

Universal Credit Guide for Beginners



Applying for Universal Credit (UC) can be a daunting process especially if you are new to it. This simple guide will set out the process for applying for UC so you know what to expect and help to make sure you have all the things you need to fill out an application online.

General Rules – What is UC and who can Apply?

- UC can be paid to people who are in work as well as people who are out of work. This means that if you are still working but your income has reduced, UC still might be able to help.
- UC is usually paid to one person in the household for families and couples (flatmates can make separate claims) and is paid directly into your bank account once a month.
- The amount that you are paid will be based on your circumstances and the amount you earn.
- Your UC payment can include help towards your rent. Your total UC payment, including rent, is usually paid into your account as one sum. However, you may be able to have your rent paid directly to your landlord.
- It is important to apply on the date your income changes and/or you become jobless as UC does not offer backdated pay and you cannot apply in advance (e.g. If you are on holiday or paid leave now, you need to wait until the end and apply on your last day).
- When you are awarded UC, you will be asked to agree to a 'claimant commitment' which will set out the responsibilities you are agreeing to in return for your UC payments. This will depend on your circumstances but might include steps to get into work if you are unemployed or to increase your hours if you are working part time.

Applying for UC online

UC has been designed to be accessed and managed online for most people. You can speak to an advisor and make an application over the phone but you may face long delays. We recommend that you apply online if you can, to make sure your application gets processed as quickly as possible.

When you start your application, you will be able to create a password and save your application as you go. After your application is complete, you will also have to manage your account online, keeping your details up to date and entering information about things like job searches or other activities set out in your claimant commitment. This is all done through your 'online journal'.

Before you start the application make sure you have the following handy:

- An email address that you can access and a phone number that you can easily be contacted on.
- Bank account details (this is where your UC will be paid).
- Details about your average working hours and wages (if this fluctuates from week to week, then combine your wages for the last 4 weeks and divide by 4 to get an average weekly income).
- Note of any other benefits you receive like Working Tax Credit and Child Tax Credit. You will need the amount you are paid and how often.

- Information about your accommodation – you will need to state that it is a private let, give the number of bedrooms, the amount of rent you pay and how often, and contact details for your Landlord. You can give your landlord's address if you have it or put C/O and include your letting agent's address.
- Information about your partner, children, carer and any other people that live with you.

To Apply Online

- Go to the link <https://www.gov.uk/apply-universal-credit>
- Follow the step by step instructions.
- The link may freeze during the application so make sure you save the application and note the password so you don't lose any of the information you have entered.
- **Make a note of User Name, Password and Security questions** and keep them safe.
- Answer all the questions the best you can, you can update your application later. If you are stuck, call us and we will be able to help.
- Once your application is finished, you will need to have your ID verified before the next step.
- This doesn't always work online, but don't panic! Just go into your online journal and write a note to request a telephone ID check as the online service is not working.
- You will receive a reply from a service centre giving you an appointment for a telephone interview so make sure to keep checking your journal.

During the Interview

- **Make sure you have your ID ready - driving licence, bank card and passport.**
- The incoming call will come with 'No Caller ID' so make sure you pick it up.
- During the call you will be advised of other any actions you need to take. If you cannot wait 5 weeks for the first payment to be made (this is the standard time between application and payment) you will be offered an 'advance payment' which can be paid into your bank account straight away. But please be aware that the advanced payment is a loan and will be deducted from your future payments.
- Take a note of the assessment date and put in your diary. This will be just before you receive the payment in future.
- You will also receive a Personal Security Number that you will need in future or when you first log into UC Online so make sure you keep this safe.

After the Interview

- Keep checking your online journal and accept your claimant commitments on your to-do-list. If you do not keep up with your claimant commitments, you could be sanctioned and lose some of your UC income.
- Continue to check your journal daily to see if there are any messages from your work coach or service centre. If these sound strange, just call us and we will help you work things out.
- **Your online journal is like an online messenger system for you to contact your work coach. If you need to ask anything, enter it in your online journal and they will reply.**