Quick Benefits Calculator

Getting Started

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About this booklet

This guide provides an introduction to Version 12.00 (April 2008) of the Quick Benefits Calculator (QBC) for Windows. Subsequent versions may have additional features, different exclusions and a differently worded disclaimer. Advisers should read the disclaimer within the help system (Help | Disclaimer) before using the program. For help on features added to later versions of the QBC see (Help | What's New).

Introduction

This program is designed to help experienced advisers calculate entitlement to means-tested benefits and to examine how changes in circumstances will affect those benefits. It is left to advisers to identify relevant aspects of the claimant's circumstances and to enter the appropriate information into the calculator. The calculator relies on the adviser to identify which non-means-tested benefits are payable. The calculator helps advisers to make the most of their knowledge by

- instantly recalculating entitlement when circumstances change so advisers can answer 'What if..?' questions very quickly; and
- producing straightforward, comprehensive printouts which can be tailored to the needs of client and adviser; and
- storing cases for future reference and automatic updating.

Please Note

Whilst we have endeavoured to ensure the accuracy and efficacy of the Program (Quick Benefits Calculator) it is not an authoritative statement of law and we cannot be held responsible for any losses arising from actions or advice consequent upon its use. The calculator relies entirely on the knowledge of the adviser. This program is therefore not suitable for advisers who are not competent in benefits work. Advisers who are not experienced will find an expert system such as the Lisson Grove Benefits Program useful (see Appendix 2).
Installation / Installing Updates

To install the program from CD (general release or trial version): -

1) Insert the CD. After a few seconds, the QBC installation launcher should appear.

2) Click on the "Install Quick Benefits Calculator" button.

3) Follow the instructions shown on the screen to install the program. (If you are installing an update, the installation program should detect the location of your previous version for you, so you can accept the default settings shown - just click "next").

4) Other buttons on the QBC installation launcher may link to important supporting documents for QBC users (usually including the latest version of this document). You should ensure that users have access to these documents.

If the installation launcher does not appear automatically (e.g. because the autorun setting on your computer is disabled) double-click on 'My Computer' and double-click on your CD-drive then double-click on setup.exe. Follow the instructions shown on the screen.

Occasionally, advance benefits change 'preview' disks are distributed which should run automatically from the CD without needing to be installed. Preview versions do not install by default so that pre-existing, general release versions are not overwritten. If you want to install a preview version of the program, the installation program setup.exe will be located in the install folder on the CD.

Once the installation has completed, a desktop shortcut (or icon) for the Quick Benefit Calculator should appear - double-click on the icon to start the program. Users can also start the program by selecting Start | Programs | Quick Benefit Calculator | Quick Benefits Calculator. If you have any problems installing or running the program contact the Quick Calculator help-line on 01273 711 736. Subscribers receive updates as necessary during the course of their subscription, keeping the calculator up to date. Each update should be installed as described above. There is no need to uninstall previous updates.
Using The Calculator

Overview

The program initially displays a screen showing basic information about the claimant and summarising entitlement to means-tested benefits. There are several other screens (accessed by clicking the buttons on the right hand side of the basic details screen) which gather further information about the claimant (and partner) and show the calculation of means-tested benefits in detail. Once the information required by a screen has been entered, click the 'Done' button return to the basic details screen. The program will provide default answers for all aspects of the case - users should be sure that the details shown on the screen match those of the actual case before clicking 'Done'.

The calculator knows the benefits rates and the basic structure of the means-tested benefits calculations. The program relies on the user to determine which premiums apply and what non-means-tested benefits are payable. The calculator may allow advisers to enter information which cannot be correct (e.g. incompatible benefits). Again, it is for advisers to make sure that the information entered is correct.

Getting Started

A good way to get started with the Quick Benefit Calculator is to work through the example case shown on the pages 4-6. There is detailed advice on controlling the program on page 7-9. Information on the various screens is given on pages 10-25. Users should also refer to the online help system (click the 'Help' button).
Example: Simple calculation

Situation:-

The claimant is a single, age 33 and without children. She currently claims DLA care component at the lowest rate.

Method:-

Start up the Quick Calculator. Change the claimant's age to 33. Click on 'Claimant's Benefit Income'. Set the rate of DLA Care payable to the lowest rate. Click on 'Done.' [The disability premium box is ticked automatically as this premium must be payable]. Click on 'Rent/ CTax/ NonDeps/ Service Charges...' enter the rent as £300 (for £300/month) and enter the council tax as £661 (for £661/year). Click on 'Done'.

