

Credit Title Guide – Chapters 5 to 9

05 Credit Enquiries

Award Queries and Complaints

1. Claimants may query their award of benefit, including the award of credits, either whilst an award is still current, or following its termination. Where a claimant asks for information about their award of benefit, they must be told whether or not credits have been awarded, and if so how many and the appropriate periods covered.
2. As credits are only awarded for complete weeks of incapacity (Sunday to Saturday) the number of credits may not be the same as the number of weeks the claimant was incapable of work. For example, a claimant who was sick for 6½ weeks, with a claim date Wednesday and ceasing on a Friday, would have six credits rather than seven.
3. The same will occur if the claim started on a Monday but ceased mid-week. A credit would only be awarded for the full week if the claimant had been claiming JSA until the day before they claimed IB or ESA, or made a claim to JSA the day following the last day of their IB or ESA award. This is known as a mixed credit.
4. If the claimant complains about the award, or non-award of credits take action to check:
 - PSCS and/or JSAPS for details of benefit awards
 - eNIRS2 to view what is shown in the contributions, benefit and liability screens in relation to tax year(s) of enquiry
 - clerical papers if appropriate
 - CIS if appropriate

Award of credits incorrect

5. Where investigation shows that the award of credits is incorrect, then the appropriate adjustment must be made using the eNIRS2 browser. An explanation of the correct number of credits due, and the period for which they have been awarded should be sent to the claimant on CTG1. Depending on the nature of the complaint, this form may be sent alone, or as an enclosure with other correspondence. CTG1 gives the claimant the right of appeal if they disagree with the award of credits.
6. If credits have been awarded but not recorded on NPS, use the eNIRS browser to insert the appropriate period of liability. Issue CTG1 to notify the claimant that credits have now been awarded.
7. If the credits cannot be awarded for the claim, issue CTG1 to notify the claimant accordingly.
8. If the claimant requests a reconsideration or appeals, refer the case to the DM.

Subpages

- Credit Enquiries Arising from Deficiency Notices and Pension Forecasts
- Credit Queries via HMRC
- Appeals against Award of Credits

Credit Enquiries Arising from Deficiency Notices and Pension Forecasts

9. Claimants may query the number of credits on their account following receipt of a Deficiency Notice or a State Pension forecast. Both advise the claimant that a particular tax year is deficient for basic State Pension purposes.

10. Claimants will query the deficiency where credits have not been awarded for a particular period, and other contributions and/or credits are insufficient to give them a qualifying year for basic state pension purposes.

11. Credits may not have been awarded for a number of reasons. The most usual are failure to:

- Award a mixed credit. Click here to see how to award a Mixed Credit.
- Award credits for the period between account deletion and re-insertion. Click here to see how to award credits for the period between account deletion and re-insertion.
- Award credits for claims maintained clerically. See awarding credits on a clerically maintained claim. In some cases, although the claimant has been continuously sick for a long period and there has been no intervention on/interruption to their award, a complete tax year's worth of credits can be missing.

Credit Queries via HMRC

12. Claimants may approach HMRC direct following receipt of a DN, a pension forecast or just to seek general information about their NI contribution record. Depending on the nature of the query, HMRC may need to ask Jobcentre Plus for information about credits awarded for periods of incapacity.

13. HMRC will send form CA1046 seeking details of incapacity credits. On receipt of the request, follow the same process outlined in Award of credits incorrect and complete form CA1046 to advise HMRC of the correct credit position. If the record is different from that advised by HMRC, use eNIRS to adjust the credits by amending the period of liability and advise the claimant on form CTG1.

No reply to HMRC enquiry

14. If HMRC have not received a reply to form CA1046 within four weeks they will issue a reminder addressed to the IB/ESA team Leader. On receipt of the reminder, the IB/ESA Team Leader should ensure that the process set out in Award of credits incorrect is followed and arrange for the form to be completed and returned to HMRC.

15. If there will be a delay in returning the form to HMRC, the Team Leader should contact HMRC to explain the reasons for delay and agree a suitable date when the form will be returned.

Appeals against Award of Credits

16. The claimant has the right to ask us to reconsider any award of credits, whether or not there is also benefit in payment, or any benefit appeal. This is known as a Mandatory Reconsideration.

17. If a claimant disagrees with the number or the period of an award of credits they can request:

- an explanation
- a written statement of reasons, or
- a Mandatory Reconsideration.

18. A claimant must be given a full explanation of the reason(s) for the award/non-award of credits. If not already sent, the claimant should be sent form CTG1. If the claimant is not happy they can ask for a Mandatory Reconsideration of the decision.

