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Universal Credit

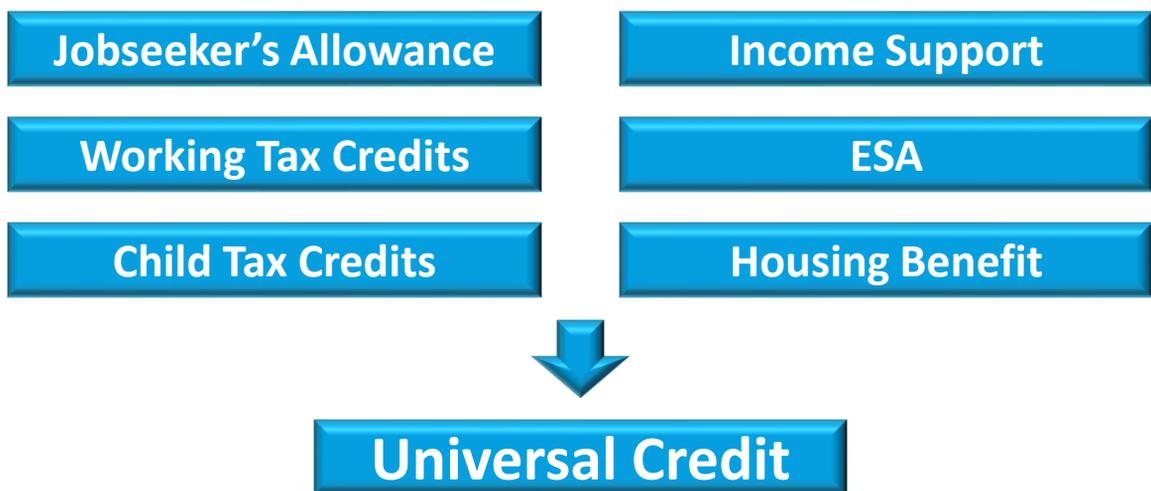


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Learning Guide



Universal Credit is a benefit for people who are of working age and are on a low wage or are out of work. It is replacing these 6 benefits:



Other benefits such as Personal Independence Payments, Child Benefit, Disability Living Allowance and more will all remain alongside Universal Credit.

The government is rolling out Universal Credit in stages. To find out when it may affect you, you can visit the gov.uk website and enter your postcode. There are other sites that will give you further information based on postcode, such as universalcreditinfo.net and entitledto.co.uk

The benefits rules are complicated and vary depending on your specific circumstances, it is worth speaking to Citizens Advice, your Housing Association or the Jobcentre about what is best for you.



www.citizensadvice.org.uk



los.direct.gov.uk

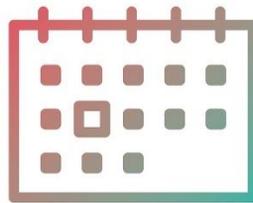


How does it work?

Universal Credit works differently to other benefits – so if you're moving from another benefit it's important to know the what those differences are:



You can get Universal Credit if you're unemployed but also if you're working. The idea is that it tops up your earnings if you go back into work, rather than being taken away completely. You can do more than 16 hours work and stay on Universal Credit until you are earning over a certain amount. **The amount you get increases or decreases depending on how much you are earning.** If you come off Universal Credit because you've taken a job, you can also go back to it if you are out of work again within a certain time, without having to put in a new claim.



You'll get a single payment each month, rather than weekly or fortnightly. You might find this hard to adjust to as previously you would receive your benefits spaced out throughout the month – for example, Employment and Support Allowance is paid weekly and Jobseeker's Allowance is paid bi-weekly.

If you're not used to budgeting like this, you could find it difficult to manage your bills and make your money last the whole month. If you find this hard, **get help to plan further in advance and set aside money** for the times when your bills go out.

The Money Advice Service has made a tool called Money Manager which offers personalised advice on a range of money topics, including opening a bank account, keeping on top of bills and dealing with debt.



the Money
Advice Service™

www.moneyadviceservice.org.uk



How to get it?



You will need a current account with a bank, building society, or credit union. The account must be set up to let you both make and receive automated payments.

It's also possible to have your benefits transferred onto a prepaid card, but some of these can't make outgoing automated payments, which make paying bills like rent, gas and electricity much easier.

Some bank accounts and some credit union accounts have a **'jam-jar' system** in which you can **ask the bank to put money aside each month for certain bills** such as rent, fuel and food.



