



The Autumn Budget 2017 announced changes to Universal Credit, to come into force in April 2018.

Universal Credit is being introduced across the UK in stages. It will replace 6 'means-tested' benefits - these are benefits you can get if your income and savings are below a certain level.

Whether you should apply for Universal Credit instead of one of these benefits, depends on where you live and your circumstances. To find out more please click on this link- **check if you can apply** You will then need to enter your post code.

Or enter put the following in the browser:

www.citizensadvice.org.uk/benefits/universal-credit/before-you-apply/Check-if-youre-eligible-for-Universal-Credit/

Universal Credit works differently from other benefits - so if you're moving from another benefit it's important to know the differences.

The biggest differences are:

- you can get Universal Credit if you're unemployed but also if you're working
- you'll get a single payment each month, rather than weekly or fortnightly
- instead of getting a separate housing benefit, your housing costs will be paid directly to you as part of your monthly Universal Credit payment

How Universal Credit works

You'll get one monthly payment to cover your living costs. If you claim Universal Credit as a couple, you'll get one payment for you and your partner. The payment is made up of a basic 'standard allowance' and extra payments that might apply to you depending on your circumstances.

You might be able to get extra payments if:

- you have children - you'll get more if you have childcare costs or have a disabled child
- you need help with housing costs
- you're disabled or have a health condition
- you care for a disabled person

Apply for Universal Credit

You're usually expected to apply for Universal Credit **online**, but you can apply over the phone or in person if you need to.

You should check if you're eligible if you're unsure whether or not you can apply for Universal Credit.

Check you have everything you need to apply

Before you apply for Universal Credit, you'll need to gather some information together. This will help make sure you only have to do the application once, and help you to get Universal Credit as quickly as possible if you're eligible.

You'll need the following details for you and your partner:

- your postcode
- your NI number - you can find this on a payslip or letter from HMRC - call the helpline on 0300 200 3500 (textphone 0300 200 3519) if you can't find it
- details of your bank, building society, credit union or Post Office card account (if you don't have one of these, you'll need to open an account or get payments using HM Government Payment Service.)
- the type of accommodation you have, e.g. private rent, council tenant, or housing association tenant - make sure you check this before you apply
- how much rent you pay - this can be found on your rent agreement, ask your landlord for a copy if you don't have one
- your landlord's address - this can be found on your rent agreement, ask your landlord for a copy if you don't have one
- your landlord's phone number
- details of any savings you have and any other 'capital' investments, e.g. shares or property that you don't live in
- details of any income that's not from work, e.g. from a pension or insurance plan
- details of how much you earn from work, e.g. recent payslips
- how much you pay for childcare (if you want to claim for childcare costs)
- details of any other benefits you're getting, i.e. what benefit and how much you get
- child benefit reference numbers for any children you have if you get child benefit - this can be found on letters to you about child benefit, it will start with 'CHB' and is made up of 8 numbers and 2 letters, e.g. CHB12345678 AB - phone the Child Benefit Office on 0300 200 3100 (textphone 0300 200 3103) if you need help

You'll need evidence for all these details for when you go to your interview, so you'll need to gather all the documents together, e.g. landlord agreement (or a letter from them with your rent amount on it), payslips, bank statements etc.

If you and your partner are making a joint claim, only one of you will need to complete the online claim form, but that person will need to enter details for both of you.

Help with an online application for Universal Credit

If you're worried about using a computer to make your claim, it's important you get help. This is because your claim will not start until you have sent your online form.

If you don't have access to a computer at home, you might be able to use one for free at your local Jobcentre, library, Citizens Advice or council.

You might also be able to get help filling in the application at one of these centres. Not all will be able to offer this service, so check before you go. However, you could get a friend or family member to help you.

If you're new to computers or haven't felt confident about using them in the past, now is a good time to learn or get up to speed. You can find free digital skills support in your area from the [National Careers Service](#) on 0800 100 900.

Visit the [Online Centres Network](#) to find your nearest training centre and [LearnMyWay.com](#) opens in new window offers free online course to help beginners develop digital skills.

Apply by phone or in person

You'll usually need a reason for not being able to apply online, e.g. you can't use a computer, or you have problems with reading or writing.

Contact the Universal Credit helpline if you need to apply by phone or in person.

The application can take up to 40 minutes on the phone. Ask the person on the helpline to call you back so you don't have to pay for a long call.

Tell the helpline if an application will be difficult for you because of an illness or disability. You can ask for something to be changed to make it easier - this is called a 'reasonable adjustment' e.g. you can ask for a British Sign Language interpreter, or for your interview to be at a place where you can travel to easily.

Universal Credit helpline

Telephone: 0800 3285644 Calls to this number are free
Open Monday to Friday 8am to 6pm

Further Help is available through:

Money Advice: www.moneyadviceservice.org.uk

Citizens Advice: www.citizensadvice.org.uk

For more details, visit the [GOV.UK Your claim journey website](#).