19. A claimant must have a Mandatory Reconsideration before they can submit an appeal to Her Majesty's Courts and Tribunal Service.

20. Credits can only be awarded for each complete week of incapacity, and will not be available for periods when incapacity was not accepted. This includes periods where the claimant was in receipt of Income Support pending an appeal against being found fit for work, and where the appeal subsequently went against the claimant. As they were neither sick nor unemployed and available for and actively seeking work in accordance with JSA legislation, no credits would be due for this period.

21. Where a claimant has been found capable of work and their IB or ESA is subsequently reinstated at the Appeal Tribunal, action must be taken to ensure that credits for this period are correctly recorded on the claimant's account. IB and ESA credits take priority over JSA credits so any JSA credits awarded should be removed by the JSA Team.

Note: Only JSA processors have the authority to remove JSA credits on the eNIRS browser.

22. Use the eNIRS browser to check that the IB or ESA liability matches the Appeal Tribunals decision. If necessary use the eNIRS browser to insert a clerical period of IB or ESA liability.

06 Evidence of Incapacity for credit purposes

Providing Evidence of Incapacity for Credit Purposes

1. Anyone who made a claim for IB or SDA had to provide evidence of incapacity before their claim was considered, and the availability of credits determined.

2. Anyone wishing to make a claim for ESA, MA or for incapacity credits has to provide evidence of incapacity, limited capability or pregnancy before their claim can be considered, and the availability of credits determined.

3. For ESA, IB and SDA this is/was normally in the form of a fit note (also known as Statement of Fitness for Work or SoFFW) when the claim is/was made, followed by regular Work Capability Assessment for ESA cases and Personal Capability Assessment for IB and SDA cases, following the award of benefit or acceptance of incapacity for Credits Only cases.

4. In MA claims a certificate of expected confinement is provided which provides the basis for payment, and the award of credits, for the maternity pay period. Where incapacity precedes and follows on from a claim to MA, normal medical evidence is required.

5. Claimants may provide evidence other than a normal fit note from their GP. This may be from an alternative medical practitioner. See DMG 13100 onwards.

6. The Decision Maker will determine whether the evidence provided is sufficient.

Subpages

- Qualification for Benefit and or Credits
- Impact of Periods Abroad, Imprisonment and Disregarded Work on ESA
- Impact of Periods Abroad, Imprisonment and Disregarded Work on IB-SDA

- Time Limits
- Late application for credits received
- Claimant makes late claim to benefit
- Period of Credit Awards
- Processes for Dealing with Disputes Relating to Credits for Periods of Limited Capability for Work, Incapacity or Maternity

Qualification for Benefit and or Credits

7. To qualify for benefit the claimant must:

- For ESA, have or be treated as having, limited capability for work or
- For IB, be incapable of work or
- For SDA, be or be treated as being, 80% disabled or
- For MA, be in the maternity pay period and not working.

8. If the contribution conditions for ESA (C) or IB are not satisfied, the claim can be accepted as a Credits Only award, subject to the limited capability for work for ESA or incapacity conditions for IB and SDA being satisfied. If the claimant does not satisfy the conditions for payment of MA, credits can be awarded on incapacity grounds for the 6 weeks before the expected week of confinement, the week of confinement and two weeks after the birth.

Impact of Periods Abroad, Imprisonment and Disregarded Work on ESA

9. Credits are only due where the claimant satisfies the limited capability for work conditions defined in Schedule 1 Section 8 of the Welfare Reform Act 2007.

10. ESA was implemented on 27th October 2008, to replace Incapacity Benefit and Income Support on the grounds of incapacity, and introduced the definition of limited capability for work. Where limited capability for work is not accepted credits cannot be awarded for any period that the claimant:

- goes abroad – the decision maker will need to consider if the absence is temporary, benefit award is ESA (IR) or ESA (C) and if absence is to a country where EU Regulations apply; see Absence Abroad.
- has work which cannot be disregarded; see Work or
- is otherwise disentitled from receipt of benefit, or would have been if benefit had been in payment, including disqualification for periods of imprisonment, see Imprisonment or Detention in Legal Custody

Impact of Periods Abroad, Imprisonment and Disregarded Work on IB-SDA

11. Credits are only due where the claimant satisfies the incapacity conditions as defined in Sec 30c of the 1992 Contribution and Benefits Act.