The left hand side of the screen shows her entitlement to means-tested benefits. Users can view details of the benefits calculation out by clicking the 'Income Support/IBJSA' button. Click 'Done' to return to the basic details screen.

The 'total' figure at the bottom of the screen shows her total benefits income (including any tax credits).

Example: Printing the calculation

To preview a printout of the calculation select File | Print Preview. (Up and down arrow keys or click on the scroll bar to scroll through the preview).

To print out the report, select File | Print.

Users can control the amount of information included in the printed report by selecting Report | Printout Contents - click the 'Help' button on this screen for more information about report contents (or see page 27). The appearance of the printed report can be altered by selecting Report | Printout Options - click the 'Help' button on this screen for more information about controlling the appearance of the printed report (or see page 27). The printout options dialog also gives access to options for viewing or saving printouts in HTML format.
Example: Simple 'What If' calculation.

Situation: The same claimant is offered a job at £240 gross for 40 hrs per week.

Method: Click on 'Claimant's Work' - enter the number of hours as 40 and the gross earnings as £240. The calculator deducts tax and NI automatically. Click on done. (the calculator will offer to make an entry on the tax credits worksheet as no current year earnings have been entered for tax credits - click on 'No, don't go to tax credit income worksheet' for the moment - this will be dealt with later).

Click on 'Tax Credits'. She meets the conditions for working tax credit disability element (see help for details) so tick the box marked 'WTC disability (applicant)'.

Because the income calculation for tax credits is done on a whole tax year basis, income details must be entered separately for tax credits in order to arrive at an accurate calculation. In this example the job starts 14 weeks into the tax year and she had no income for tax credits in the previous tax year and no income for tax credits this year apart from this job (see p20 for more information on entering income for tax credits).

Click on 'Income Worksheet (Applicant)'. Click 'Add' and ensure the income type selected is 'Employment'. In the box marked 'Amount' enter the expected gross income from employment for this tax year as £9120 (this is £240 x 38 weeks remaining in tax year - you can use the 'Calc..' button to work this figure out). Set the tax year to the current year (ie 2008/9). Having no income entry for previous year (2007/8) indicates to the calculator that there was no assessable income for tax credits in that year (so the £25000 disregard will apply). Click on 'done' - this returns you to the main tax credits screen. Ensure that the calculation period is set to 'Between dates'. Set the 'from date' to the date the job starts (7 7 2008) and ensure the 'to date' is set to the end of the tax year (assume no changes in circumstances which might affect maximum tax credit are expected between now and the end of the tax year). Click on 'Done'.
The 'Total' figure shows what her net earnings, benefits and tax credits would be if she took the job (this does not take account of the costs involved in going to work). The claimant could use this information to decide whether or not to take the job. It is up to advisers to consider differences in passported benefits and any other relevant factors.

Click on 'Tax Credits' then 'View calculation' to view the tax credit calculation. Click on 'HB & CTB' to show the HB calculation. Alternatively, the calculations can be viewed together as a print 'preview' - see below.

Example: Printing out 'What If..?' Calculations

It can be useful to compare two situations in a single report.

Method :-

Follow on from the previous example. Go to the claimant’s work screen (click on 'Claimant's work') and set the hours and weekly gross income to 0. Click on ‘Done’. (This returns the case to the situation where the claimant is not working; do not go to the tax credit worksheet; the income entered on the tax credits work sheet is now ignored as there is no entitlement to tax credits).

Click on the 'Start What if..? report' button at the bottom left of the screen - this takes a 'snapshot' of the current situation (currently out of work).

Now click on 'Claimant's Work' and enter her hours and gross earnings as 40 and £240 respectively. Click on 'Done'. The tax credit income reminder screen appears - select 'No, don’t go to the tax credit income worksheet' as there is no need to alter the figure on the worksheet. Click 'Complete 'What If..?' report', the program shows a preview of a printout comparing the before and after situations. This can be printed by pressing ‘P’ or clicking on the printer icon. For more information on printing 'What If..?' reports see p26. When you close the 'What if..?' report you are given the options of returning to the before situation, sticking with the after situation or continuing with the 'What if..?' comparison making further changes to the after situation. Appendices 4 and 5 (see pages 30 and 32) give further general guidance on operating the program and more examples.
Prompts and Warning Messages

Although the final responsibility for information entered rests with the adviser, the Quick Benefits Calculator will provide a number of prompts and warning messages to reduce the risk of operator oversight or error. These messages appear as buttons on the bottom right of the Basic Details screen (see page 10). There are three categories of message:-

Probable Errors (Red) - appear where there is almost certainly an error in the information input (e.g. severe disability premium applied where there are non-dependents).

