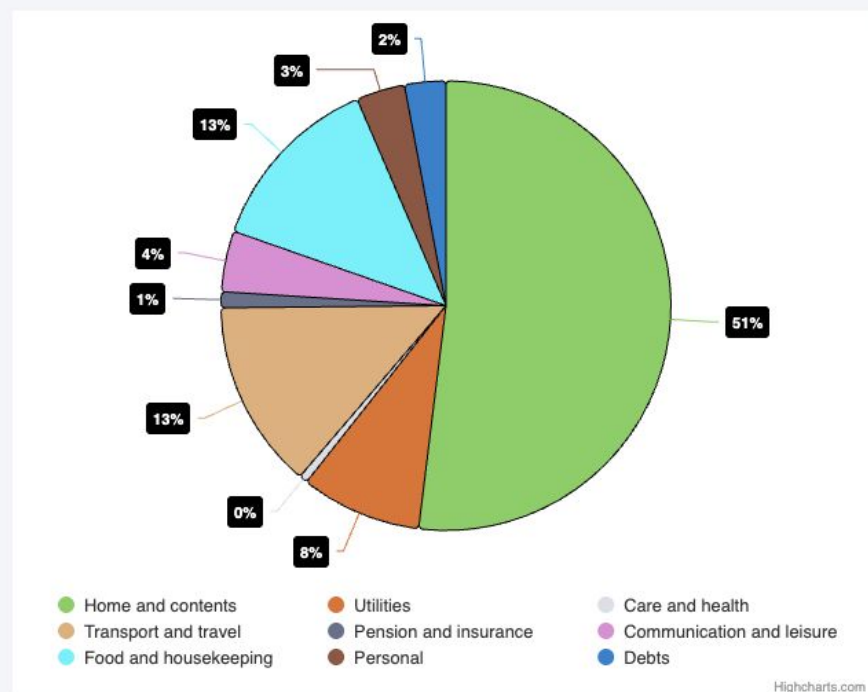
This amount does not show any deductions from your benefits as sanctions, as repayment of overpayments or loans, or as payment to your landlord.

## Peter Butler: Back to work case (continued)

	Eligible	Receiving	Unclaimed
<b>Total benefits</b>	<b>£1615.05</b>	<b>£1417.95</b>	<b>£197.10</b>
<b>Universal Credit</b>	£1417.95	£1417.95 	£0.00
▸ <a href="#">How we worked it out</a>			
<b>Child benefit</b>	£112.88	£0.00 	£112.88
<b>PIP / DLA / AA</b>	£0.00	£0.00 	£0.00
<b>Carers Allowance</b>	£0.00	£0.00 	£0.00
<b>Council Tax Support</b>	£84.22	£0.00 	£84.22
▸ <a href="#">How we worked it out</a>			
<b>Contributory / New Style JSA or ESA</b>	£0.00	£0.00 	£0.00
<b>Other Income</b>	£0.00		
<b>Net earnings</b>	£0.00		

# Peter Butler: Back to work case results

## Your Costs £1756.49



## Surplus or shortfall

With your current income, after costs you are left with £ -338.54.

If you were to claim all additional support you are eligible for, you would be left with £ -141.44.



# Peter Butler: Back to work case (continued)

## Scenario 2 (employed)

New Inputs - new inputs are bold:

Name: Peter Butler

Age: 16/07/1988

Relationship Status: Single

Postcode: CV21 1AE

Benefits: Yes, Universal Credit

Benefit Claim: 11/01/2024

Children: 1, 8-year-old, Male

Housing: Renting from a private landlord

Bedrooms: 2

Rent: £800, Monthly

Council Tax: Council tax band A

**Employment: In work**

**Gross Income: Annual salary £21,000, 38 hours a week**

**Pension contribution: £480 annually**

**Childcare Costs: Unknown, 10 hours a week**

Other Income & Savings: 0



## Peter Butler: Back to work case (continued)

### Budgeting:

TV License: £13.25, monthly

Gas: £55.10, monthly, pre-paid

Electricity: £66.12, monthly, pre-paid

Water: £31.77, monthly, metred

Prescription + Medicines: £10.50

Car: 1, hire purchase £135 monthly, car insurance £55 monthly, road tax £14 monthly, £10 MOT monthly,

