

## Need help making a new Universal Credit claim?

Citizens Advice Shropshire can support you to make a new claim for Universal Credit, from first steps to first payment. Our service is available face-to-face, over the phone and online through webchat.

**Get in touch and we'll work out how we can best support you, including setting up a face-to-face appointment if necessary:**

**Freephone:**

0800 144 8 444 (England)

08000 241 220 (Wales)

8am-6pm Monday to Friday

**Online chat at:**

[www.citizensadvice.org.uk/helptoclaim](http://www.citizensadvice.org.uk/helptoclaim)

8am-6pm Monday to Friday

You can find more information about Universal Credit on our advice pages: [www.citizensadvice.org.uk/benefits/universal-credit/](http://www.citizensadvice.org.uk/benefits/universal-credit/)

You can also ask to be referred to us by your local Jobcentre or work coach.

# Universal Credit Help to claim handbook



## Please keep this handbook safe

Please keep this handbook safe, especially if you use it to record any personal information including passwords and bank details.

Citizens Advice Shropshire are unable to accept responsibility or liability for the loss of any personal information recorded in this handbook.

### When you can get Universal Credit

To get Universal Credit, you must:

- be 18 or over - or in some cases if you're 16 or 17
- be under the State Pension Credit qualifying age
- have less than £16,000 in savings
- not be getting a benefit with a severe disability premium
- not have recently stopped getting a benefit with a severe disability premium
- not be in full-time education or training - though there are some exceptions
- live in the UK - and there are extra rules if you're not a British citizen

### Universal Credit will replace:

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

## Financial support available

### Alternative Payment Arrangements

Alternative Payment Arrangements may be available if you can't manage the single monthly payment. You might be able to get an alternative payment arrangement if you (or your partner):

- are in debt or rent arrears
- have a disability - including a mental health condition
- are homeless or are at risk of losing your home
- have experienced domestic violence / financial abuse
- have a learning difficulty, like problems with reading or writing
- are in temporary or supported accommodation
- are 16 or 17 or leaving care
- have an addiction to drugs, alcohol or gambling

### If you are eligible you can get:

- housing costs automatically paid each month to your landlord
- payments weekly or fortnightly instead of monthly
- split payments to more than one bank account

Tell your work coach you need an Alternative Payment Arrangement when you discuss your claimant commitment together at your initial Jobcentre interview. If you're already getting Universal Credit, you should call the Universal Credit helpline:

Telephone: 0800 328 5644

Textphone: 0800 328 1344

Monday to Friday, 8am to 6pm. Calls to this number are free.

## Financial support available

### Advance payments

If you don't think you will have enough money to live on between making your claim and receiving your first payment, you can apply for an advance payment:

- You can apply for up to 100% of your Universal Credit estimated entitlement - you will need to pay your rent and living costs with this.
- You must repay the advance over 12 months.
- Payments will be taken from your Universal Credit until you've paid the advance back, starting from your first payment.
- You can apply for an advance payment up to 1 month minus 3 working days after you apply for Universal Credit.
- Advances are paid into the bank account that you are using for your Universal Credit claim within three working days.

You can apply for an advance payment by:

- using your Universal Credit online account
- by calling the Universal Credit helpline  
Telephone: 0800 328 5644  
Textphone: 0800 328 1344
- at your first interview at the Jobcentre with your work coach

**You will need to explain why you need an advance payment and provide bank account details where the advance should be paid.**

## Universal Credit overview

Applying for Universal Credit will end any Income Support, JSA, ESA, Tax Credit & Child Tax Credit claims. Housing Benefit will continue to be paid for a further 2 weeks. Don't claim Universal Credit until you have checked with Citizens Advice that it is correct for you.

### Universal Credit works differently from other benefits:

- you can get Universal Credit if you're unemployed but also if you're working
- you'll usually get a single payment each month, rather than weekly or fortnightly
- instead of getting a separate housing benefit, your rent will usually be paid directly to you as part of your monthly Universal Credit payment
- **You will need to apply for Council Tax Support separately as it isn't included in your Universal Credit application**

### Important things to know:

- it will usually take 5 weeks to get your first payment so apply as early as possible
- your Universal Credit payment will be paid directly into your account
- if your Universal Credit payment includes help with rent, you'll usually need to pay your landlord each month yourself
- you can work and still get Universal Credit—your payment will reduce the more you earn and increase if you earn less
- the rules for self-employed claimants are complicated - see page 10

# Checklist

Please keep this document somewhere safe once you have filled out any personal information. 4.

