

THE MAIN SCREEN

Quick Benefits Calculator (2023/2024): untitled.qb1

File Report Configuration Details Tax Credits Help

Date: 10/1/2024 Wednesday 10 January 2024 Version:27.15 Disclaimer

Adviser Reference Claimant

Claimant:-
Has a partner? - No
Date of Birth 10/1/1999
Age:25

Calculate Universal Credit? - Yes

DP(CTR) - No
SDP(CTR) - No
Carer Prem/EI - No
Savings/Capital 0.00

Universal Credit	85.09
Tax Credits	N/A
Housing Benefit	N/A
Council Tax Reduction	0.00
Non Means Tested Benefits	0.00
Net work income	0.00
Other Income	0.00
Total	85.09

Children
Claimant's Work
Claimant's Other Income
Claimant's ESA/LCfW/WRA
Claimant's Benefit Income
Rent/NonDeps/Service Chgs
UC Housing Costs (mortgage etc)
Universal Credit

CTR

Start 'What if..?' report

Buttons: New, Save, Print, Exit, Help

[CPAG Part 4, Chapter 17,
3. Premiums and
additional amounts
"Severe Disability
Premium"](#)

[CPAG Part 4, Chapter 17,
3. Premiums and
additional amounts
"Disability Premium"](#)

[CPAG Part 2, Chapter 5,
3. Elements
"Carer Element"](#)

You must be aware of the capital rules in CPAG Chapter 8.

See in particular : [Part 2, Chapter 8, 4. Disregarded capital
and
Part 2, Chapter 8, 6. How capital is valued](#)

THE CHILDREN SCREEN

Quick Benefits Calculator (2020/2021): untitled.qb1 - Document

File Report Configuration Details Tax Credits Help

Children	Age	IS	CTC	Disabled	Child Prem?	
1	3	68.27	2832.40	<input type="checkbox"/> - No	0.00	Remove DLA..
2	6	68.27	2832.40	<input type="checkbox"/> - No	0.00	Remove DLA..
3	12	68.27	2832.40	<input type="checkbox"/> - No	0.00	Remove DLA..

Transitional family premium is on the HB and/or CTR screens. Note: 1 x UC child elements lost due to two child rule.

Child number 3's DLA :-

Care Component: 0.00

Mobility Component: 0.00

Blind? - No

OK Help Cancel

Allowances: 204.81 8497.20 DCP: 0.00

How many (if any) of the 3 year old children were born before 6/4/2017 (see help?): 0

How many children qualify for an extra element for UC (see help?): 0

Child Benefit: 48.95 Actual Child Benefit: 48.95

Done

CAPS NUM

THE WORK SCREEN

File Report Configuration Details Tax Credits Help

Claimant's Income From Work.

Total hours work per week	<input type="text" value="0"/>	
<input type="checkbox"/> Self employed? - No		
Gross Earnings (not incl childminding)	<input type="text" value="0.00"/>	0.00
Income Tax	<input type="text" value="0.00"/>	0.00
National Insurance	<input type="text" value="0.00"/>	0.00
Pension Contributions	<input type="text" value="0.00"/>	0.00
Net Earnings	<input type="text" value="0.00"/>	0.00

Hours work childminding/wk	<input type="text" value="0"/>	
Gross Receipts	<input type="text" value="0.00"/>	0.00
Income for Means Tested Benefits		0.00
Costs of taking work:	<input type="text" value="0.00"/>	
<input type="checkbox"/> Earnings are occupational sick pay? - No		

Automatic Tax & NI - Yes

Allowances:-

Marriage TTA - No

Blind - No

Other taxable income not taxed at source

Scottish taxpayer? - No

Treat this person as being in remunerative work for WTC (or HB childcare) - see help - Yes

Include 30+ hour credit? - No

Child Care:

Eligible Child Care Costs:-

For WTC for UC	<input type="text" value="0.00"/>
for HB or CTR	<input type="text" value="0.00"/>

Low Income Tax Refrom Group
[Marriage Allowance](#)

Low Income Tax Reform Group
[Blind person's allowance](#)

CPAG 23/24 pp 283-284
[Part 3, chapter 15, 1. Who can get WTC "People treated as being in paid work"](#)

[9.2.0.13 Calculating Universal Credit payments \(EWS\) § If your client pays for childcare](#)

CPAG 2023/24 pp 73-74
[Part 2, chapter 5, 3. Elements "Childcare costs element"](#)

THE OTHER INCOME SCREEN

Quick Benefits Calculator (2020/2021): untitled.qb1 - Document

File Report Configuration Details Tax Credits Help

Income From Charities 0.00

Income From Boarders 0.00 from 0 boarders.