Comparison websites are a good starting point if you're trying to **find a current account or basic bank account that's right for you**, you can look at sites like 'Money Saving Expert', 'Which?' and 'Moneyfacts'. 'Go Compare' also allows you to use a government-backed tool to securely upload your past transactions for customised current account recommendations.



TOP TIP: It is easier to keep a track of your spending if your bills go out at the same time. You can ask your utilities companies to change a bill's due date – lots of companies will give you the option to do this online, but will also help you with it over the phone.

How to get it?

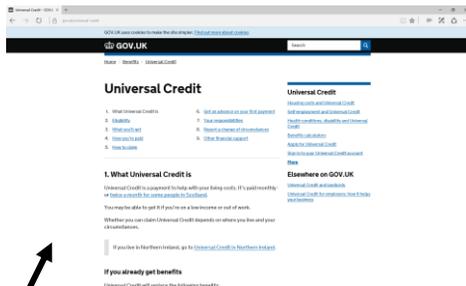


The government wants you to apply online for Universal Credit.

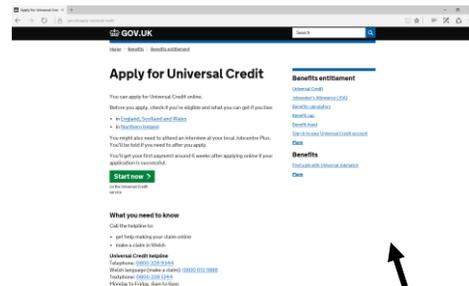


If you're entitled to claim Universal Credit, you are expected to make your claim online and then attend an interview in person.

You can start a claim for Universal Credit on the **'Apply for Universal Credit'** page of the gov.uk website:



The general Universal Credit site is www.gov.uk/universal-credit, this will give you an overview.



The application page is www.gov.uk/apply-universal-credit.

These addresses may change, so if you can't find it, just type **'apply for universal credit'** into a search engine like Google, and click on the link.

If you don't have internet access, **you could use a computer for free at your local Jobcentre, public library, Council or Citizens Advice.** Not all locations will have computers - it's a good idea to call to check.

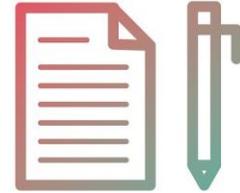
There is a helpline available if you have problems with reading or writing or if there is a reason why you can't use a computer.



How to get it?

Things to get ready for when you are filling in the form:

- An **email address**
- Your **postcode**
- Your **National Insurance number**
- Your mobile or landline **phone number**
- Your **landlord's name and address**
- (contact your Housing Association if you're not sure)
- Your **bank account details** – sort code and account number



- If you live with other people it will ask you things about their age and income, so it will help to be prepared with this



- You also need to know how much your rent costs, even if you've been getting Housing Benefit to pay for all or part of it.



Ask your Housing Association for help if you're not sure.

Filling in the form and what it looks like:

- Green buttons like 'Start' and 'Next' will take you to the next stage of the form.
- Blue text with an underline like 'Health' will take you to a specific page, if it says 'Back' it will take you to the previous page
- Black boxes are for you to type your answers into
- Grey boxes with a circle can be clicked to choose from the selection of answers



Universal Credit online

- Use this service to:
- start a Universal Credit claim
 - switch your Universal Credit account online
 - join your partner's Universal Credit claim

Enter your postcode

Start

Don't know what postcode to use?

Already got an online account?

Sign in if you already have an online account and want to return to a claim.

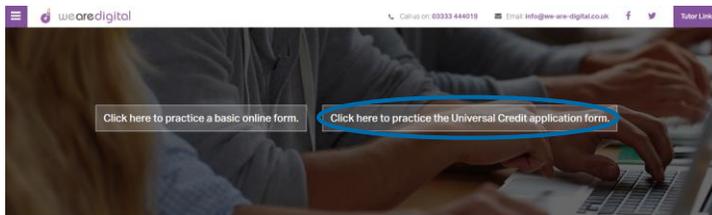
TOP TIP: Many of the online claim questions have a box next to them saying "What does this mean?" It's a good idea to click on these even if you think you know what the question means, just to be certain.



How to get it?

We have created a form for you to practice on:

www.we-are-digital.co.uk/help



TOP TIP: The government form changes sometimes, as they update the system, so don't worry if it doesn't always look the same.



