Pension credits calculator:

As you may be aware there are some types of income which:

- **Count** for Guarantee Credit but
- **Don't count** for Savings Credit

The **Savings Credit** income assessment does not include:

- JSA(Contrib)
- Incapacity Benefit
- Maternity Allowance
- Spousal Maintenance
- WTC

Whereas the **Guarantee Credit** income assessment **does** include them.

- (AA/DLA counts for neither)

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**How to enter the income**

Used in the standard way, the QuickCalc tool does not differentiate between the two types of income. To get the most accurate assessment of both credits do the following:

1. Complete the QuickCalc form and input all the income details **except** those in the above list
2. Note the **Savings Credit**
3. Add any **remaining** income from the above list
4. Note the **Guarantee Credit**

It may be a good idea to print the form out at steps 2 and 4

Doing the assessment this way ensures that the correct figures are produced for both credits.

**Note:** **make sure you do it in the stated order.** Doing it the other way (GCred first) would result in an incorrect answer.