Income From Subtenants 0.00 from 0 subtenants.

Child maintenance 0.00

Gross Occupational Pension 0.00

Tax paid on Occ Pension 0.00

Misc assessable income 1 0.00

Description

Misc assessable income 2 0.00

Description

Misc assessable income 3 0.00

Description

Enter any State Retirement Pension on Non-Means Tested Benefits Screen

Other income	0.00
Non assessable other income (ie not counting for MTBenefits)	0.00
All other income	0.00
Less unavailable other income (e.g. costs of boarders)	0.00
	0.00

Deferred state pension 0.00

Help

Done

CAPS NUM

Under pension age CPAG 2023/24 p414-415 - Part 4, chapter 20, 4. Other income
Over pension age CPAG 2023/24 p448 - Part 4, chapter 21, 4. Income other than earnings

Child Maintenance is generally disregarded
(but could be taken into account in CTR schemes)

THE BENEFIT INCOME SCREEN

Quick Benefits Calculator (2020/2021): untitled.qb1 - Document

File Report Configuration Details Tax Credits Help

Claimant's Non Means Tested Benefits Enter Child Benefit/Child's DLA/PIP on children screen.
Enter Occupational Pension on Other Income Screen.

Earnings Replacement Benefit (Retirement Pension/IB/CJSA etc):- Basic Rate

None 0.00

Incapacity - credits only? - No

SMP or /S[P/A/SP/BP]P (net) 0.00

Statutory Sick Pay (net of tax) 0.00

Guardians Allowance 0.00

Industrial Injuries Disablement Benefit/REA 0.00

War/War Widow(er)'s Pension 0.00

Discretionary Disregard (HB) 0.00

Bereavement Support Payment (Monthly) 0.00

DLA/PIP(Care/DLC) 0.00

DLA/PIP(Mob) 0.00

Exceptionally SDA 0.00

Constant AA 0.00

Other Benefit 0.00

Blind? - No
0.00 counts for IS/JSA(IB)/ESA(IR)
0.00 counts for HB/CTR/UC

Help

Done

CAPS NUM

CPAG 2023/24 pp956-959
Part 7, Chapter 43,

4. Contribution conditions for benefits

[9.12.20.4](#)

[9.12.1.5](#)

[9.8.16.2 § \(1 - 5\)](#)

- None
- None
- Contributory JSA
- Incapacity ST Low
- Incapacity ST High
- Incapacity LT
- SDA
- Carer's Allowance
- MA
- Retirement Pension(A)
- Retirement Pension(B)
- Retirement Pension(D)
- WMA/WPA
- Widows Pension/BA
- IDB
- Retirement Pension (New)

[9.8.16.11 The new State Pension \(EWS\)](#)

This counts as earnings. I advise you put in the work screen instead

THE 'ESA/LCfW/WRA' SCREEN

CPAG 2023/24 p627

[Part 5, Chapter 30, 4. The amount of benefit](#)
["Work-related activity component"](#)

CPAG 2023/24 pp964-968

[Part 7, Chapter 43,](#)

[4. Contribution conditions for benefits](#)

CPAG 2023/24 p630

[Part 5, Chapter 30, 4. The amount of benefit](#)
["Duration of cESA"](#)

CPAG 2023/24 p284

[Part 3, chapter 15, 1. Who can get WTC](#)
["People treated as being in paid work](#)
[Period of ill health"](#)

CPAG 2023/24 p1012

[Part 7, Chapter 45,](#)

[4. Work you can do while claiming ESA](#)
["Permitted work"](#)

CPAG 2023/24 p629

[Part 5, Chapter 30, 4. The amount of benefit](#)
["Deductions for pension payments and councillor's allowance"](#)

CPAG 2023/24 p629-630

[Part 5, Chapter 30,](#)

[4. The amount of benefit](#)

["Transfers to employment and support allowance"](#)

Claimant's ESA (New Style) / Capability for Work / Work Related Activity

Claimant's status for ESA/UC : Limited capability for work

Main Phase (Work Related Activity Group) / UC LCW

Protected (Pre 3 April 17) WRA Component/LCW Element? - No

Meets the contribution conditions for new-style ESA? - Yes

Contributory ESA Expired after 365 day entitlement? - No

On ESA(C) (incl. any linked IB/SDA/SSP*) for 28+ Weeks - No

Qualifies for the higher (permitted work) earnings disregard? - Yes

Councillor's allowance: 0.00

Migrated onto ESA (from IB, SDA or IS)? - Yes

Transitional Addn: ESA(C) 0.00

NB: Enter any transitional addition for ESA(IR) on the ESA(IR) screen (or for HB/CTR on the HB/CTR screen)

C-ESA = £84.80

ESA (Contribution Based): 84.80

Help

Done

THE RENT SCREEN

Quick Benefits Calculator (2020/2021): untitled.qb1 - Document

File Report Configuration Details Tax Credits Help

Non-Dependants

Age	Income Related Benefit	Exempt UC	Exempt HB/IS/PC	Exempt CTR	In Work?	Gross Income/wk	
1	25	None	<input type="checkbox"/> - No	<input type="checkbox"/> - No	<input type="checkbox"/> - No	No	0.00

Remove Add

Enter details for members of non-dependant couples separately. CTR deductions shown are for Welwyn Hatfield (Working Age).