12. Where limited capability for work or incapacity is not accepted credits cannot be awarded for any period that the claimant:

- goes abroad; see Absence Abroad
- has work which cannot be disregarded; see Work Undertaken During Incapacity or
- is otherwise disentitled from receipt of benefit, or would have been if benefit had been in payment, including disqualification for periods of imprisonment, see Imprisonment or Detention in Legal Custody

Time Limits

13. There are time limits within which credits must be applied for. These are longer than the normal period for backdating an award of benefit following a late claim. The maximum period for backdating benefit is three months prior to the date of claim.

14. The maximum time limit for a late application to credits is either:

- before the end of the benefit year immediately following the year in which the credits claim is made; or
- within such further time as may be reasonable in the circumstances of the case,
- providing the claimant, or the claimant's representative, provide the Secretary of State a notice in writing the grounds on which he/she claims to be entitled to credits.

15. Staff acting on behalf of the Secretary of State must establish whether or not it would be reasonable to backdate the credits beyond the time limits depending on the circumstances of each application. The appropriate incapacity or limited capability for work conditions also have to be met for the period in question. See Basic Conditions of Entitlement for ESA Credits and Claim Time Limits for IB Credits.

16. Where credits are awarded following a late application, they should be recorded on the claimant's account by inserting an appropriate period of IB or ESA liability on the eNIRS browser. A note should be entered in notepad giving the period and number of credits awarded, together with the explanation for the decision to award them.

Late application for credits received

17. The following examples show the action to take when an application for credits is made within and outside the set time limits:

Application for credits received

Example 1

On 01/09/13 a claimant makes a late application for credits from the period 15/01/12 to present date and supports this with the required medical evidence. As the claimant satisfies the incapacity conditions and has applied for the credits within the next benefit year (06/01/13 to 04/01/14) the DM can accept the late application.

Benefit Processor Action

The processor should use the eNIRS browser to award credits by adding an open period of liability from 15/01/12 and issues form CR6 to notify the claimant that credits have been awarded.

Late application – claimant provides supporting evidence

Example 2

On 16/12/13 a claimant makes a late application for credits for the period 03/07/11 to present date. The claimant provides the DM with medical evidence for the whole

period together with written evidence to show he was in hospital from 03/07/11 to 14/12/13. As the claimant has provided the appropriate medical evidence and it would be reasonable in these circumstances, to accept that the claimant could not have claimed earlier, the DM accepts the late application

Benefit Processor Action The processor uses the eNIRS browser to award credits by entering an open period of liability from 03/07/11 and issues form CR6 to notify the claimant that credits have been awarded.

Late application – claimant cannot provide supporting evidence

Example 3

On 23/12/13 a claimant makes a late application for credits for the period 03/04/11 to present date. The claimant provides medical evidence from 03/04/11 showing Backache as the cause of incapacity but does not provide any further information. As the application has been made outside the time limits (not made within the 12/13 benefit year), the claimant has not provided any further relevant information the DM does not accept the late application for the period falling outside the time limits from 03/04/11 to 31/12/11. The credits are allowed from 01/01/12 (start of the 12/13 benefit year).

Benefit Processor Action

The processor uses the eNIRS browser to award credits for the period that falls within the time limits by opening a period of liability from 01/01/12 and issues form CR6 to notify the claimant of the number of credits that have been awarded.

Supporting evidence fails to show reasonable reason for late application

Example 4

On 20/10/13 a claimant makes a late application for credits for the period 06/02/11 to present date. The claimant provides medical evidence from 06/02/11 and a letter explaining that he had experienced domestic troubles due to his marriage breaking up and making an earlier application for NI credits had not been one of his priorities. In this particular scenario the DM comes to a decision that despite the claimant experiencing marriage difficulties, it was still reasonable for the claimant to have made an earlier application for credits. The DM considers all of the circumstances of the case including the nature of the incapacity and does not accept the late application for the period falling outside the time limits from 06/02/11 to 31/12/2011 but allows the award of credits from 01/01/12 (the start of the 12/13 benefit year).

Benefit Processor Action

The processor uses the eNIRS browser to award credits for the period that falls within the time limits by opening a period of liability from 01/01/12 and issues form CR6 to notify the claimant of the number of credits that have been awarded.

18. The above examples cover a number of different scenarios that may occur, however, the DM will want to consider every application received on it's own merits together with any evidence provided by the claimant to support why it was reasonable having regard to the circumstances of the case, for the application not to have been made within the time limits.