Warnings (Yellow) - appear where there may be an error in the input (e.g. where an occupational pension appears not to have affected Contributory JSA).

More Information (Blue) - suggest circumstances which may apply given the information entered.

Once a claimant's details have been entered, it is advisable to review any prompts or warnings showing before offering advice.

Controlling The Calculator

Money Amounts

The money amounts used by the program are weekly figures. Advisers can convert from yearly or monthly figures by preceding figures with a 'y' or 'm' (for yearly or monthly). Conversion can also be performed by right-clicking with the mouse (see page 8).

Entering Information

The program can be operated using the mouse, the keyboard or whichever combination of the two the user prefers. Users who are not sure what information is required should click the 'Help' button to the right of the screen or select Help | About This Screen from the menu.
Controlling the program with the mouse (or other pointer)

Most controls can be operated by simply left clicking on them. Check boxes will flip from Yes (ticked) to No (blank) - or vice versa - with each click. Drop Down Lists will show a list of possible values when clicked - simply click on the required value.

Numbers and monetary amounts can be entered by right clicking with the mouse. A dialog similar to the following will appear:

Click the appropriate buttons to enter the required value. If necessary use the conversion buttons to convert to a weekly amount. Remember that all periodic money values used in calculation are weekly amounts (see below for entering annual/monthly figures with the keyboard).
Controlling the program with the keyboard

Moving Between Controls

Users can move between controls on each screen by pressing the tab key. To move back to the previous control - hold down the shift key and press the tab key.

Menu

Hold down the Alt key and press the underlined letter of the menu required (e.g. Alt and F for the File menu). Then press the underlined letter of the menu item.

Buttons

Where the button has an underlined letter, it can be clicked by holding down the Alt key and pressing that letter. Alternatively move to the control (see above) and press the space bar.

Tick boxes (check boxes)

Move to the control and press the space bar to switch between Yes (ticked) and No (blank).

Money Controls

Move to the control and type in the required information. Note that all monetary amounts used are weekly (except for savings/capital and the annual amounts used for tax credits/income - see p23). Users who know the annual amount should type y followed by the amount. Similarly m can be used for monthly amounts.

Dates

Date can be typed in using in dd mm yy format. Alternatively, right-click to use the calendar.

Drop Down Lists

Move to the control and use the up and down arrow keys to select the desired value.
Quick Benefit Calculator Screens:

Basic Details Screen

This screen gathers some of the key information about the claimant (and partner) (top left) and also provides access to the other screens (buttons on right hand side). The bottom left of the screen summarises entitlement to benefits plus any net income from work and other income. The bottom line 'Total' includes means-tested benefits, non-means-tested benefits, net income from work (ie earnings less Tax, NI, pension contribution and work related costs) and other income. The 'Start 'What if..' report button is used to begin 'What if..?' printouts - see page 28. Administrative information such as the adviser's name and case reference can optionally be entered at the top of the screen.

The 'Defer CTC' tick box indicates to the calculator that a claimant has not yet been moved onto child tax credit (This only has effect where the claimant could claim income support / income based JSA and cannot claim working tax credit - see p18 for more details).
Details of Children Screen

This screen gathers information about the claimant's children. Click the 'Add' button to add children to the case and the 'Remove' button to remove children. Where a child qualifies for DLA or is blind click the 'DLA..' button. The calculator will apply disabled child premium/credit and, where appropriate, enhanced disability premium/credit for the child on the basis of this information. If a child is aged 15 (or 16 where disabled) the calculator needs the date of birth to work out if the child qualifies for WTC childcare element and/or HB/CTB childcare disregard.

The calculator automatically works out Child Benefit. Where the claimant does not have transitional protection to Child Benefit (lone parent rate), untick the box at the top of this screen. Use the protected FP(LP) control to indicate whether the claimant has transitional entitlement to family premium (lone parent rate). For more information about this screen see the online help (click the 'Help' button). Click the 'Done' button to return to the opening screen.
Work Details Screen

This screen collects information about the claimant’s (or partner’s) work. Enter the number of hours worked and the gross income in the boxes at the top left. Annual or monthly figures can be converted by preceding the figure with a ‘y’ or ‘m’ (e.g. y5000) for £5000pa. If only net income is known set Tax and NI to 0 and enter the net figure in the net earnings box.