UC HCC (Weekly Equiv) 17.34 = (£75.15 / month = £75.15 x 1)
 PC/IS/JSA(IB)/HB NDD 15.85 = 15.85
 CTR NDD 4.05 = 4.05

Help Done

CAPS NUM

[9.2.0.14 Universal Credit housing element \(EWS\) § 4. Check if non-dependants will reduce your client's housing element](#)

[9.4.12.15 How to work out how much Housing Benefit \(EWS\) § When a non-dependant deduction is not made](#)

Enter the LHA rate here if the client is renting privately, but note if the LHA rate is higher than the actual rent then untick the LHA box.



CPAG 2023/24 p172
[Part 3, Chapter 10, 1. Who can get HB?](#)
["Who can make a new claim for HB?"](#)

Quick Benefits Calculator (2023/2024): untitled.qb1

File Report Configuration Details Tax Credits Help

Rent, Ineligible Charges, LHA, Under-occupation For non-dependants see bottom left.

Specified/temp accom (HB+UC) - Yes
 HB is for temp accom? - No

Rent (Weekly) 0.00

Ineligible Charges / Reductions (HB / Legacy Benefits)

Fuel (where not specified):- Other Fuel Charges 0.00
 Heating - No Water Charges 0.00
 Hot Water - No
 Lighting - No Other Ineligible Charges 0.00
 Single Room - No Meals included:- Pre-LHA Private Sector Reduction 0.00
 Cooking - No None

LHA Applies? - No

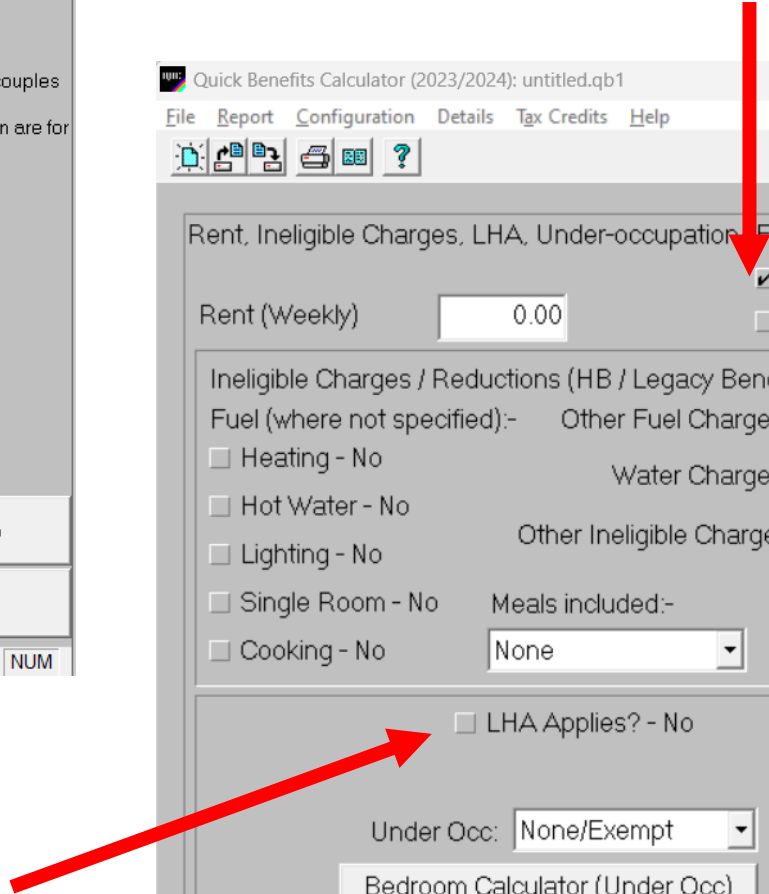
Under Occ: None/Exempt
 Bedroom Calculator (Under Occ)

Rent Free Weeks 0

Rent (Weekly)	
Maximum	0.00
less Ineligible	0.00
Less NDD	0.00
Eligible	0.00

Help Done

CAPS NUM



THE TAX CREDITS SCREENS

Quick Benefits Calculator (2020/2021): untitled.qb1 - Document

File Report Configuration Details Tax Credits Help

Tax Credits (Main Screen):-

Working Tax Credit and Child Tax Credit.