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RT @wearedigital: Hoping for the transformation this has the potential to bring. Must find ways to support customers to understand and use... - 3 days ago

Going to dive straight into this! <https://www.gov.uk/guidance> - 27 days ago



Latest News

Digital literacy improving lives in Cambridge

09.10.18
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Get in touch

Interested in finding out more about our courses, have a passion to become a tutor or you've got a question but not sure who to ask? Then get in touch with us.

Phone:

What happens next?



After you submit your claim online you will be contacted by email and sent a welcome pack. **You will also be given an appointment for a 'New Claim Interview' at your local Job Centre**

You will get to meet your work coach and they will explain more about Universal Credit and ask you about your circumstances. **You will need to bring some documents with you and also sign an agreement saying what you will do to improve your work situation when you are there.**

You can ask for help to prepare for this meeting if you need it, there is also a useful checklist on the Citizens Advice website.



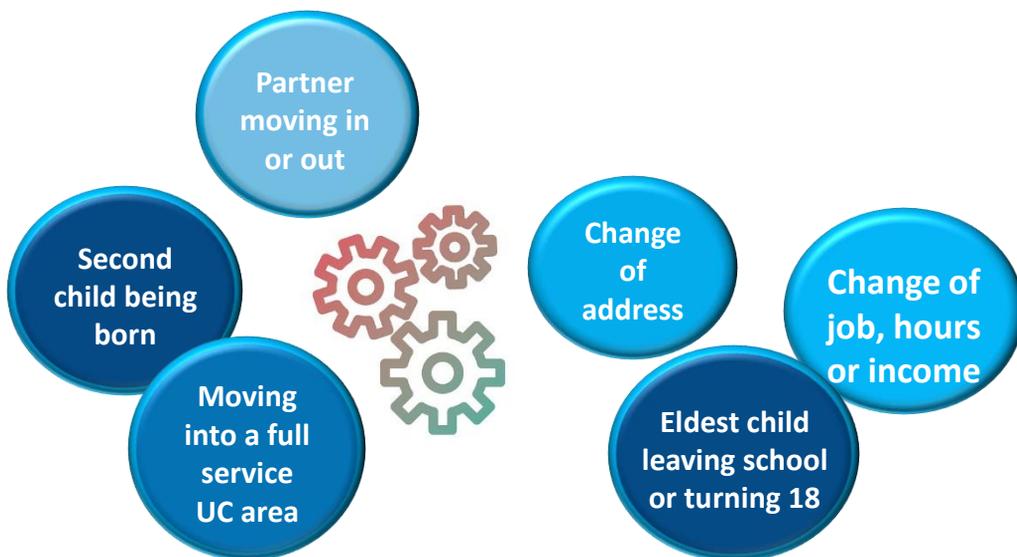
What will change for you?

One of the most important things to remember is that instead of getting a separate housing benefit, **your housing costs will be paid directly to you** as part of your monthly Universal Credit payment. If you have debts or rent arrears you can ask about other arrangements for this.



It takes 5-6 weeks for you to get your first payment, once you claim. This is a long time, you may need an **advance payment** if you don't have enough to live on. You can ask about getting one in your Universal Credit interview.

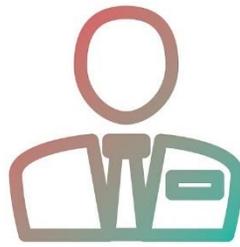
What if your situation changes?



If you're getting Universal Credit and you start working, have a child or any of the things mentioned above, you must **notify the Jobcentre**. Your Universal Credit award will be reassessed and if you still qualify you'll stay on Universal Credit and there may be some other benefits you now qualify for as well. If in doubt ask your Housing Association, the Job Centre or Citizens Advice.



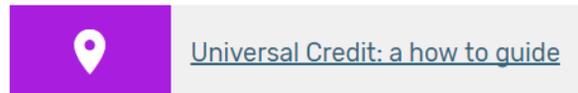
Need more help?



There is a lot of up to date information on the government website at www.gov.uk and there is also a free helpline: **0800 328 9344**.



Citizens Advice can give you free, confidential advice and information and can also support you with your claim. They are online at citizensadvice.org.uk or on the phone, and there are offices around the country where you can have face to face meetings.



Learn My Way is another great place to find step by step help and information in an easy to understand format. They have a specific section which is just about Universal Credit and how to claim. You can register with your email address or sign in at www.learnmyway.com. 'Universal Credit: a how to guide' is in the 'Public services online' subject section.