Your email address	
Your mobile number	
Your postcode	
Your National Insurance Number	
Your housing (e.g. private rental, mortgage, housing association)	
How much does your rent/mortgage cost and how often you pay it? Does this include service charges?	Cost:  How often:
Your landlord's address and phone number	Address:  Phone:
Your bank, building society, credit union or post office card account	<ul style="list-style-type: none"> <li>• Name of Bank:</li> <li>• Account number:</li> <li>• Sort code:</li> </ul>
How much do you earn from work?	
Do you have any other income not from work? (e.g. pension, insurance plan)	
Do you live with a partner?	How old are they?
Your partner will also need to claim UC, then you will need to link your accounts together with a code. See page 13.	

You won't get your UC payment until you've provided DWP with all the right evidence. So it's important to get all the documents to them as quickly as possible.

If you can't provide the right evidence, you should contact DWP and explain why  
 telephone 0800 328 5644  
 text phone 0800 328 1344

## My notes

# Jobcentre interview preparation

## Depending on your circumstances, you might need to provide evidence of:

- how much rent you pay and your landlord's address - found on your rent agreement, ask your landlord for a copy if you don't have one
- any savings you have and any other 'capital' investments, e.g. shares or property - you'll need a bank statement to show your savings or details of property you own
- 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 pay slips
- how much you pay for childcare (if you want to claim for childcare costs), e.g. an invoice or receipt
- any other benefits you're getting, e.g. benefit letters or bank statements
- child benefit reference numbers for any children you have if you get child benefit - this can be found on letter 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 (text phone 0300 200 3103) if you need help.

## Checklist *If any of the following questions apply to you then you will need this information too.*

5.

Do you have any savings or other capital? (e.g. shares or property)	
How many children live with you? What are their ages?	
How much do you pay for childcare? (so you can claim childcare costs)	
What are your child benefit reference numbers? (you can find these on letters to you about child benefit—start with 'CHB')	
Do you care for anyone? For example a child or adult with a disability or health condition.	
Is your ability to work limited? This could be because you have a disability or health condition or have caring responsibilities.	
Are you receiving any other benefits?	
Identification - a debit or credit card, recent bank statement, driving license, passport etc.	What will you use?

## Setting up an email account

You will need an email address to apply for Universal Credit. If you don't have one don't worry, it is easy and free to set up a new email address.

It is recommended to set up an email address through a webmail account. This means that you can access your email account from any computer or device - you can also download their apps for free on your smartphone or tablet.

### The three most common providers are:

- Google's GMAIL
- Microsoft's Outlook (formerly Live, and before that Hotmail)
- Yahoo! Mail

Features	GMAIL 	OUTLOOK 	YAHOO! 
Free storage	15GB	Unlimited	1TB
Attachment limit	25Mb (10Gb via Google Drive)	25Mb (10Gb via Sky Drive)	25Mb
Expires	After 9 months of inactivity	After 9 months of inactivity	After 6 months of inactivity

## Jobcentre interview preparation

You'll need to arrange an interview at your local Jobcentre **within 7 days** of applying online. If you don't arrange the interview in time you might have to start your application for Universal Credit again.

- You should be given a phone number to call to arrange your interview after you apply online. You'll need your National Insurance number when you make the call.
- If you aren't given a phone number, call the Universal Credit helpline to arrange your interview - calls to this number are free.
- The person you speak to when you arrange your interview will tell you where your interview is and what documents to take with you.
- After you've arranged the interview you'll be able to find details about it in your online Universal Credit account.

<b>Jobcentre</b>	
<b>Date</b>	
<b>Time</b>	

Details of your appointment can be found in your 'to do list' on your online account

## Verify your identity online

One of the items on your to-do list will say 'Verify your identity online'. This takes you to a government system called 'Verify' to confirm your identity.