### **Fuel + parking + toll £300 monthly**

Insurance: £20 monthly building and contents insurance

Internet: £42 Internet + TV monthly

Mobile phone: £25 monthly

Hobbies/Leisure/Sport: £75 monthly

Newspaper: £5 monthly

Groceries: £46 weekly

Laundry/Dry Cleaning: £10 monthly

Alcohol: £5 weekly

### **Clothing: £25 fortnightly**

### **Hairdressing: £10 monthly**

Toiletries: £15 monthly

Utility Arrears: £10 monthly, outstanding amount £267, confirmed liability accuracy

Credit Card Loans: £32 monthly, outstanding amount £1500, estimated liability accuracy

Additional Debt/Cost: £15 monthly

Notes: The additional amount is money I borrowed off my parents

**Which scenario will maximise Peter's income and what other support is he eligible for?**

## Peter Butler: Back to work case results

After inputting the details from the previous page you should be able to see these results on your screen. There will be a quick summary on the right hand side of the screen. You will also have access to an expert calculation breakdown, see below.

### Your average monthly income is

**£ 2328.63**





Total current  
including any benefits and wages

**£ 2441.51**

Total potential  
including £ 112.88 unclaimed benefits

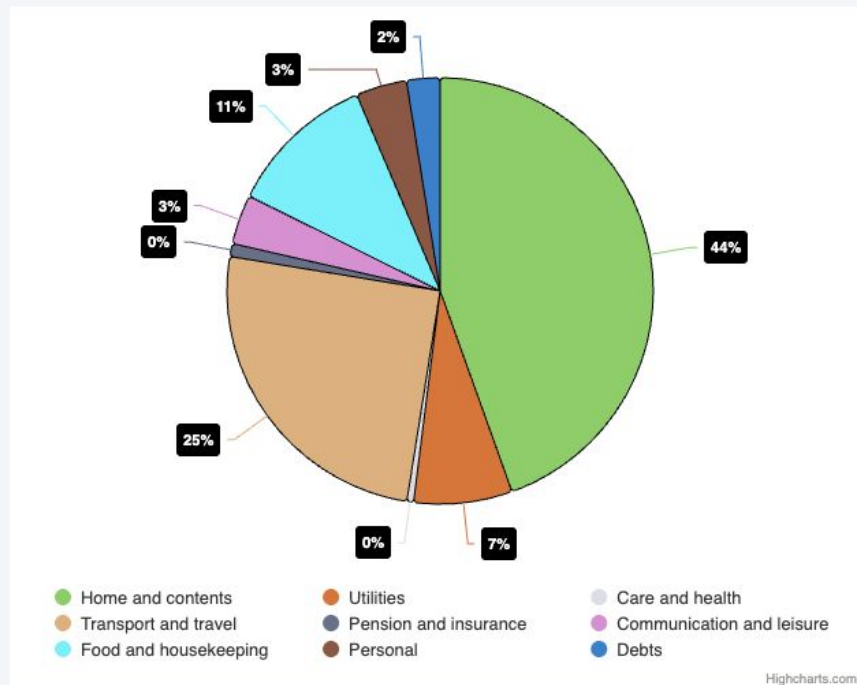
This amount does not show any deductions from your benefits as sanctions, as repayment of overpayments or loans, or as payment to your landlord.

## Peter Butler: Back to work case results

	Eligible	Receiving	Unclaimed
<b>Total benefits</b>	<b>£920.11</b>	<b>£807.23</b>	<b>£112.88</b>
<b>Universal Credit</b>	£807.23	£807.23 	£0.00
▶ <a href="#">How we worked it out</a>			
<b>Child benefit</b>	£112.88	£0.00 	£112.88
<b>PIP / DLA / AA</b>	£0.00	£0.00 	£0.00
<b>Carers Allowance</b>	£0.00	£0.00 	£0.00
<b>Council Tax Support</b>	£0.00	£0.00 	£0.00
▶ <a href="#">How we worked it out</a>			
<b>Contributory / New Style JSA or ESA</b>	£0.00	£0.00 	£0.00
<b>Other Income</b>	£0.00		
<b>Net earnings</b>	£1521.39		
▶ <a href="#">How we worked it out</a>			

# Peter Butler: Back to work case results

## Your Costs £2048.99



## Surplus or shortfall

With your current income, after costs you are left with **£ 279.64**.