Tax and NI for employees will be calculated automatically from gross earnings if the ‘Automatic Tax & NI’ check box is ticked. Click ‘Show Calc’ to see how tax is worked out. Tick the ‘blind’ box if blind person’s tax allowance applies. If the claimant has taxable income other than earnings (e.g. taxable benefits income) this can be entered in the ‘other income not taxed at source’ box. Use the 'Estimate Gross from take home pay' button to work back from net earnings to gross earnings.

The child care box at the bottom right is for eligible child care costs for tax credits and HB/CTB: these are duplicated on the partner’s work screen if there is a partner. For more information about this screen see the online help (click the 'Help' button). Click the 'Done' button to return to the opening screen.
Other Income Screen

This screen takes information about other income (not earnings or benefits) received by the claimant (or partner) which count as income for means-tested benefits. If the income is not specifically shown, enter it as miscellaneous assessable income and give a description which will appear in the printed calculation. If the other income counts for some means-tested benefits but not others, look at Miscellaneous Adjustments (p25). Other income is shown gross in the total figure on the basic details screen and in the income summary on the printed report. This figure can be adjusted using the boxes to the right of the screen.

For more information about this screen see the online help (click the 'Help' button). Click the 'Done' button to return to the opening screen.
Non-means-tested Benefits Screen

Enter details of the claimant's (or partner's) non-means-tested benefits (apart from Child Benefit and children's DLA) here. If receipt of a benefit means that disability premium or carers premium must apply, the calculator will tick the appropriate box on the basic details screen. If the case is changed so that no qualifying benefit applies, the calculator will ask if you wish to remove the premium. The calculator will apply enhanced disability premium (where appropriate) if DLA Care High is paid.

The earnings replacement benefit list shows the principal non-means-tested benefits which are not normally payable together. The 'other benefit' box is for any of the more obscure benefits not shown elsewhere on this screen which do not count as income for means-tested benefits.

For more information about this screen see the online help (click the 'Help' button). Click the 'Done' button to return to the opening screen.
Rent / Council Tax / Non Dependents / Ineligible Charges Screen

Use this screen to enter details of the claimant's rent and council tax liability. If the council tax liability is not known, click the 'Calculate Liability' button to calculate council tax liability for a given band and discount (you will need to know the band A standard charge for the area).

Enter details of any ineligible charges and non-dependents. These details are also used for non-dependent deductions for claimants who have eligible housing costs for IS/IBJSA - see p16. Where the rent is subject to a private sector rent restriction, enter the amount by which the eligible rent is reduced in the appropriate box. If the claimant is subject to local housing allowance tick the 'LHA applies box' and enter (or look up) the appropriate LHA.

For more information about this screen see the online help (click the 'Help' button). Click the 'Done' button to return to the opening screen.
Enter details of any eligible loans and other housing costs for Pension Credit, Income Support or Income Based JSA. For each loan, determine whether it is pre-2/10/1995 or post 2/10/1995 and enter in the appropriate boxes the amount outstanding. The calculator will use the standard rate of interest.

It is possible to change the standard rate by entering a new figure in the box. To set this as the new standard rate, click the 'Set this as Default Standard Rate' button.

The screen shows how eligible costs will change over time (assuming all things remain equal) - enter the number of weeks in the 'Weeks since claim' box to get the correct current costs.

For more information about this screen see the online help (click the 'Help' button). Click the 'Done' button to return to the opening screen.
Income Support / Income-Based JSA / Pension Credit and Housing Benefit and Council Tax Benefit

These screens show the calculation of these means-tested benefits. In general, they do not gather further information about the claimant. However, in cases where the claimant may be entitled to a higher earned income disregard for IS/IBJSA or HB/CTB but this cannot be deduced from the other details of the case, a check box for this appears. Tick the box if the higher disregard applies. If a claimant is not eligible for IS/IBJSA, but is eligible for another benefit (e.g. a full time student exceptionally eligible for HB in the summer) the user must tell the calculator this by ticking the 'Not eligible (other reason)' box. If the claimant (or partner) can get IS/IBJSA despite working 16 (or 24) hours tick the box marked (exempt from 16/24 hours rule).

For more information about these screens see the online help (click the 'Help' button). Click the 'Done' button to return to the opening screen.

In pension credit cases, the severe disability addition applies where the 'Severe Dis Addn' box is ticked. Similarly the carer's addition applies where 'Carer Addn' box is ticked. (The rules for these additions are analogous to those for the Income Support/IBJSA premiums).
Credits Applicable

The Calculator uses information entered elsewhere to identify entitlement to most of the component credits of child tax credit (CTC) and working tax credit (WTC). However, the Calculator will need to know whether the claimant (or partner) meets the additional criteria (apart from remunerative work and age) for the disability element and for 50+ element (where relevant). The help system gives information on identifying cases where these apply (click the help button on the NTC screen for details).