Here, a certified company will verify your identity by asking you some questions. This information will be gathered from places such as mobile phone providers, credit agencies, passport office and DVLA who can then verify your identity to the Job Centre.

Don't worry, all of these companies will have met security standards set by government, they will not know the reason you are verifying your identity and it will not affect your credit score.

### If you're having problems

Verifying your identity online can be difficult. If you're having problems, go back to your Universal Credit account and click on 'I can't do this online'. You can then skip this step and confirm your identity at the Jobcentre during your initial interview instead.

You (and your partner if you have one) will need to provide evidence of:

- who you are, e.g. passport or driving license
- your postcode, e.g. an official letter from a bank or energy company
- your NI number - you can find this on a pay slip or letter from HMRC- call the helpline on 0300 200 3500 (text phone 0300 200 3519) if you can't find your NI number
- payment account details, e.g. a bank statement or bank card - ask your bank for a copy of a statement if you don't have one

## Choosing a unique email address and password

- Once you have decided on your provider you will need to choose a unique email address.
- To make your email address unique you may need to add in your middle name, extra numbers or characters.
- You will now need to provide a password to make sure your account is secure and you will need to use this password to log in each time.

### Remember:

- The most secure passwords will have a combination of letters, numbers or symbols - but don't choose something so difficult that you'll never remember!
- It is risky to write down your email address and password together as if you lose this document someone else could access your Universal Credit account and lots of your personal information.
- Try writing down a password hint to help you remember your password rather than the full password to help keep your information secure.

Your email address	
Password hint	

## Choosing a bank account

### Which accounts can receive benefit payments?

You will need an account that can receive automated payments.

The options are:

- current account
- basic bank account
- prepaid card

If you're unable to open any of these accounts, contact the office responsible for paying your benefit to find out how you can get your benefit paid to you.

If you're renting from a social landlord, check whether they recommend a particular account – if so, you don't have to use it, but some landlords will pay you an incentive if you do.

### Setting up payments for rent and other bills

Ideally your account should also allow you to make automated payments out of the account, such as Direct Debits or Standing Orders, for bills like rent, gas and electricity. Some prepaid cards do not allow you to make outgoing automated payments.

Only these accounts allow you to make outgoing automated payments:

- current account
- basic bank account

Further information on choosing a bank account is available on the money advice service website:

[www.moneyadvice.org.uk/en/articles/choosing-a-bank-account-for-your-universal-credit-payment#which-accounts-can-receive-benefit-payments](https://www.moneyadvice.org.uk/en/articles/choosing-a-bank-account-for-your-universal-credit-payment#which-accounts-can-receive-benefit-payments)

Taken from the Money Advice Service <https://www.moneyadvice.org.uk/en/articles/choosing-a-bank-account-for-your-universal-credit-payment#which-accounts-can-receive-benefit-payments>

## What you need to know if you have limited capability for work

You might be able to get Universal Credit without having to work or look for work. This could be because of disability, sickness, injury or mental health problems. Depending on how your condition affects you, the Department for Work and Pensions (DWP) could say you:

- won't have to work or do anything to prepare for work - called having 'limited capability for work-related activity' (LCWRA)
- won't have to work, but you might have to do some regular tasks to get ready for work - called having 'limited capability for work' (LCW)

Getting ready for work could include things like going to regular meetings at the Jobcentre, writing a CV or going on training.

If you're making a new claim, use the online application to explain how your condition makes it hard for you to find work. If your circumstances change so you're unable to work and you're already getting Universal Credit, tell your work coach - this is the person you have your Universal Credit interviews with at the Jobcentre.

Once you tell the DWP you might get LCW or LCWRA automatically, or you might have to fill in a form and sometimes go to a medical assessment.

If you're ill for more than 7 days once you're claiming Universal Credit you'll need to get a doctor's note and send this to the DWP. You can upload this straight to your Universal Credit Journal.

