

## **CitA Hampshire – Confidence with Benefit Calculators**

### **HO1 – Delegate Workbook**

#### **Exercise 1: Trudy Angeli**

You are Trudy Angeli, and you have a legacy benefits claim in place. You are aged 34, are a lone parent who works 15 hours a week, earning £8.91/hour or £213.84/week (gross), and have no savings. You rent a flat. You want to make sure you're getting the right benefits.

Take in turns to be client (Trudy) and the adviser. Imagine you are on the phone to each other. Role play using your exploration and explanation skills to complete the data for a benefits calculation.

Label yourselves Adviser A and Adviser B. Adviser A should use Policy in Practice, and Adviser B should use Entitled To. Share your screen so that each can learn from the experience.

Stop when you reach the end of the data entry (we'll look at the results later on). A completed Benefits Checklist for Trudy is included in Handout 2.

#### **Exercise 2: Sam Bruce**

You are Sam Bruce. You and your wife, Alex Bruce, are both aged 42 (DOB 07/11/1978). You are unemployed and Alex works 6 hours a week. You have three children, no savings and no other income apart from Alex's job, your New-Style JSA and child benefit. You own your own home and pay a high mortgage. You know that your NS-JSA is due to finish soon, and you want to know what you should be able to get at that point.

Take in turns to be client (Sam) and the adviser. Imagine you are on the phone to each other. Enter the details about Sam's case into your chosen calculator and role play using your explanation skills to go through the results with your client, helping them to understand the different options open to them.

Adviser A should use Entitled To, and Adviser B should use Turn to Us. Share your screen so that each can learn from the experience. A completed Benefits Checklist for Sam is included in Handout 2.

### **Exercise 3 – Paul - Disability Benefits**

Paul is working age, has a twelve year old daughter and lives in a rented house. Three years ago Paul had a car accident and now uses a wheelchair. He is employed for 30 hours per week. He has been getting PIP Mobility Enhanced Rate for some time, but is struggling to make ends meet, and wants to find out what other benefits he could claim, and how much they would be.

a) Adviser A use Policy in Practice to advise Paul which benefits and how much he should be getting now.

b) Paul calls back the following week. His condition is deteriorating, and he has decided that it is now so bad, he can no longer work, so he resigns. He has applied for, and expects to be awarded PIP Daily Living Component (standard rate). His partner Julie is going to move in with them to care for him. She does not work. Adviser B, use Entitled To to advise Paul about which benefits this new family should claim after their change in circumstances?

### **Exercise 4 – Pension Credit, Housing Costs and Child elements**

Mansoor is over pension age. He lives with his 18 year old son Saaid who is doing A-levels. Mansoor has a disability which means he has substantial care needs during the day, and Saaid cares for his father about 40 hours per week on top of doing his A-Levels. Neither is in work. Mansoor rents a house from the local authority.

Mansoor has some debts which you are helping him with, so you need to check that he is getting all the benefits he should be getting.

Take it in turns to use your preferred Benefits Calculator to establish which benefits, and how much Mansoor should be getting. What other financial implications from his benefit claims should feed into his budget?

### **Exercise 5 – Trudi Angeli (again) – Post Course Work**

You are Trudi Angeli. Your child is due to start school in September, and you are thinking about increasing your working hours (maybe five days per week, maybe four hours per day). You work in your brother's shop, so he's really flexible, but he wants you to do at least two days working until 6.00 so you'd have to use the after school childcare club. And this will cost £30 per week.

You want to know the impact of this change on your overall income to help you decide whether to increase your hours, and if so, by how much.

Use your chosen benefit calculator to outputs to help Trudy understand her options

- whether she can/should stay on legacy benefits
- whether any of her benefits would stop, and whether she should claim any new benefits
- what additional benefits (including fringe benefits) she might be entitled to
- what additional conditions she might be subject to