



CLAIMING UNIVERSAL CREDIT



A guide to preparing a Universal Credit claim

The Universal Credit helpline is **0800 328 5644**



WHAT IS UNIVERSAL CREDIT?

Universal Credit is a government benefits system, usually paid monthly. It is made up of a standard allowance and any extra amounts that apply, for example if you:

- Have children
- Have a disability or health condition
- Have housing costs

HOW CAN I MAKE A CLAIM?

Jobcentre Work Coaches

You can make a claim for Universal Credit online at www.gov.uk/universal-credit or visit the jobcentre, where a Work Coach can help you make a claim. You can speak to them if you have any problems using the online system, obtaining the necessary documents, need an advance payment, or need modifications to a Universal Credit payment (such as payments more than once a month, or payment to be sent directly to a landlord).

The Universal Credit helpline is 0800 328 5644.

Citizens Advice Help to Claim

This service can support you in the early stages of your Universal Credit claim, from the application until your first payment.

Contact Help to Claim at www.citizensadvice.org.uk/helptoclaim or
England: 08001448444; Scotland: 08000232581; Wales: 08000241220





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WHAT DO I NEED TO MAKE MY CLAIM?

You will need:

- Email address
- Address
- Phone number
- Bank account details (not essential for making the claim but is needed before a payment can be made)
- Evidence of identity (if you do not have ID there are other ways to confirm identity)
- Recent tenancy agreement and proof of housing costs, if you rent

SOME COMMON PROBLEMS, AND SOLUTIONS

1. I can't use the online service.

If you can't apply for Universal Credit online, or have questions while you make your claim, you can call the Universal Credit helpline on 0800 328 5644 and an agent will help you to complete your claim. Or you can go into the jobcentre to use a computer.

2. I don't have money to pay for living expenses before my first payment.

Once a claim for Universal Credit has been made, there is a 5 week wait until the first payment (which is made in arrears, therefore it covers the month before you receive it). However, you can ask for an advance payment while you're waiting for the first payment, if you cannot afford living expenses. Be aware that the advance payment has to be paid back later, so a portion of your Universal Credit payment will be taken back automatically for up to 24 months until it is repaid. You can ask to delay repayments for a limited time, but that will only be possible in exceptional circumstances.

3. I don't have a bank account.

If possible, it's best to use your own bank account so you keep control of your money. However, in exceptional circumstances



Universal Credit can be paid into someone else's bank account or building society account. If you have previously tried but not managed to open or access a traditional bank account, payments can be made to:

- third party accounts
- Her Majesty's Government Payment Exception Service (used to be Simple Payments)

Find a guide to choosing a bank account at www.moneyadviceservice.org.uk/en/articles/choosing-a-bank-account-for-your-universal-credit-payment

4. The monthly payment doesn't work for me.

If you can't manage the single monthly payment, or will struggle to budget, DWP can consider:

- Paying housing costs direct to a landlord
- Changing how often payment is made – you can ask to have your Universal Credit payment divided over the month so it is paid more frequently, for example, twice monthly or, exceptionally, four times a month
- Splitting the payment of an award between partners

These are called Alternative Payment Arrangements (APA). An APA can be requested at any point during a claim, including as soon as you have made your claim.

5. I need help finding information and understanding my claim.

You can appoint a trusted friend or family member to be a 'representative' and ask questions on your behalf. Just give your consent to the jobcentre in writing, over the phone or in person.

6. I'm struggling with addiction or homelessness and can't meet the requirements of Universal Credit.

If you don't have a fixed address, you can use your local jobcentre as your address to make your claim. If you are facing personal



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circumstances that make it difficult to meet the requirements of Universal Credit, you can ask your Work Coach to temporarily put work search requirements on hold. For example, if you are currently struggling with drug or alcohol addiction, your Work Coach can switch off the work search requirements for up to 6 months if you are engaged in a structured treatment programme. Your Work Coach can also pause the requirements while you secure a place to stay, or move to new accommodation.

OTHER FUNDS AND SERVICES AVAILABLE TO PRISON LEAVERS

Flexible Support Fund

You may be eligible for financial help from the Flexible Support Fund (FSF). This is a budget that jobcentre Work Coaches can access to provide you with funds for education, training, work clothing, or travel costs.

Additional financial support

Funding may be available which can be used to pay for specific items to assist in finding work, training or education. Ask resettlement staff about Co-Financing Organisation (CFO) provision.

Money advice

Money advice is offered by Citizens Advice and Money Advice Service. There is also an online tool at www.moneyadviceservice.org.uk/en/tools/money-manager

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develop their employability and find a job they can thrive in.**

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