If you were to claim all additional support you are eligible for, you would be left with **£ 392.52**.



## Stevie Kenarban: Disability case (actually receiving)



This is Stevie Kenarban. He is a working age, single man who is currently receiving Personal Independence Payments (PIP) and income-related ESA. He is not currently receiving any other source of income.

What support is Stevie eligible to receive?

Below is a list of details for you to input into the calculator.

### (Scenario 1 - legacy ESA)

Name: Stevie Kenarban

Age: 15/03/1992

Relationship Status: Single

Postcode: NE1 8PP

Benefits: First claimed 10/02/2011, receiving Employment Support Allowance (ESA based on income), housing benefit and PIP

Children: 0

Disability: He is currently in the ESA Support Group, in this group since 10/02/2011 and receives PIP daily living enhanced rate. Not currently receiving SDP transitional element, but is receiving I-ESA. Estimated SDP transitional amount to enter: £233

Carer: Not receiving care from someone who is receiving carers allowance

Housing: Support or care included household Bedrooms: 1

Rent: £450, monthly, rent does not include any charges for service e.g. fuel/meals

Council Tax: Band B, paid over 10 months.

Qualifies for reduction due to disability adaptations

Employment: Not working due to disability.

Contributory Benefits: Yes

Other Income: Currently not receiving any other source of income

**What support is Stevie eligible to receive?**



## Stevie Kenarban: Disability case results

After inputting the following details you should be able to see these results on your screen. There will be a quick summary on the right hand side of the screen. You will also have access to an expert calculation breakdown, see below.

Current Legacy System Results:

### Your average monthly income is

**£ 1989.82**

Total current  
including any benefits and wages

**£ 2074.00**

Total potential  
including £ 84.18 unclaimed benefits

[See the results under the Universal Credit system](#)

## Stevie Kenarban: Disability case results

	Eligible	Receiving	Unclaimed
<b>Total benefits</b>	<b>£2074.00</b>	<b>£1989.82</b>	<b>£84.18</b>
<b>ESA (based on income)</b> ▶ <a href="#">How we worked it out</a>	£451.08	£451.08 	£0.00
<b>Pension Credit</b>	£0.00	£0.00 	£0.00
<b>Working Tax Credits</b>	£0.00	£0.00 	£0.00
<b>Child Tax Credits</b>	£0.00	£0.00 	£0.00
<b>Housing Benefit</b> ▶ <a href="#">How we worked it out</a>	£450.00	£450.00 	£0.00
<b>Carers Allowance</b>	£0.00	£0.00 	£0.00
<b>Child Benefit</b>	£0.00	£0.00 	£0.00
<b>PIP / DLA / AA</b>	£479.69	£479.69 	£0.00
<b>Council Tax Support</b> ▶ <a href="#">How we worked it out</a>	£84.18	£0.00 	£84.18
<b>Contributory ESA/JSA</b>	£609.05	£609.05 	£0.00
<b>Other Income</b>	£0.00		

# Stevie Kenarban: Disability case results

## Calculation breakdown: DWP

### Step 1: Calculate Applicable Amount

Lone parent or ESA allowance	£398.88
Enhanced Disability Premium	£91.86
Severe Disability Premium	£359.23
ESA Support	£210.16
<b>Maximum Entitlement</b>	<b>£1060.13</b>

### Step 2: Calculate income

Non-earned income	£609.05
Minus disregarded income	£0.00
Non-earned income for assessment	£609.05
<b>Total income for assessment</b>	<b>£609.05</b>

### Step 3: Calculate Award

Income is deducted from the applicable amount	
Applicable Amount	£1060.13
Minus total income for assessment	£609.05
<b>AWARD</b>	<b>£451.08</b>