WTC Disability (applicant) (see help) - No

Calculation period: Between dates: From 6/4/2020 To 5/4/2021

View Calculation / Existing Award Start Tax Y Today Today End Tax Y

Income Calculation: From worksheets (recommended)

Income Worksheet (Applicant) Income Worksheet (Partner)

Help Preview Done

CAPS NUM

Enter previous year and current year income on the 'income worksheet' for each person.

Quick Benefits Calculator (2020/2021): untitled.qb1 - Document

File Report Configuration Details Tax Credits Help

Tax Credits Income (Applicant) **This is the 'income worksheet' screen**

Income Type	Amount	Tax Year	Description	Calc	Remove
Employment	25000.00	2019/20	p60	Calc	Remove
Employment	6250.01	2020/21	13w fullpay @ £480.77	Calc.	Remove
Employment	2596.15	2020/21	6w 90% @ £432.69	Calc	Remove
Employment	1689.60	2020/21	33w SMP @ 51.20	Calc	Remove

Employment Pension Trading Social Security Student Investment Property Foreign Notional Miscellaneous

*Pension contrib *Trading loss *Donation *Misc Disregard

annual* assessable income for tax credit purposes in previous tax year. Also annual income for tax credits for current tax year here. See help for more information about what income counts.

CPAG 2023/24 pp1413-1427
Part 10, Chapter 63, 3. What income counts

Earnings: include any SMP/SPP/SAP/SS P/SSPP and SPBP (but disregard up to £100.00 per week of SMP/SPP/SAP/SS P/SSPP and SPBP.)

Help Done

Select the type of income from the dropdown list. Guidance about what to include will appear in the box to the right.

For guidance on what does and does not count as income see:

THE CTR SCREEN

Calculate Council Tax Liability

This screen calculates council tax liability. Enter the band A council tax level, the % status discount applicable and the CT band of the property. (Alternatively you can just enter the net liability on the CTR screen)

Enter the annual (undiscounted) band A Council Tax for this area:-

Band A rate here →

Then choose the actual CT band here → The actual CT band applicable for this claimant:

Select any discount that applies → % Status discount for this person (e.g 25% single person discount)

Based on the above information the weekly equivalent council tax liability would be 28.23

Quick Benefits Calculator (2023/2024): untitled.qb1

File Report Configuration Details Tax Credits Help

Council Tax Reduction

Select Local Authority

Watford
Watford (Working Age)

Calculate CT Liability

Weekly Liability:

Income:-	
Net Earnings	N/A
Tariff Income	N/A
Other Income	N/A
Benefits/TCs	N/A
Less Disregard	N/A
Income	678.88

Applicable Amount:-

Personal Allowance:	N/A
Children:	N/A
Disabled Child Premium:	N/A
Enhanced Disability (Child):	N/A
Family Premium	N/A
Carer Premium	N/A
Severe Disability Premium	N/A
Enhanced Disability Premium:	N/A
Total:	506.25
Excess Income	172.63

Lone Parent FP? - No

Eligible CT	30.61
Less 20 % taper	34.52
Council Tax Reduction	0.00

Because of the very large number of different CTR schemes in England all calculations of CTR should be treated as provisional until confirmed by the relevant LA. CTR app-amount and income figures on based UC : note - the total figures on this screen reflect this. Click 'preview' for more detail.

CAPS NUM

THE HB SCREEN

File Report Configuration Details Tax Credits Help

Housing Benefit Not able to claim/has opted not to claim HB? - No

Applicable Amount:-		Income:-	
Personal Allowance	84.80	Net Earnings	299.79
Children:	77.78	Tariff Income	0.00
Disabled Child Premium:	0.00	Other Income	0.00
Enhanced Disability (Child):	0.00	Benefits	275.69
Family Premium	18.53		575.48
Carer Premium	0.00	Less Disregard	180.56
Severe Disability Premium	0.00	Net Income	394.92

Enhanced Disability Premium: 0.00

Family Premium (transitional)? - Yes

Lone Parent FP? - No

Applicable Amount 181.11

Excess Income	213.81
Eligible Rent	230.14
less 65% Excess	138.97
Housing Benefit	91.17

Benefit Cap:

London? - No

Benefits cap does not apply as claimant is eligible for WTC.

Help

Preview

Done

CAPS NUM

This only applies if the client has been getting the family premium since before 1st May 2016 see: [CPAG Part 4, Chapter 17, 3. Premiums and additional amounts](#) ["Family Premium"](#)

This only applies if the client has been getting this rate of the family premium continuously since 5th April 1998