**FAQ’s:**

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| **Question** | **Answer** |
| How do people apply for these Cost-of-Living Payments? | People do not need to apply for Cost-of-Living payments. If they are eligible, they will be paid automatically in the same way that they usually receive their benefit or tax credits. |
| Will these payments affect other benefits? | These payments are not taxable and will not affect the benefits or tax credits people already receive. |
| How will people know they are eligible? What are the qualifying dates and requirements? | To be eligible for the second payment, families must have been entitled to a payment (or later found to be entitled to a payment) of either:  - Universal Credit for an assessment period that ended in the period 26 August to 25 September  - Income-based JSA, income-related ESA, Income Support or Pension Credit for any day in the period 26 August 2022 to 25 September 2022  - For tax credit customers – to be eligible for the second payment people must have received a payment, or an annual award of at least £26 for the 22/23 tax year, of tax credits for any day in the period 26 August to 25 September 2022. |
| When will the second cost of living payment be paid? | The second payment of £324 will be paid to most people from November 8 until November 23. Eligible people receiving tax credits only will receive their second payment by the end of November in most cases. |
| Why are the two amounts of £326 and £324, slightly different? | This will help people to know they have received both payments and avoid the risk of fraud and duplicate payments. |
| What if a customer gets child tax credit and working tax credit? | If you get both Child Tax Credit and Working Tax Credit, you will receive one set of Cost-of-Living Payments, linked to Child Tax Credit only. |
| I get additional benefits. Will this affect how much I get? | If you receive tax credits from HMRC or a [qualifying low-income benefit](https://www.gov.uk/guidance/cost-of-living-payment) from DWP, you will receive a Cost-of-Living Payment from DWP or HMRC. If you also get a [qualifying disability benefit](https://www.gov.uk/guidance/cost-of-living-payment), you may receive an additional Disability Cost of Living Payment from DWP. |
| Why are tax credits customers getting paid later? | It's possible for customers to be entitled to both tax credits and other eligible benefits which are administered by DWP. So, HMRC will make payments to eligible customers receiving tax credits only, shortly after DWP, to avoid duplicate payments. |
| My Universal Credit award was £0 during the qualifying period. Will I still receive a payment? | You will not be eligible for the Cost-of-Living Payment if your Universal Credit award is determined to be £0 for the qualifying assessment period. This is sometimes called a ‘nil award’. Universal Credit households can receive a nil award for various reasons, but the majority are due to the amount of household earnings. Other reasons that can cause or contribute to a nil award include the amount of capital, other income, and other benefits. If money has also been deducted from your UC award for other reasons, such as payments of rent to your landlord or for money that you owe, you might still be eligible for a Cost-of-Living Payment. |
| Is it too late to claim Pension Credit and qualify for the second Cost of Living payment? | No - you can backdate a claim for Pension Credit for up to 3 months if you’re eligible. But you should claim as soon as possible, and by no later than 18 December to be able to qualify for the 2nd Cost of Living payment. |

Useful links

• [Use the HM Gov benefits checker to find out what you might be entitled to](https://www.gov.uk/check-benefits-financial-support)

• [BSL information on YouTube](https://www.youtube.com/watch?v=FOB4dzWFuiM)

• Use a [benefits calculator](https://www.gov.uk/benefits-calculators) to find out what benefits you could get

• [DWP Press Release](https://www.gov.uk/government/news/over-eight-million-households-to-receive-second-cost-of-living-payment-from-8-november-1)

• [Cost Of Living Factsheet](https://gov.uk/government/publications/cost-of-living-support/cost-of-living-support-factsheet-26-may-2022)

• [Cost Of Living campaign website](https://costoflivingsupport.campaign.gov.uk/)

• You may be able to get other kinds of support, including:

* help from the Household Support Fund from [local council](https://www.gov.uk/find-local-council)s in England
* [Pension Credit calculator](https://www.gov.uk/pension-credit-calculator)
* [Understanding Universal Credit](https://www.understandinguniversalcredit.gov.uk/)
* the [Discretionary Assistance Fund](https://beta.gov.wales/discretionary-assistance-fund-daf) in Wales
* a [Crisis Grant or Community Care Grant](http://www.gov.scot/Topics/People/fairerscotland/scottishwelfarefund) in Scotland
* [Discretionary Support or a Short-term Benefit Advance](https://www.nidirect.gov.uk/contacts/contacts-az/finance-support-service-times-crisis-and-need) in NI