

christians  
against  
poverty

**CAP**

# Your guide to using the CAP benefits calculator

A step by step guide on how you  
can walk someone through the  
process of completing a free  
benefits check on [capuk.org](http://capuk.org)

# Benefits Calculator Quick Guide

A step by step guide on how you can walk someone through the process of completing a free benefits check on [capuk.org/benefits](https://capuk.org/benefits)

**In 2023, more than 15,000 people found that they were entitled to, on average, £500 per month of additional income that they weren't aware they could be claiming.**

**That's £100 million worth of additional annual income making it into the hands of those that need it, and you can help others to do the same, by guiding them through a benefits check using these simple steps.**

## Step 1 - Find somewhere private

The calculator asks for some personal details, so find somewhere quiet and private where you won't be overheard.

## Step 2 - Gather info on household income

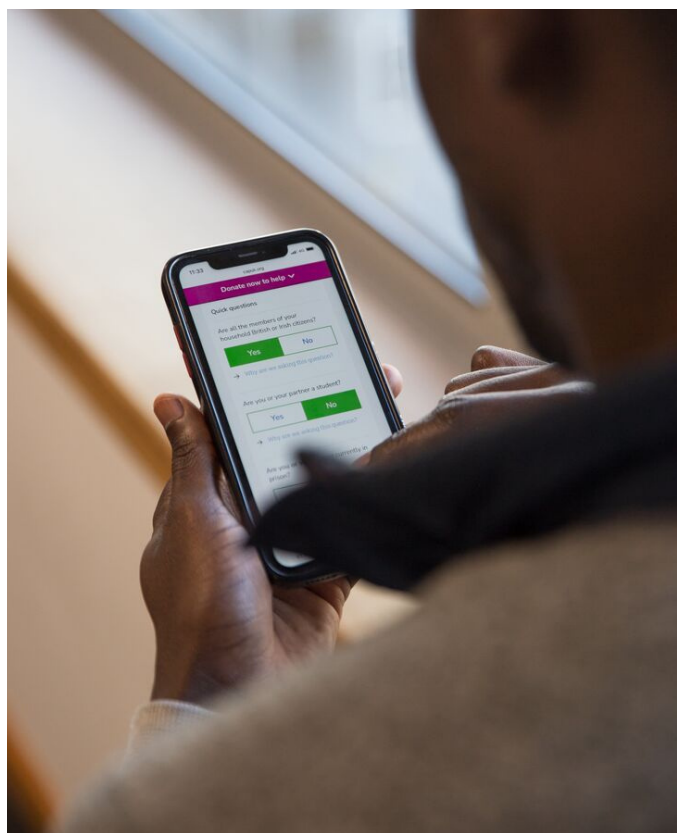
Make sure the individual is aware they'll need to enter some basic household income info, such as savings, income, outgoings, council tax bills and any existing benefits/pensions. Some people may know this information off the top of their head, but it's a good idea to highlight this before you start the check to avoid having to pause the process.

## Step 3 - Go to [capuk.org/benefits](https://capuk.org/benefits)

Set up a device, ideally a laptop or computer, and make sure you're connected to the internet, then go to [capuk.org/benefits](https://capuk.org/benefits). Make sure to also ask the individual if they'd like to type in their own details or if they'd prefer you to do it.

## Step 4 - Complete the questions

Allow at least 10 minutes to complete the calculation per person. You may want to add on a bit of time if you don't already know someone, perhaps to grab a cuppa or have a chat before you start. Giving them the opportunity to get to know you a bit more may help put them at ease.



## Step 5 - Submit any claims

If you find any benefits that the individual isn't claiming but is entitled to, they will need to submit an official claim for that particular benefit through the UK government or devolved nations government websites (the calculator will provide the links you need to do this). Lots of people will want to do this at home, but if you are going to offer to do this with someone, just bear in mind you will need to carve out a bit more time.

## Step 6 - Signpost

If you don't find any extra income for someone, this is a good opportunity to see if you can signpost or introduce them to any other local services or community groups they may not be aware of. So have all your printed promo materials about where they can find what, ready to hand over.

## Step 7 - Share the calculator

If someone finds extra income, ask if they'd be happy for you to share the good news with others. Someone else you know might also be eligible, so please share and help as many people as possible to discover this free tool.