## What you need to know if you are a Carer for someone

If you and/or your partner care for a severely disabled adult or severely disabled child for 35 hours a week or more, and you are eligible for Universal Credit, you may qualify for extra money called the Carer element. The severely disabled person doesn't have to be living with you but they must be getting one of the following:

- Attendance Allowance
- Constant Attendance Allowance
- Disability Living Allowance (at either middle or higher rate care component)
- Personal Independence Payment (at either standard or enhanced rate of the daily living component)

These requirements are also known as the Carer Test. If you meet them, you will be in the no work-related requirements group.

If you don't meet them, your Claimant Commitment may still be adjusted to show the caring responsibilities you have.

If the person you care for stops getting one of the above benefits you will no longer get the Carer element.

You can only get one Carer element even if you are caring for more than one person.

## Choosing a bank account

Services and features	Current account	Basic bank account	Prepaid card
Accepts Universal Credit and other benefit payments	Yes	Yes	Yes
Accepts other forms of income, such as wages from work	Yes	Yes	Yes
Allows Direct Debits and Standing Orders	Yes	Yes	Not always (check with the provider)
Overdraft facility	Yes	No	No
Cash card with PIN for cash machine	Yes	Yes	Yes, although you might be charged
Debit card	Yes	Sometimes	Most prepaid cards can be used in all the same places as a debit card
Cheque book	Yes	No	No
Credit checks needed when you open the account	Yes	No	No
Fees and charges	Fees and interest on overdrafts. Charges for refused Direct Debits	No fees	Charges vary. Can include fees for set-up, to top-up, & for withdrawing cash

## Important things to know

- Start your claim as soon as you can - it will mean you get your Universal Credit payment sooner.
- Completing your claim is likely to take up to 50 minutes.
- Each time you press 'next' to move onto the next page that page is saved.
- If you do not complete your claim in one go, you can sign in at any time within 7 days to complete it.
- When you get to the end of the claim you are given the summary of information entered. You will have a chance to correct any mistakes.
- You'll need to answer all questions listed in your 'to do' list.
- Award notices & communications are on your online journal.

## If you are self-employed

You'll need to show that being self-employed is your main job. This is called being 'gainfully self-employed'. You'll also have to show:

- you get regular work from self employment
- you can show your work is organised - for example, you have invoices and receipts, or regular accounts
- you expect to make a profit

You'll need to evidence that you're likely to make money. For example, you could show a business plan if your business is new, or records from previous years if you've made a profit in the past.

If you've had your business longer than a year and it doesn't make money you might not get much Universal Credit. The DWP will assume you're earning at least the minimum wage for the hours they expect you to work - usually 35 hours a week. They'll reduce your Universal Credit payments because of this - even if you're earning less.

## Managing your claim online

### Statement



Your payment this month is

# £556

This will be paid by 8pm on 22 February 2017

### How we calculate your payment

Your payment is based on what you've told us and covers the period between



It is important to tell Universal Credit immediately about any changes in your circumstances that could affect your Universal Credit payments.

[Report a change in my circumstances](#)

## Your assessment period

Your assessment period is 1 calendar month from the date you submit your claim.