Claimant makes late claim to benefit

19. Where a claimant makes a backdated claim for benefit, which is disallowed solely on late claim regulations it must be considered whether credits can be awarded for the period in question. To qualify for credits the DM must be satisfied that the claimant would have satisfied the incapacity conditions or be treated as having limited capability for work by providing medical certificates for the period in question.

20. Where the conditions are satisfied for the award of credits, but not for payment of benefit, the claimant must be advised accordingly, and given the opportunity to

appeal against both the decision not to pay benefit, and the number and period of the award of credits.

21. Where credits are awarded following a late claim to benefit, they should be recorded on the claimant's account by inserting an appropriate period of IB or ESA liability on the eNIRS browser. A note must also be made in notepad giving the period and number of credits awarded, together with the explanation for the decision to award them.

Period of Credit Awards

22. Credits are normally awarded for the same period as the claim to ESA, IB, SDA or MA, but subject to only being awarded for complete weeks from Sunday to Saturday.

23. Where a claimant makes a claim, or the benefit award ceases mid-week, there will be no title to a credit for that week, unless the claim follows, or is followed immediately by a claim to JSA. Credit weeks, which span the 6th of April, are allocated to the tax year in which the beginning of the week falls. For example, credit week beginning 4th April 2010 is the last week of the 09/10 tax year and credit week beginning 11th April 2010 is the first week of the 10/11 tax year. About every 6th year this leads to a 53 credit week year.

24. Where the claimant:

- makes a claim on a Monday, or an award ceases on a Friday, and no medical evidence is held for the Sunday preceding the claim or the Saturday following the end of the award; and
- would not normally work or does not work on that day, a credit should be awarded for that week.

Example

Claim made for a spell of sickness from Monday 11/10/2010 to Friday 26/11/2010

Claimant does not work weekends.

Credits will be due for the credit week beginning Sunday 10/10/2010 to credit week ending Saturday 27/11/2010 as it is accepted the claimant was incapable of work for the whole of the first and last credit weeks Sunday to Saturday.

25. Where no benefit is in payment the award of credits will continue so long as the claimant satisfies the Limited Capability for Work, incapacity or maternity conditions. They are subject to the same medical controls as claimants in receipt of ESA, IB, SDA or MA.

26. If a Credits Only claimant fails either the WCA for ESA, or the PCA for IB / SDA then no further credits can be awarded. The claimant should apply for credits through the Jobseeker's Allowance route, if they are available for work and actively seeking employment.

Note: If the claimant appeals against the Limited Capability for Work disallowance decision, they are entitled to appeal against that outcome decision. While their appeal is heard, the claimant can continue to receive ESA credits as long as they continue to provide medical evidence and regardless of whether they were in receipt of ESA(C) or ESA(IR).

27. If the claimant appeals against the WCA/PCA decision that they no longer have limited capability for work/incapacity for work, and a tribunal finds in their favour, then credits will be due for period from the date of allowance to the date the credits only claim is reinstated.

28. Whether or not benefit is reinstated, following a successful appeal by the claimant, staff must use the eNIRS browser to ensure that credits for the period covered by the appeal are recorded on the claimant's account.

Processes for Dealing with Disputes Relating to Credits for Periods of Limited Capability for Work, Incapacity or Maternity

Requests for Mandatory Reconsideration

29. A claimant can ask for a review of the number and period of an award of credits, with or without requesting a review of their benefit award. They can request:

- an explanation
- a written statement of reasons
- a mandatory reconsideration (MR)

30. When a claimant disputes a decision, always offer an explanation as this may mean that the claimant does not progress further down the dispute process.

31. Where a claimant asks for an explanation, ensure that all credits have been correctly awarded by checking:

- PSCS and/or JSAPS for details of benefit awards
- eNIRS2 to view what is shown in contributions, benefit and liability screens in relation to tax year(s) of enquiry
- clerical papers if appropriate
- DCI if appropriate

32. If the investigation shows that additional credits are due, advise the claimant of the revised record on form CTG1 and use the eNIRS browser to enter a period of liability to update the amount of credits on NPS.

33. If the claimant is content, no further action is required.

34. If the claimant is still not satisfied or no further credits are due, refer the application to the complex DM for a mandatory reconsideration.

Result of Mandatory Reconsideration

35. If the complex DM confirms that the credits record is correct, the Benefit Processor should issue the refusal to revise decision to the claimant and two copies of the Mandatory Reconsideration Notice (MRN).

36. The claimant cannot lodge an appeal with Her Majesty's Courts and Tribunal Service without an MRN.

Appeal successful

37. It is important that the eNIRS browser is used to enter a clerical period of IB or ESA liability to cover the period of credits awarded by the appeal tribunal. A note should be included in notepad giving the details of the period and number of credits awarded following the successful appeal.