Defer CTC

The defer child tax credit button indicates that the claimant chooses not to claim child tax credit (it duplicates the same control on the main screen). This only has effect where the claimant could be eligible for income support / income-based jobseeker’s allowance and is not eligible for working tax credit. Checking benefits with this setting both on and off will enable advisers to identify claimants who will be floated off IS (and usually better off) by claiming CTC. Advisers should remember to check any changes to passported benefits when advising claimants.
Calculation Period

Tax credits are calculated for each 'relevant period'. A relevant period is a period during which there is no change of circumstances sufficient to alter the maximum tax credit payable*. Where the maximum credit payable stays the same for the whole the tax year, the relevant period is the whole tax year. (* this is a simplification of the rules)

You can specify the length of the relevant period by giving the first and last dates of the relevant period (right click on the date box to access the calendar) or by entering the number of days in the relevant period. By default, the calculator will use a relevant period of the whole tax year.

Alternatively, calculations can be performed on an approximate weekly, monthly or annual basis. Note that calculations performed on these bases are always approximations as they do not apply the daily-rate rounding rules which apply to actual tax credit awards.

Regardless of the length of the relevant period, the income taken into account is the income for the whole tax year (apportioned where necessary over each relevant period) - see 'Income' below.

Other Tax Credit Screens

The Main Tax Credits screen is also used to access the tax credit calculations / existing award screen (see below) - click on 'View calculation / existing award' to access this screen. To access the tax credit income worksheets (see below) for claimant and partner click on the appropriate button. All of these screens can also be reached directly by from the 'Details' menu.
Tax Credits - Income

Income is assessed on an annual basis. If income in the tax year of assessment (current tax year) exceeds that of the previous tax year but by less than £25000 then the income used is the income in the previous tax year. If the income in the current tax year exceeds that of the previous tax year by more than £25000 the relevant income is that for the current year less £25000. Where current tax year income is less than that for the previous tax year, the income used is the current year income.

The Calculator provides two methods for assessing income for tax credit purposes:

(i) Estimating income using figures entered for other benefits.

(ii) Working out income for tax credits using worksheets (see p23)

The method used is selected using the selection box (shown below) on the tax credits main screen.

![Income Calculation Options]

The first method attempts to estimate annual income for tax credit purposes by grossing up the weekly income figures already entered for assessing entitlement to other benefits.

The second method ignores income already entered for other benefits and instead allows annual income for both the previous and current year (ie 2007/8 and 2008/9) to be entered directly.

The second method is preferable because it allows the Calculator to identify the relevant year and apply the £25000 disregard as required. The first method is only suitable if current weekly income is a good reflection of annual income for both the current and previous tax year and the £25000 disregard does not apply.
Income Calculation (Estimate from income for other benefits).

If this option is selected, the Calculator will attempt to estimate figures for earnings, social security income and pension income based on information entered elsewhere in the Calculator. This will produce a correct result only where the weekly income entered for benefits purposes is equal to the average weekly income for the relevant tax year. Where the relevant income differs (that is, where the previous year is the basis year or the £25000 disregard applies or weekly income varies during the year), check the boxes marked 'Use alternative figure' and enter the appropriate annual amount for that type of income. The Calculator identifies two further groups of income: 'Investment, property, foreign and notional income' (which, together with pension income attracts a £300 disregard) and 'Miscellaneous Income and Student Income' (to which the £300 disregard does not apply). The Calculator applies the £300 disregard where appropriate. The five classes of income considered by the Calculator can be entered on an annual basis ('pa') (this is the basis on which the calculation carried out) or, if more convenient, can be entered on a weekly ('pw') or monthly ('pm') basis. Remember that the income figure entered should reflect the annual figure (even if it is expressed over a different period). So, for example, if a per week figure is given, the calculation will be correct only if this is the average weekly relevant income (of that type) for the whole tax year. The figures on the right hand side of the screen show the income as used in the calculation (i.e. annualised and then apportioned over the relevant period).

Note: Only the following types of income for tax credits are identified by the calculator using this method:-

Employment: Earnings, SSP, SMP*/SPP*/SAP* (* net of disregard)

Pension: Occupational pension, state retirement pension, widowed mother's Allowance, widowed parent's allowance, widow's pension and industrial death benefit.