# Read how Clare used the benefits calculator to boost the incomes of local people.

## How has the benefits calculator supported you in your church role?

I'm a Lay Pastor and as such, I regularly visit different gatherings, groups and ministries in different churches - like lunch for seniors or a community café. Lots of people in these kinds of groups are living on a low income, so a couple of weeks ago I began offering to run through the benefit calculator with anyone who wanted to. It was quick and easy for me to use, and I began finding quite a bit of extra income for people who really needed it.

**'never underestimate the power that a supportive presence has in these moments'**

## Why don't you just direct people to the website?

There are people who will happily log on and do it themselves, but equally there are people who are daunted by the digital world. I find that sitting alongside someone and giving them that extra bit of support is often what people really want and need

- otherwise they're just dealing with another automated process which reinforces the sense that they're alone in their situation. I never underestimate the power that a supportive presence has in these moments, and the relationship of trust that you can build up through this kind of simple act.

## Have you seen people finding extra income?

Within my first couple of sessions, four people found a total of £315 a week of unclaimed benefits! Only last week one lady found £498 extra a month - which is amazing. She'd been struggling financially, to the point where she was looking to sell her house and move with a young child, because she could no longer afford to pay her mortgage - so her situation was quite serious. I remember her saying before we started, "It's probably a long shot, but we'll give it a go." The benefits calculator showed that she was entitled to claim Universal Credit - she didn't even know there was anything called Universal Credit! She burst out crying, saying "I can keep my house".

## What if someone completes the check and doesn't find any extra income?

Even if the benefit calculator doesn't find any extra income for someone, it can still open up a conversation about their financial situation. It gives me the chance to point them to the Citizens Advice Bureau or Job Centre or CAP service who may be able to help, or direct them to nearby community food banks or churches initiatives that offer free hot meals and a social scene.

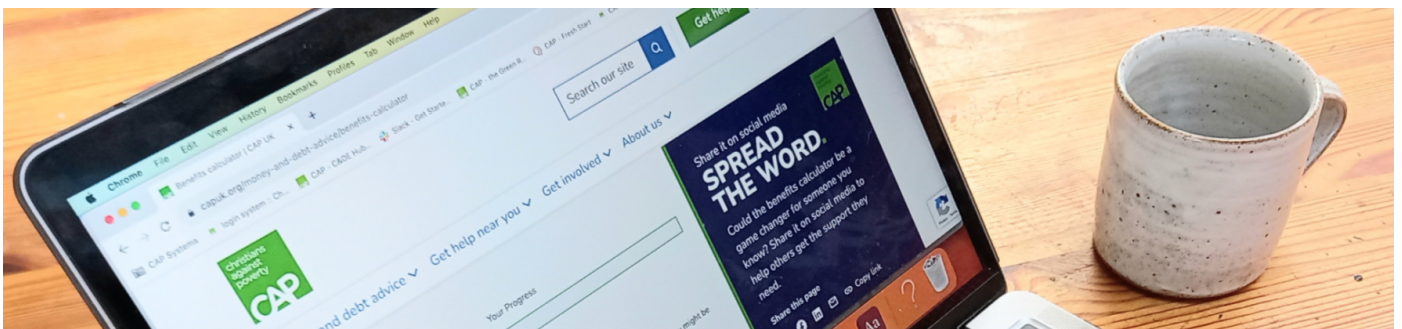
## How has this impacted your church?

Since I visit different local churches as a lay pastor, the churches have featured what I'm

doing with the benefits calculator in their newsletters, alerting the congregation and community groups they run.

I've shared the news on Facebook groups that I'm part of, but it's mainly by word of mouth; people who've used the benefit calculator have gone on to tell their friends and they in turn tell others about it. I've just been contacted by a couple of housebound people that I don't know, asking me to pay them a home visit to run through it, after hearing about it through their networks. They will therefore get to know me, my role as a lay pastor and what the churches are doing in their town to support people on low incomes.

**'Within my first couple of sessions, four people found a total of £315 a week of unclaimed benefits!'**



## Looking for other ways to support people with their finances?

Through money coaching, you can help your community build the knowledge, skills and confidence to improve their financial wellbeing. CAP's money coaching toolkit features 100 minutes of expert teaching across 23 bitesize videos, alongside top quality print resources and brilliant online budgeting tools.

Money coaching typically takes place over 3 or 4 group sessions facilitated by a trained money coach within your church community. It's designed to run alongside any other ministries or services you offer in your church such as small groups or food banks. It can also be offered one to one.

Find out how you can serve your community with money coaching, and help them experience the freedom that comes from feeling in control of their finances.

[capuk.org/moneycoaching](https://capuk.org/moneycoaching)

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