07 Impact of JSA and CA Credits on IB and ESA

Claimant previously in receipt of JSA claims IB or ESA

1. Claimants who satisfy the relevant conditions are entitled to a credit for each complete week of unemployment. These credits are available to assist in entitlement to any future claim to contributory benefits. Queries about the availability of credits for periods of unemployment are dealt with by the appropriate JSA section.

2. Where a claimant has been unemployed, then makes a claim to IB or ESA, credits can be used to satisfy the contribution conditions subject to the normal rules. This applies to claimants who have been signing for JSA credits only and who claim as a Credits only case, as well as to cases where JSA(C) or JSA(IB) had been in payment and the claimant is able to satisfy the contribution conditions for payment of IB or ESA(C).

Subpages

- Mixed Credits
- Queries about overlapping JSA or CA credits

Mixed Credits

3. A Mixed Credit is awarded for the week in which a claimant receives two different benefits in the same week, e.g. JSA from Sunday to Thursday and IB or ESA from Friday.

Example

JSA claim ends on Thursday 10/06/2010 – NPS will award a JSA credit up to Saturday 05/06/2010

Linking IB claim starts Friday 11/06/2010 – NPS opens a new incapacity liability from Sunday 13/06/2010

This leaves a potential gap from Sunday 06/06/2010 to Saturday 12/06/2010

4. To consider the award of a mixed credit:

- check JSAPS to see if claimant was previously in receipt of JSA or signing as credits only
- check PSCS or JSAPS to see if claim follows on immediately from JSA award e.g. claim to IB or ESA made on day following last day of JSA award.

5. If there is a gap between the JSA claim and the new IB or ESA claim, the claimant would not qualify for a mixed credit.

Awarding a Mixed Credit for an IB or SDA claim

6. If there is no gap between the JSA and IB/SDA claims, award the mixed credit by using the eNIRS browser to insert one **DSS Local Office** credit in the appropriate tax year. More about adding credits can be found in eNIRS instructions.

7. Note: The DSS Local Office option available in the drop down menu should only be used to award a mixed credit and should not be used for any other reason unless it is to remove previous inappropriate DSS Local Office entries.

Awarding a Mixed Credit for an ESA Claim

8. Award a mixed credit providing there is at least one day of limited capability in the benefit week (Sunday to Saturday).

9. To award a mixed credit, use the linking screen JA628658 to input Y in the Award mixed credit field and this will automatically award the mixed credit and transmit the information to NPS.

Awarding a mixed credit for a clerical IB(IS) Reassessment claim

10. To award a mixed credit for clerical cases transferring from IB to ESA, use the eNIRS browser to:

- Select Add Liability in the Liability Summary Screen
- Select liability type Periods of ESA (Clerical) – for ESA claims from 26/10/08 from drop down menu
- Insert the ESA liability start date. PSCS ends the claimant's IB liability from the Saturday before the claim closure date. The ESA liability start date is the Sunday before the ESA Effective Date.
- Input the local office number in the office number field
- Press Submit
- A pop up box will appear asking if you are sure that you want to submit the details.

- Select OK

11. When inserting the ESA period of liability, consider whether any associated ESA S2P period of liability needs to be entered on eNIRS but only for S2P periods of liability before 06/04/2016 as NPS will reject S2P periods later than that date.

Note: From 6 April 2016 S2P will no longer be given for ESA recipients due to changes made in the Pensions Act 2014. Any periods of S2P earned before this date will be held within the NPS system and paid when a person reaches State Pension Age (SPA) as part of their State Pension.

Claimant moves from Approved Training to IB/ESA

12. A mixed credit is not required if the claimant has moved onto IB or ESA straight from a period of Approved Training as the Approved Training credit will cover the full week.

Queries about overlapping JSA or CA credits

13. Class 1 credits are normally only available from one source at a time. Where the claimant is in receipt of more than one benefit during the same week there are set rules about the award of credits.

14. It is important to ensure that the correct start and end dates of the period of the award are entered on PSCS or JSAPS, so that accurate liability periods are transmitted to NPS. This should ensure that there is no overlap of credits between IB/ESA and JSA.

15. If it is found that a period of liability is incorrect, use eNIRS2 to amend the period. See eNIRS instructions for IB & ESA staff.