## Calculation breakdown: Housing Benefit

### Step 1: Calculate maximum Housing Benefit

Gross rent	£450.00
Gross rent amended to account for rent free weeks	£450.00
Deduction due to ineligible services and charges	£0.00
<b>Maximum Housing Benefit</b>	<b>£450.00</b>

### Step 2: Calculate Applicable Amount

Lone parent or ESA allowance	£398.88
Enhanced Disability Premium	£91.86
Severe Disability Premium	£359.23
ESA Support	£210.16
<b>Applicable Amount</b>	<b>£1060.13</b>

### Step 3: Calculate income

Non-earned income	£609.05
Minus disregarded income	£0.00
Non-earned income for assessment	£609.05
<b>Total income for assessment</b>	<b>£609.05</b>

### Step 4: Deduction due to income & savings

65% of any income above the applicable amount is deducted from maximum Housing Benefit	
Maximum Housing Benefit	£450.00
<b>Housing Benefit remaining</b>	<b>£450.00</b>

### Step 5: Apply Benefit Cap

Benefit income above the Benefit Cap is deducted from remaining Housing Benefit	
<b>AWARD</b>	<b>£450.00</b>
<b>AWARD with rent free weeks</b>	<b>£450.00</b>

## Stevie Kenarban: Disability case results

Under Universal Credit system:

### Your average monthly income is

**£ 1989.82**

Total current  
including any benefits and wages








**£ 2070.28**

Total potential  
including £ 531.54 unclaimed benefits

See the results under the Legacy system

# Stevie Kenarban: Disability case results

Under Universal Credit system:

	Eligible	Receiving	Unclaimed
<b>Total benefits</b>	<b>£2070.28</b>	<b>£1538.74</b>	<b>£531.54</b>
<b>Universal Credit</b>	£447.36	£0.00 	£447.36
▶ <u>How we worked it out</u>			
<b>Child benefit</b>	£0.00	£0.00 	£0.00
<b>PIP / DLA / AA</b>	£479.69	£479.69 	£0.00
<b>Carers Allowance</b>	£0.00	£0.00 	£0.00
<b>Council Tax Support</b>	£84.18	£0.00 	£84.18
▶ <u>How we worked it out</u>			
<b>Contributory / New Style JSA or ESA</b>	£609.05	£609.05 	£0.00
<b>Housing Benefit under Universal Credit</b>	£450.00	£450.00 	£0.00
▶ <u>How we worked it out</u>			
<b>Other Income</b>	£0.00		



# Stevie Kenarban: Disability case results

## Calculation breakdown: Universal Credit

### Step 1: Do not include Housing Element

If you receive Universal Credit and you are in temporary accommodation, or accommodation that provides support or care, you will still receive Housing Benefit to assist with your rent.

### Step 2: Calculate Maximum Universal Credit

This is made up of elements based on household circumstances

Standard allowance	£400.14
Limited capability for work-related activity	£423.27
SDP transitional protection	£233.00
<b>Maximum Universal Credit</b>	<b>£1056.41</b>

### Step 3: Calculate income

This is 55% of net earned income after application of the work allowance plus non-earned income & income from savings. Private pension contributions are deducted.

Non-earned income	£609.05
Minus disregarded income	£0.00
Non-earned income for assessment	£609.05
Total income	£609.05
<b>Income for assessment</b>	<b>£609.05</b>

### Step 4: Deduction due to income & savings

Deduct income from maximum Universal Credit

Maximum Universal Credit	£1056.41
Minus income for assessment	£609.05
<b>Universal Credit</b>	<b>£447.36</b>

## Calculation breakdown Housing Benefit under Universal Credit

### Step 1: Calculate maximum Housing Benefit

Gross rent	£450.00
Gross rent amended to account for rent free weeks	£450.00
Deduction due to ineligible services and charges	£0.00
<b>Maximum Housing Benefit</b>	<b>£450.00</b>
<b>Housing Benefit remaining</b>	<b>£450.00</b>
<b>AWARD</b>	<b>£450.00</b>

## Paula Hugo: Disability case (potentially receiving)



This is Paula Hugo. She is a 35 year-old woman who has recently had to leave work because of a health condition and disability that has worsened over time. She has worked for 10 years full time but now does not have an income and only a small amount of savings. She does not know what benefits she could receive to support her with her change of condition and with her housing costs.

