

Universal Credit - what does it mean for me?

Thinking of applying for Universal Credit?

Try our Help to Claim service

At Wealden Citizens Advice we can support you to make a new claim for Universal Credit, from opening your account to receiving your first full payment.

Our trained advisers can help you to:

- Set-up your Universal Credit account
- Complete your claim to-dos
- Confirm your identity
- Make sure you're providing the right evidence to the Jobcentre
- Understand what Universal Credit will mean for you

Call us free on

0800 144 8444

Need support to make a
Universal Credit claim?
We can help.



What is Universal Credit?

Universal Credit is a monthly payment for people on a low income whether in or out of work.

It replaces 6 means-tested benefits (benefits you can get if your income and savings are below a certain level):

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

If you are already receiving one or more of the benefits listed above, you will be told if you need to make a claim for Universal Credit. This will usually be following a change of circumstances.

Transfer on to the system has not been straightforward for everyone - so it's important to seek help early if you are not clear what to do.

How do I apply?

You have to start the claim online at www.gov.uk

How does it work?

- You can get Universal Credit whether or not you are working.
- There's no limit to the number of hours you can work a week if you get Universal Credit. Your payment will reduce as you earn more. You won't lose all your benefits at once if you're on a low income.
- You will get a single payment each **month**, which covers **everything**, rather than weekly or fortnightly. This will usually be paid direct into a bank, building society or credit union account. (You can ask to get fortnightly payments/direct payments to your landlord.)
- In place of separate housing benefit, your housing costs will be paid direct to you within **your monthly Universal Credit payment**.
- You will be asked to accept a **Claimant Commitment**. This is an agreement that you'll complete certain tasks in order to claim Universal Credit, taking into account your personal circumstances e.g. job search.
- If you live with your partner and you both claim Universal Credit, you will usually receive a single payment that covers you **both**.
- Most of the communication about your claim and monitoring your claimant commitment will be done **online through a personal journal**. It's really important you comply with deadlines given - your claim may have to start again, or you may be sanctioned and have your payments reduced if you don't.
- You will have to **wait at least 5 weeks** for your first payment, and in our experience this can be significantly longer. If you won't have enough money to live on while you wait, you can call the Universal Credit helpline for free (see below) to ask for an advance hardship payment. You'll repay this through your regular Universal Credit payments so they will be lower initially until you pay it back.

Where can I get help?

Universal Credit Helpline: 0800 328 5644
Textphone: 0800 328 1344
Monday to Friday, 8am to 6pm

Citizens Advice provide free confidential and independent advice, try our website www.citizensadvice.org.uk or call our

ADVICELINE on 0300 3309022 / 03444 111444.

The **Money Advice Service** has tips about managing your money while waiting for your claim, www.moneyadviceservice.org.uk

Your **local library** can help you get online.