Excess credits posted

16. NPS will output a rejection form RD23 if excess credits are posted to a claimant's account. The benefit processor should check the various award details and identify which benefit system awarded the excess credits. If the excess credits are IB or ESA credits, use the eNIRS browser to adjust the appropriate period of liability. For more information see RD23 Rejection – Failed Personal Surplus Class1 Credit Check.

17. If the excess credits have been awarded by another benefit system, contact that team to ask that the excess credits are removed.

Claimant in receipt of Carers Allowance

18. Where a claimant in receipt of Carer's Allowance claims IB or ESA, the credits for the period of IB/ESA take precedence over the CA credits. It is for CA Unit to make any adjustments to their credits for the period of overlap. This will be done after the end of the tax year, when RD23 rejections for excess credits are output to the CA Unit.

08 Credits for periods of education or training

Introduction

1. Special credits are available in certain circumstances to claimants who have recently terminated a period of full time education, training or apprenticeship.

2. Young people may qualify for special credits following a period of education, training or apprenticeship providing that:

- the first contribution condition (FCC) is satisfied;

- the claimant has paid and/or has been credited with enough contributions for the other tax year relevant to their claim to be a qualifying year; and
- the course began before age 21.

3. These special credits are only used to enable the claimant to qualify for IBST, ESA (C) or Jobseekers Allowance (JSA) following a period when they have been in full time education, training or apprenticeship and had therefore been unable to pay NICs during one of the relevant tax years. The award of special credits is noted on local records only, and is not recorded on NPS.

4. Special credits in these circumstances are not available where the claimant was over 21 when the course began, nor for tax years prior to the one in which the claimant reached age 18.

Subpages

- Awarding Special Credits for FTE
- Awarding Special Credits for Training

Awarding Special Credits for FTE

5. To award FTE special credits:

- check the benefit reply to see if FCC is satisfied
- check the Second Contribution condition (SCC) to see if the claimant has at least 50x the lower earnings limit in either of the RITYs
- confirm that the claimant was undergoing FTE at any time in the non-qualifying year
- ensure the course began before the claimant reached the age of 21
- confirm the FTE course ended before the date of the current claim.
- confirm the claimant was at least aged 18 during the tax year for the which the credits are being considered

6. If the claimant satisfies all of the above conditions, special credits can be awarded for the non-qualifying RITY.

Awarding Special Credits for Training

7. Special credits are available to satisfy a non qualifying year where:

- the claimant was undertaking a period of training
- the other contribution year is satisfied
- the training course or apprenticeship has ended.

8. Training credits are available for claimants who undertake a course of training which was full time and which was:

- arranged under section 2(1) of the Employment and Training Act 1973 or section 2(3) of the Enterprise & New Towns (Scotland) Act 1990; or
- any other full time course where the sole or main is to acquire occupational or vocational skills; or
- a part time course attended for at least 15 hours a week and the claimant is a disabled person within the meaning of the Disabled Persons (Employment) Act 1944 purpose; or
- an apprenticeship; and the other year is a reckonable year

9. Special credits are not available where:

- the training or apprenticeship commenced after the age of 21
- where a married woman has a married woman's reduced rate election
- the tax year is before the year in which they attain the age of 18.

10. To award special credits for training or apprenticeship:
- confirm the claimant started training in the RITY
 - confirm the claimant was over age 18 in the tax year in which the training started.
 - confirm the claimant was undergoing full time training, (or is the claimant disabled within the meaning of the 1944 Act and doing training of not less than 15 hours a week) or
 - establish if the course was an introductory course for either of the above courses
 - confirm that the course was intended to last for less than 12 months at the outset, unless the course was under the 1944 Act
11. If the conditions are satisfied, award special credits for the non qualifying contribution year. Record the award of the special credits in dialogue RP801 or on clerical papers.

09 Starting credits

Starting Credits for Periods of Incapacity

1. Until October 1988 special rules applied to enable a claimant to qualify for Sickness Benefit. Starting credits were available for the tax year of the 17th birthday, and any earlier relevant tax year. These starting credits were also used to help claimants qualify for MA and Unemployment Benefit (UB).
2. Starting credits could not be awarded for any period after 1 October 1988, and therefore ceased to be relevant for benefit claims made on or after 6 January 1991.
3. These credits were not recorded on the claimants NI account. They should not be confused with the Class 3 Juvenile credits which are automatically awarded by NPS to help claimants qualify for basic State Pension. The Class 3 credits are awarded for the tax years of the 16th, 17th and 18th birthdays.
4. Following the reduction in the years needed to qualify for a full basic State pension, from 6th April 2010, the award of Class 3 Juvenile credits has ceased.