What support is Paula eligible for and what disability and health related benefits could she be eligible for?

Name: Paula Hugo

Age: 15/01/1989

Relationship Status: Single

Postcode: PE31 7RW

Benefits: Not claiming any benefits

Children: 0

Health and Work: She has a health condition which impacts her ability to work or look for work, but she has not been assessed for LCW or ESA. However, after talking to her, it seems likely that she would be eligible for LCWRA.

Disability: She has not been assessed for disability benefits but after discussing it with her, she is likely eligible for the standard rate of PIP mobility and care.

Carer: Not receiving care from someone who is receiving carers allowance

Housing: Privately renting, 2 bed property:

Rent: £650, monthly, rent does not include any charges for service e.g. fuel/meals

Council Tax: Band C, paid over 10 months.

Employment: Not working due to disability.

Contributory Benefits: Yes, she qualifies for contributory benefits following her working for 10 years.

Other Income: Currently not receiving any other source of income

**What support is Paula eligible to receive?**

### Your average monthly income is

**£ 0.00**

Total current  
including any benefits and wages

**£ 1947.22**

Total potential  
including £ 1338.17 unclaimed benefits

The result includes health or disability benefits that you think you might be eligible for. If you need additional help completing the application forms, please seek local support

Your household information indicates that any new benefit claim will be for Universal Credit.

These results include JSA or ESA based on NI contributions. If you do not qualify, change this to 'No' on the Income & Earnings page.

## Paula Hugo: Disability case results

	Eligible	Receiving	Unclaimed
<b>Total benefits</b>	<b>£1947.22</b>	<b>£0.00</b>	<b>£1338.17</b>
<b>Universal Credit</b> ▶ <a href="#">How we worked it out</a>	£762.59	£0.00 	£153.54
<b>Child benefit</b>	£0.00	£0.00 	£0.00
<b>PIP / DLA / AA</b>	£446.76	£0.00 	£446.76
<b>Carers Allowance</b>	£0.00	£0.00 	£0.00
<b>Council Tax Support</b> ▶ <a href="#">How we worked it out</a>	£128.82	£0.00 	£128.82
<b>Contributory / New Style JSA or ESA</b>	£609.05	£0.00 	£609.05
<b>Other Income</b>	£0.00		
<b>Net earnings</b>	£0.00		

## Mary Dunphy: Pensioner case



This is Mary Dunphy. She is a 75 year old woman. She is a homeowner who is currently not receiving any benefits.

What support is Mary eligible to receive?

Below is a list of details for you to input into the calculator.

Name: Mary Dunphy

Age: 27/03/1946

Relationship Status: Married

Postcode: NE1 8AX

Partner: Born 27/03/1947

Benefits: Not receiving any benefits

Gender(for state pension age): female

Children: 0

Housing: Owner Occupier

Mortgage: £5000 owner occupier capital outstanding, £340 monthly mortgage repayment costs

Council Tax: Council tax band B, not a single occupier

Employment: The couple are both not in work

Savings: £8000

Other Income: Applicant is currently receiving state pension, annual net amount is £13080. Partner is not currently receiving a state pension

**What support is Mary eligible to receive?**



## Mary Dunphy: Pensioner case results

After inputting the details from the previous page you should be able to see these results on your screen.

There will be a quick summary on the right hand side of the screen.

You will also have access to an expert calculation breakdown, see below.

### Your average monthly income is

**£ 1090.00**

Total current  
including any benefits and wages

**£ 1647.43**

Total potential  
including £ 557.43 unclaimed benefits

The information you have entered indicates that you are not eligible to apply for Universal Credit.