Social security: carer's allowance, short term higher rate incapacity benefit, long term incapacity benefit (where taxable), bereavement allowance and contributory JSA.
Any other income for tax credits in these classes will need to be entered using alternative figures.

Other classes of income for tax credits will also need to be identified and entered in the 'Miscellaneous/Student income' or 'Investment/Property/Foreign or Notional income' boxes.

For more information about this screen see the online help (click the 'Help' button). Click the 'Done' button to return to the opening screen.
Worksheets are the recommended method for entering the applicant's (and partner's where relevant) income for tax credits. Each worksheet takes information about the applicant's income from various sources for tax years 2007/8 and 2008/9. The example above shows an applicant who earned £20,250 and paid £1,000 pension contribution in tax year 2007/8 and who expects to earn £22,500, to pay £1,250 in pension contributions and to receive £250 interest on savings in tax year 2008/9.

The 'calc' button assists in the calculation of annual figures from money amounts payable over different periods.

The income worksheet also accepts various income disregards (listed at the end of the income types) the most important of which is pension contributions (which should not be confused with pension income). The £300 and £25,000 disregards will be applied automatically and should not be entered here. You should enter SMP and SSP (and SPP/SAP) as income from employment - remember to disregard up to £100 per week of SMP (and SPP/SAP). Do not disregard any SSP.
Notes and reminders about the selected income types appear in the box on the right hand side of the screen. These should not be taken as exhaustive. If in doubt, check with the regulations.

Where the applicant has a partner, a separate worksheet is available to deal with the partner's income.

If no income is entered for the current tax year, the income calculation will be based on the previous year only (i.e. it is assumed that no information is available about current tax year income). If only current tax year income is entered, the Calculator will assume that there was no taxable income in the previous year (and will therefore apply the £25000 disregard).

For more information about this screen see the online help (click the 'Help' button). Click the 'Done' button to return to the tax credits main screen. Click 'Done' again to go to the opening screen.
This screen shows the detail of the tax credit calculation. It shows the daily rate equivalent of each tax credit element (apart from child care element). You can enter details of tax credits already payable by ticking the 'Existing Award?' box and entering the details in the boxes which appear. This is appropriate where the claimant does not wish to have an in year reassessment of their tax credits award (i.e. a change in circumstances has occurred but not one which must be reported to Her Majesty’s Revenue and Customs).

**Miscellaneous Adjustments**

This screen allows advisers to make arbitrary adjustments to the applicable amounts and income figures for the different means-tested benefits. It is also possible to adjust the eligible rent and council tax. This screen can also be used to cover cases not explicitly covered by the program. To access this screen select Details | Miscellaneous adjustments.
Previewing Printouts

Reports can be previewed by selecting File | Print Preview.

Use the controls indicated above to move around the print preview. The keyboard can also be used - click 'Help' for details. Click the right mouse button to switch between two-up and width of screen display.

Printing Out 'What If..?' Reports.

To compare two situations in the same report, enter details of the first situation, click the 'Start What If..?' button, alter the case to reflect the second situation and click the 'Complete What If..?' button. This report appears as a print preview first (see above). Users can control the contents of the report, how it is laid out and its appearance - see page 27. When the preview is complete you can choose to go back to the original situation, stick with the 'after' situation or continue with the 'What if..?' calculation (making further changes to the after situation).
Controlling Printout Contents

The printed report consists of a set of components which can be selected from Report | Printout Contents :-

- Summary of case details - summarises circumstances of claimant and partner at the top of the report.
- Full details of calculations - shows how benefits are calculated.
- Income Summary - shows a summary of benefits and net income from work.
- Notes (select Report | Notes) - advisers can type notes on the case here which can be appended the printed report.
- Details of change in circumstances - shows how circumstances have changed in a 'What if..?' report.
- Compare results side by side - this option shows one income summary comparing the two situations in a 'What if..?' report.
- Disclaimer - prints a disclaimer at the end of the report - you can write your own disclaimer if you prefer.

Controlling Printout Appearance

Font size, margins, header text and page numbering can be set by selecting Report | Printout Options. Each printout is divided into sections (with horizontal lines separating them). If the 'split sections' option is selected, sections may be split across pages - this can save paper but may also make the report hard to read. If a large font is needed, landscape printing should be selected - this can be done by selecting File | Print Setup. Options are also available for saving and viewing printouts in HTML format.