Date from: \_\_\_\_\_

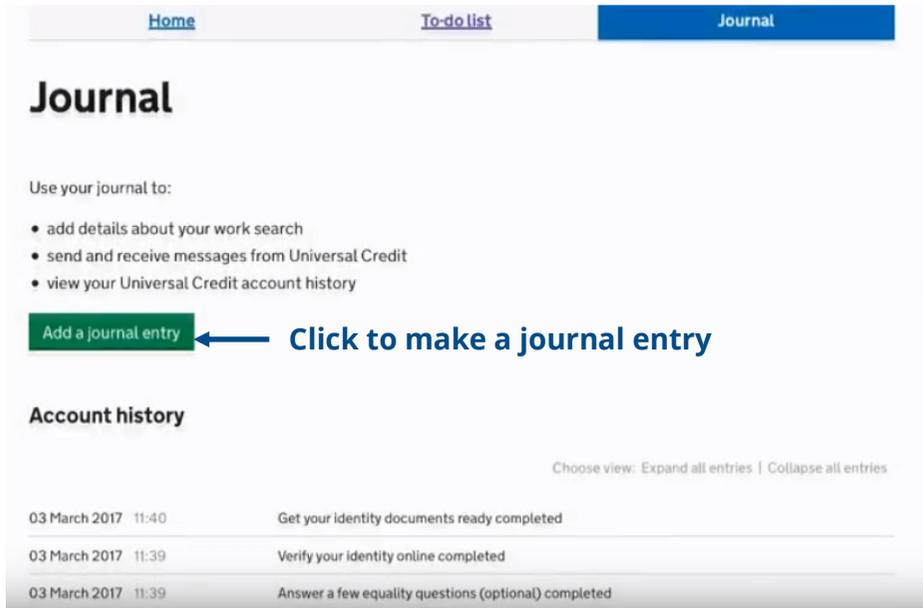
Date to: \_\_\_\_\_

Your payment date is 7 days later. If your payment date is on a bank holiday or weekend you will be paid on the last working day before the bank holiday or weekend.

Payment date: \_\_\_\_\_

## Managing your claim online

You will need to sign into your account at:  
[www.gov.uk/sign-in-universal-credit](http://www.gov.uk/sign-in-universal-credit)



### You will use your online Universal Credit account to:

- keep a record of the things you've done to prepare or look for work
- send messages to your work coach and read messages they send you
- report a change of circumstances
- record childcare costs
- provide details about a health condition or disability
- see how much your Universal Credit payments are
- check what you have agreed to do in your Claimant Commitment.

## How to set up your Universal Credit account

You will need to apply for Universal Credit online at  
**[www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)**

If you experience any problems with the application process you can ask us for help. Call 0800 144 8444 or go to [www.citizensadvice.org.uk/helptoclaim](http://www.citizensadvice.org.uk/helptoclaim) Monday to Friday 8am-6pm.

Before you apply for Universal Credit, you'll need to gather some information together. **Use the checklist on pages 4 and 5.** This will help make sure you only have to do the application once.

To see an example of a Universal Credit claim use this link to watch a Youtube video [https://youtu.be/4WgJU8Y\\_bQg](https://youtu.be/4WgJU8Y_bQg)

### Step 1 You can apply for Universal Credit online.

Before you apply, check if you're eligible and what you can get if you live:

- in [England, Scotland and Wales](#)
- in [Northern Ireland](#)

You might also need to attend an interview at your local Jobcentre Plus. You'll be told if you need to after you apply.

You'll get your first payment around 5 weeks after applying online if your application is successful.

**Start now >**

on the Universal Credit  
service

## Setting up your Universal Credit account

1. Enter your postcode.
2. Confirm you aren't already getting Universal Credit.
3. Tell Universal Credit if you are getting any disability benefits.
4. Create a username and password for your Universal Credit account.
5. Set up your security questions and answers.
6. Add your name, birthday, email and mobile phone details.
7. Open your email and get the confirmation code within 1 hour.
8. Enter the confirmation code to progress your application.
9. Find your address using your postcode.

**Your Universal Credit account has been created. You now need to complete your claim for Universal Credit within 28 days or you'll have to create your account again. To do this:**

9. You will now need to complete all of your 'to do' section where you will enter details including:
  - housing costs
  - savings and income, including other benefits
  - people who live with you
  - verify your identity (you can do this online or at Jobcentre)
  - your health and if you are a carer for anyone
10. **You'll need to arrange an interview at your local Jobcentre within 7 days of applying online. If you don't arrange the interview in time you might have to start your application for Universal Credit again.**

## Account details reminder

<b>Security question 1</b>	
Answer hint	
<b>Security question 2</b>	
Answer hint	
<b>User name</b>	
Password hint	

## Linking your Universal Credit account with your partners account

You and your partner will need to set up separate accounts.

When you set up your account you'll be asked if you live with your partner. If you say yes you'll get a 'linking code'. When your partner sets up their account they need to type in the linking code to join their account to yours.

**Linking code:**

You'll both be able to log in to your accounts separately but will be able to see each others messages and 'to do' lists.

As a couple you will receive one monthly Universal Credit payment that will be paid into one bank account (theirs or yours, or a joint account). Receiving your Universal Credit payment this way might cause problems for some couples. If you're worried you can ask for an Alternative Payment Arrangement - see page 23.