## Mary Dunphy: Pensioner case results

	Eligible	Receiving	Unclaimed
<b>Total benefits</b>	<b>£557.43</b>	<b>£0.00</b>	<b>£557.43</b>
<b>Means-tested IS, JSA or ESA</b>	£0.00	£0.00 	£0.00
<b>Pension Credit</b>	£411.93	£0.00 	£411.93
▸ <a href="#">Pension Credit: how we worked it out</a>			
▸ <a href="#">Savings Credit: how we worked it out</a>			
<b>Working Tax Credits</b>	£0.00	£0.00 	£0.00
<b>Child Tax Credits</b>	£0.00	£0.00 	£0.00
<b>Housing Benefit</b>	£0.00	£0.00 	£0.00
<b>Carers Allowance</b>	£0.00	£0.00 	£0.00
<b>Child Benefit</b>	£0.00	£0.00 	£0.00
<b>PIP / DLA / AA</b>	£0.00	£0.00 	£0.00
<b>Council Tax Support</b>	£145.50	£0.00 	£145.50
▸ <a href="#">How we worked it out</a>			
<b>Contributory ESA/JSA</b>	£0.00	£0.00 	£0.00
<b>Other Income</b>	£1090.00		
▸ <a href="#">How we worked it out</a>			

# Mary Dunphy: Pensioner case results

## Pension Credit

### Step 1: Calculate the Applicable Amount

Couples allowance	£1501.93
-------------------	----------

<b>Applicable Amount</b>	<b>£1501.93</b>
--------------------------	-----------------

### Step 2: Calculate relevant income

Net earnings (plus 50% of pension)	£0.00
------------------------------------	-------

Minus disregarded earnings	£0.00
----------------------------	-------

Earnings for assessment	£0.00
-------------------------	-------

Non-earned income	£1090.00
-------------------	----------

Minus disregarded income	£0.00
--------------------------	-------

Non-earned income for assessment	£1090.00
----------------------------------	----------

Income from savings	£0.00
---------------------	-------

<b>Total income for assessment</b>	<b>£1090.00</b>
------------------------------------	-----------------

### Step 3: Calculate Award

Income is deducted from the applicable amount

Applicable Amount	£1501.93
-------------------	----------

Minus total income for assessment	£1090.00
-----------------------------------	----------

<b>AWARD</b>	<b>£411.93</b>
--------------	----------------

## Molly Davidson: Student case



This is Molly Davidson. She is a 22 year old, single mother of one. She is a full time postgraduate student who is receiving no parental support. She did not qualify for a maintenance loan but did receive a Childcare Grant of £1,500.

What support is Molly eligible to receive?

Below is a list of details for you to input into the calculator.

Name: Molly Davidson

Age: 08/11/1999

Relationship Status: Single

Postcode: CV4 7AL

Benefits: Not Receiving Any

Children: 1, 1 year old, Male

Student: A full time postgraduate student, who is receiving no parental support, with 39 weeks in her student year

Health and Caring: No disability, health condition or caring responsibilities.

Housing: Renting from a private landlord

Bedrooms: 1 room

Rent: £950, Monthly

Council Tax: No council tax due to student status

Employment: Not working due to student and parental status Annual Student Income: Did not qualify for a maintenance loan, but did receive a Childcare Grant of £1500

Contributory Benefits: Does not qualify for contributory benefits

Childcare Costs: 25 hours per week, unknown cost

**What support is Molly eligible to receive?**

## Molly Davidson: Student case results

After inputting the details from the previous page you should be able to see these results on your screen.

There will be a quick summary on the right hand side of the screen.

You will also have access to an expert calculation breakdown, see below.

### Your average monthly income is

**£ 166.67**







Total current  
including any benefits and wages

**£ 1647.50**

Total potential  
including £ 1480.83 unclaimed benefits

Your household information indicates that any new benefit claim will be for Universal Credit.