Income Projection Report

Select Report | Income Projection to show projected income for a range of hours worked. Users should click the 'Help' button on the projection report screen for details of the limitations of this printout. NB: This calculation estimates income for tax credits from income entered for other benefits - see p21 for details.
Managing Cases:-

Saving Cases
To save a case, select File | Save. Quick Benefit Calculator case files have the extension .qb1 and are saved by default in the application directory.

Opening Cases
To open a case, select File | Open.

Updating Cases
When opening a case produced by an earlier version of the calculator, the program will ask whether it should be updated. If so the calculator will prompt the user for any further information required.

Configuration
Select Configure | Configuration to set the annual Band 'A' council tax figure. This dialog can also be used to determine whether the windows login name is used for the adviser's name. The Location entry will be used when support for Northern Ireland is added.

Getting Help
For help on a particular screen, click the 'Help Button'; if you can't find the information you require, try searching the help system. If you are stuck, contact the help line on 01273 711 736.
Appendix 1: Technical Information

System requirements:-

To run the program your computer must at least meet the following specification:-

Processor: ix86 Pentium/Equivalent recommended
Ram: 16 MB
Disk Space: 20 MB
Operating System: Windows 98 / NT / Me / 2000 / XP / Vista

Version 12.00 of the QBC (general release) is a 32 bit Windows application. Report options, configuration and report contents options are user specific and are stored in the users profile folder in the file 'qb2.i'.

Appendix 2: The Lisson Grove Benefits Program

This program is an expert system designed for advisers who are less familiar with the benefits system. The program asks a series of questions to determine entitlement. The Lisson Grove Benefits Program also covers a number of cases excluded from the Quick Calculator. A trial copy of this program and further details can be obtained from LGBP Ltd at the address shown below.

Appendix 3: Contacting the Developers

Quick Benefits Calculator is developed by LGBP Ltd:-

Tel: 01273 711 736  
Fax: 01273 771 387  
info@lissongrovebenefits.co.uk (general enquiries)  
help@lissongrovebenefits.co.uk (support)  
www.lissongrovebenefits.co.uk

Lisson Grove Benefits Program Ltd  
Brighton Media Centre  
21/22 Old Steine  
Brighton  
BN1 1EL
Appendix 4 : Common Questions

This section is intended to provide more information on operating the Quick Benefits Calculator in practice. It is based on users' enquiries to the Quick Benefits Calculator support line and also on the results of user surveys. This section should be used in conjunction with both the rest of this 'Getting Started' booklet and also the on-line help system.

Q: What is the 'Start What if..?' button for?

A: If you want to produce a printout for a client comparing two situations (e.g. to show the effects of taking a job) the calculator needs to know when you have finished entering the 'before' situation and when you have finished putting in the details of the 'after' situation.

So to produce a 'What if..?' printout:-

1. Enter details of 'before' situation.
2. Click the 'Start What If..?' button.
3. Change details to show the 'after situation'
4. Click the 'Complete What If..?' button.

Note: If you simply want to try out a 'What if..?' calculation but don't need a printed report comparing the two situations, just leave out steps 2 and 4 above.

Q: Where do I enter Incapacity Benefit?

A: Incapacity Benefit is entered on the 'Claimant's Benefits Income' screen - it is in the list marked 'Earnings Replacement Benefit'.

Q: What if a claimant is receiving tax credits at a different rate to that calculated?

A: First of all, it is probably better to check whether a change in circumstance which must be reported to HMRC has occurred. If a different rate is in payment, this can be entered on the 'Tax Credits Calculation / Existing Award' screen - see p25.
Q: What if the claimant only knows their net earnings?

A: You can enter net earnings directly in the net earning box on the work details screen. Alternatively, use the 'Estimate Gross Earnings From Take Home Pay' button on work details screen (see p12). **NB** You may need to know gross earnings in order to calculate tax credits accurately.

Q: How can I use the calculator for cases where the applicable amount is modified (e.g. trade disputes, JSA sanctions, etc).

A: These cases are not covered directly by the Calculator but you can modify most aspects of the benefits calculations via the 'Miscellaneous Adjustments' screen - this screen is accessed through the 'Details' menu.

Q: The calculator doesn't consider passported benefits - is there any way to include these in a better off calculation?

A: Yes, if your better off calculation involves a change in passported benefits because someone takes work you could include the value of these as one of the 'Costs of Taking Work' on the 'Claimant's Work' screen. Alternatively, you could add a note to the calculation explaining the change in passported benefits.

Q: My Quick Benefits Calculator doesn't show how the benefits were calculated in the printout; why is this?

