



Everyone's talking about Universal Credit, but what are the key things you need to know?

This quick guide will help you understand what Universal Credit is and what it could mean for you and your family.

What is it?

Universal Credit is a single monthly payment for people who are on a low income or out of work.

It replaces:

- Child Tax Credit
- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Working Tax Credit

If you're already claiming these benefits or tax credits you won't need to do anything now – the Department for Work and Pensions will get in touch before any changes take place. But if your circumstances change it may mean that you will need to claim Universal Credit instead.

Universal Credit is being introduced in stages and will be available in all parts of the country by the end of 2018. To find out if you are eligible for it visit www.gov.uk/universal-credit/eligibility

What can I get?

The amount of Universal Credit you receive will vary depending on your personal circumstances.

If you're responsible for a child or act as a carer to someone this could increase the amount you get. If you have a disability or health condition that affects your ability to carry out work-related activity you may also receive an additional amount. Universal Credit might also help towards the cost of the home you live in.

To find out what benefits you could claim, and how much you might get, visit www.gov.uk/benefits-calculators

What can I do to prepare?

Even if you're not yet claiming Universal Credit, here are a few things you can do to help things run as smoothly as possible when you do apply:

1. Get online – most people will make and manage their Universal Credit claim online. If you use the internet regularly this will be one less thing to worry about.
2. Get a bank account – your Universal Credit payment will be paid into a bank, building society or credit union account.
3. Budget – you may be used to managing your money on a monthly basis, but if not you will need to make sure you can pay all your bills from this single payment.

Visit www.moneyadvice.service.org.uk for advice on making your money last the whole month, and also on which bank account might be best suited for you.

How do I apply?

Apply online at www.gov.uk/universal-credit – this site will guide you through the application process. There's plenty of support on there if you need it when making your claim online.

What happens next?

Once you've made your claim you'll need to attend an appointment at the jobcentre. This is an opportunity for you to discuss any support you might need in managing your claim.

You will need to wait for around 5 weeks for your first payment. You may be able to get an advance payment if you are unable to manage during this period – ask about this during your jobcentre appointment.

What happens if I start work?

You may still be able to receive Universal Credit payments when you start work or increase your earnings. Your payments will adjust automatically as your earnings change.

You will continue to receive Universal Credit payments until you are earning enough to no longer get them.

Where can I learn more?

Visit www.understandinguniversalcredit.gov.uk for further information on Universal Credit and what it means for you.