## Molly Davidson: Student case results

	Eligible	Receiving	Unclaimed
<b>Total benefits</b>	<b>£1480.83</b>	<b>£0.00</b>	<b>£1480.83</b>
<b>Universal Credit</b>	£1367.95	£0.00 	£1367.95
▶ <a href="#">How we worked it out</a>			
<b>Child benefit</b>	£112.88	£0.00 	£112.88
<b>PIP / DLA / AA</b>	£0.00	£0.00 	£0.00
<b>Carers Allowance</b>	£0.00	£0.00 	£0.00
<b>Council Tax Support</b>	£0.00	£0.00 	£0.00
▶ <a href="#">How we worked it out</a>			
<b>Contributory / New Style JSA or ESA</b>	£0.00	£0.00 	£0.00
<b>Other Income</b>	£166.67		
▶ <a href="#">How we worked it out</a>			

## Iain Golding: Managed migration case



This is Iain Golding. He is a single father of three, who has been claiming legacy benefits for a number of years. He has recently received a letter inviting him to migrate to Universal Credit.

What support will Iain be eligible to receive under Universal Credit?

Below is a list of details for you to input into the calculator.

**Name:** Iain Golding

**Age:** 16/08/1984

**Relationship Status:** Single

**Postcode:** LL18 1AS

**Children:** Three: female, 10/05/2010. Male, 26/09/2015. Female, 15/07/2020

**Eligible to receive support for:** 2 children

**Benefits:** Claiming Child Tax Credit, Child Benefit, Income Support, Housing Benefit, Council Tax Support, claim started 10/07/2010

**Managed migration:** yes, deadline is two months from today's date, yes to transitional protection estimate

**Health and Caring:** No disability, health condition or caring responsibilities.

**Housing:** Renting from council

**Bedrooms:** 3 bed

**Rent:** £155, weekly

**Council Tax:** Band B, paid monthly.

**Income and earnings:** no earnings, income or savings

**Contributory Benefits:** Does not qualify for contributory benefits

**Childcare Costs:** No

**Tax Credits:** similar income, calculate this for me, does not qualify for disabled element

**What support is Iain eligible to receive?**



## Iain Golding: managed migration results

Remember to click 'see results under the universal credit system'

### Your average monthly income is

**£ 1942.77**



Total current  
including any benefits and wages

**£ 2062.11**

Total potential  
including £ 1691.96 unclaimed benefits

[See the results under the Legacy system](#)

## Iain Golding: managed migration results

	Eligible	Receiving	Unclaimed
<b>Total benefits</b>	<b>£2062.11</b>	<b>£370.15</b>	<b>£1691.96</b>
<b>Universal Credit</b> ▶ <a href="#">How we worked it out</a>	£1691.96	£0.00 	£1691.96
<b>Child benefit</b>	£262.38	£262.38 	£0.00
<b>PIP / DLA / AA</b>	£0.00	£0.00 	£0.00
<b>Carers Allowance</b>	£0.00	£0.00 	£0.00
<b>Council Tax Support</b> ▶ <a href="#">How we worked it out</a>	£107.77	£107.77 	£0.00
<b>Contributory / New Style JSA or ESA</b>	£0.00	£0.00 	£0.00
<b>Other Income</b>	£0.00		
<b>Net earnings</b>	£0.00		

# Iain Golding: managed migration results

## Calculation breakdown: Universal Credit

### Step 1: Calculate any Housing Element

Gross rent	£671.67
<b>Housing Component</b>	<b>£671.67</b>

### Step 2: Calculate Maximum Universal Credit

This is made up of elements based on household circumstances

Standard allowance	£400.14
Child	£631.81
Housing	£671.67
Transitional protection	£119.34

**Maximum Universal Credit** **£1822.96**

### Step 3: Calculate income

This is 55% of net earned income after application of the work allowance plus non-earned income & income from savings. Private pension contributions are deducted.

Total income	£0.00
<b>Income for assessment</b>	<b>£0.00</b>

### Step 4: Deduction due to income & savings

Deduct income from maximum Universal Credit

Maximum Universal Credit	£1822.96
Minus income for assessment	£0.00

**Universal Credit** **£1822.96**

### Step 5: Apply Benefit Cap

Benefit income above the Benefit Cap is deducted from Universal Credit. Any childcare element is protected.

Income for benefit cap purposes	£1966.00
Benefit Cap	£1835.00
Benefit income above Benefit Cap	£131.00
Deduction from Housing Benefit due to Benefit Cap	£131.00

**AWARD** **£1691.96**