A: The calculator may have been set not to show the full details of benefits calculations (perhaps to produce a summary report for a client.) To show full details click on Report | Printout Contents and tick the box marked 'Full details of benefits calculation'. Alternatively, access the printout contents dialog by clicking the 'Contents' button in print preview.

Q: What if I have other questions about operating the Quick Benefits Calculator?

A: Refer to online help system (particularly the FAQ section). If you cannot find the information you need, contact the help line on 01273 711 736.
Appendix 5: Using the Calculator : More Examples

Example 1 : Lone Parent / Better Off Calculation

Situation:-

The claimant, age 38 is a lone parent with two children aged 17 and 14. She receives middle rate DLA (Care). She wants to know if she would be better off taking a job for 30 hours at £210/week. Her rent is £160/month and her council tax liability is £470 per year.

Method:-
Enter her age as 38. Click on 'Children' and click on 'Add' and enter the child's age as 17. Click on 'Add' again and enter the child's age as 14. Click on 'Done'. Click on 'Claimant's Benefit Income' and enter her DLA care at middle rate. Click on Done. The calculator will automatically tick the box for disability premium [NB: the calculator will not remove the disability premium automatically if she no longer gets DLA as she may qualify through a different route; it will stop and ask.] She also qualifies for SDP (no one else is claiming Carer's Allowance) so tick the SDP box as well. Click on 'Rent/Ctax…', enter her rent as £160 (for £160/month) and enter her council tax liability as £770 (for £770/year). The calculator converts these to weekly amounts. Click on 'Done'. The calculator now shows her current benefits.

Click on 'Start What if..? Report'. Click on 'Claimant's Work' - enter her hours as 30 and her gross earnings as 210. The calculator automatically calculates tax and NI. Click on 'Done'. The calculator will offer to add an entry on the worksheet - select the first option - 'Yes, go to the worksheet and add this work starting today …'. A warning will appear checking that this income source started today - this is correct so click OK. She has no other income for tax credits so click on 'Done'. From the basic details screen, click on 'tax credits' and tick the 'WTC Disability (applicant)' box as she qualifies for this element. Set the start date for the tax credits calculation period to today’s date. Click on 'Done'. To show the better off calculation printout, click the 'Complete What If..?' button.
Example 2: Owner Occupier - Mortgage and Repair Loan

Situation:

The claimant, age 56 is a single owner occupier with no children. She has been claiming income-based JSA for the past 6 weeks. She has an outstanding mortgage of £45000 which was taken out in 1993. She also has a home repair loan of £20000 - this loan was taken out in 1997. Her council tax liability is £750 per annum. She wants to know how her benefit will change when her housing costs become eligible.

Method:

Enter the claimant's age as 56. Click on 'Rent/Ctax/…' and enter her council tax liability as £750 (for £750 per year) - the calculator converts this to a weekly rate. Click 'Done'.

Click on the 'IS/JSA Housing Costs' button. Enter the mortgage details (because this is a pre 2/10/1995 loan enter the details on the left hand side). Enter the mortgage as 45000. Enter the repair loan details (because this is a post 2/10/1995 loan, enter the details on the right hand side). Enter the repair loan as 20000 and set the weeks since claim to 6. The screen now shows how her eligible housing costs for income based JSA will change over time - at present she has no eligible housing costs. Click on done.

The basic details screen shows her income based JSA and her council tax benefit. Select File | Print preview. The printed report shows how (all other things being equal), her JSA would increase later in the claim.
Example 3 : Carer on Pension Credit

Situation:-

The claimant is single, aged 62. He lives with an elderly disabled relative for whom he cares 35+ hours per week and receives Carer's Allowance. Rent is £52.50 per week and annual council tax liability is £600 per year.

Method:-

Enter his age as 62 (the calculator switches to pension credit). Click on 'Claimant's Benefit Income', click on the box labelled 'Earnings replacement benefit' - a list of benefits appears - choose Carer's Allowance from the list. The calculator shows Carer's Allowance - payable at the basic rate. Click on 'Done'. [If you have asked the calculator to ask about income for tax credits (in all cases, even where tax credits are not applicable) the calculator will offer to add Carer's Allowance to the income worksheet - if this happens, click on 'no, don't go to the worksheet' as there is no tax credit issue in this case.] The calculator ticks the carer premium box automatically because this must apply. Click on 'Rent/CTax…' - enter his rent as 52.50 and council tax as y600. Click on 'Done'. The calculator shows his current benefits (state pension credit with carer's addition and full HB/CTB).