Five payments before Christmas

CHECKED AGAINST GOV.UK
9 NOVEMBER 2026

A one-page checklist for UK pensioners, winter 2026 to 2027. Four of these arrive on their own if you are on the right list. One you have to claim, and it unlocks the others.

	Payment	How much	Who gets it	When	What to do
☐	**1. Winter Fuel Payment**	£200, or £300 if born before 28 Sep 1946. Couples not on Pension Credit: £100 each (£150 each if both over 80).	Born on or before 27 June 1960, living in England, Wales or Northern Ireland. Scotland has the Pension Age Winter Heating Payment instead.	Letter in Oct or Nov. Paid Nov or Dec. Nothing by 27 Jan 2027? Ring.	Automatic if you get State Pension or benefits. Your own income over £35,000? HMRC takes it back through your tax code. Winter Fuel Payment Centre 0800 731 0160.
☐	**2. Cold Weather Payment**	£25 for every 7 days at 0°C or below (recorded or forecast) in your area.	Mainly people on Pension Credit. Not in Scotland (annual Winter Heating Payment instead).	1 Nov 2026 to 31 Mar 2027, paid after each cold spell.	Automatic. Postcode checker at gov.uk/cold-weather-payment.
☐	**3. Christmas Bonus**	£10, tax free. One each for a couple.	Anyone on State Pension, Pension Credit, Attendance Allowance, PIP, Carer's Allowance and others in the qualifying week.	Normally the first full week of December (week of 7 Dec 2026).	Automatic. Shows as 'DWP XB' on your statement. Not paid if you have deferred your State Pension and get no other qualifying benefit.
☐	**4. Warm Home Discount**	£150 off your electricity bill (a voucher if you prepay). Not cash.	England and Wales: on 23 Aug 2026 you or your partner got Pension Credit (or UC, Housing Benefit, income-related ESA), your name was on the bill, supplier in the scheme. Scotland: automatic on Pension Credit, others apply to the supplier. Not in NI.	Letter late Oct 2026 to early Jan 2027. Applied by 31 Mar 2027.	Usually automatic. No letter by early January? Ring before 26 Feb 2027: 0800 030 9322.
☐	**5. Pension Credit (the one you claim)**	Tops up weekly income to £238 single or £363.25 couple. First £10,000 of savings ignored; each £500 above counts as £1 a week. You can own your home.	Over State Pension age with income under those lines (higher if you are a carer, disabled or have housing costs).	Claim any time. Backdated up to 3 months. Claim by 21 Dec 2026 to reach the Winter Fuel week.	Unlocks 2, 3 and 4, Council Tax Reduction, free TV licence at 75+, NHS costs. gov.uk/pension-credit, phone 0800 99 1234, or post. Age UK and Citizens Advice help with the form, free.

21 December

Pension Credit can be backdated three months and no more. A claim made by 21 December 2026 can still reach back to the Winter Fuel qualifying week (21 to 27 September), and a claim made by about 23 November can still reach the Warm Home Discount date (23 August). If your backdated award covers those dates, tell the Winter Fuel Payment Centre and the Warm Home Discount helpline yourself; the computers will not join the dots for you.

This week's list

☐ Find your Winter Fuel letter. Says £200 but you were 80 before the end of September? Ring them.

☐ Check your own income against £35,000. Yours, not the household's.

☐ On a low income, or know someone who is? Do the Pension Credit check at gov.uk/pension-credit. Ten minutes.

☐ Put 21 December on the calendar.

Sue Says Money

General information, not financial advice. Rules and amounts differ in Scotland and Northern Ireland and change every April. Figures from gov.uk, 9 November 2026. Sources: gov.uk/winter-fuel-payment, gov.uk/cold-weather-payment, gov.uk/christmas-bonus, gov.uk/the-warm-home-discount-scheme, gov.uk/pension-credit.