

Universal Credit New Claimants Pack



**citizens
advice**

Peterborough

Table of contents

Top tips for managing your Universal Credit claim	3
What is Universal Credit?	4
Accessing your account	5
Your first Job Centre interview	6
Your Universal Credit award	7
Getting Universal Credit when you're working	8
Getting paid Universal Credit	9
Declaring a change of circumstances	10
Understanding your commitments	11
Applying for an advance payment	12
Deductions from your Universal Credit payment	13
Alternative payment arrangements	14
Getting online	15

Top tips for managing your Universal Credit-

- Check your Universal Credit journal **3 or 4 times a week**, as this is how the DWP and the Job Centre will keep in touch with you about your claim.
- **Council Tax Support** is not included in Universal Credit. You need to apply for this separately. To apply, visit www.peterborough.gov.uk and click 'Apply for Council Tax Support'
- When you apply for Universal Credit, any 'legacy benefits' you were getting **stop**. If you were receiving Housing Benefit, then this will continue for two weeks after your claim date.
- You should receive your first payment of Universal Credit five weeks after you apply. If you don't think you'll have enough money to live on until then, you ask for an **advance payment** of up to 100% of your normal Universal Credit award—this has to be paid back from future Universal Credit Payments

What is Universal Credit?

Universal Credit is a benefit which is designed to help people who are on a low income.

It is a new benefit which replaces:

- Housing Benefit
- Income Support
- Income-related ESA
- Income-based JSA
- Child Tax Credits
- Working Tax Credits

Universal Credit works differently to other benefits

You will usually get a single payment of Universal Credit every month.

Your rent will be paid to you as part of your monthly payment. It is your responsibility to pay your rent to your landlord.

You can still get Universal Credit if you're working. Your payment will change if your earnings change. Your payment will reduce if you earn more and increase if you earn less.

It usually takes five weeks to get your first payment. If you don't think you have enough money to last until your first payment then you can ask for an advance payment.

You can find more information about applying for advance payments on page 12 of this booklet.

Accessing your account

In order to make an online claim for Universal Credit, you will need an email address. It's best if you can use an email address you already have access to.

Website	
Email address	
Password hint	

To access your Universal Credit account, visit

www.gov.uk/sign-in-universal-credit

When you make your first claim for Universal Credit, you will be asked to make a username and password. You will also need to choose two security questions

Username	
Password hint	
Security Question 1	
Security Question 2	

If you forget your password, click the 'problems signing in' link on the sign in page, and then click 'forgotten your password'. A link will be sent to your email address which will allow you to reset your password.

Remember: You need to make sure you keep this information safe and secure. If you lose this booklet or think that someone else has your login details then change your password.

Your first Job Centre interview

At your first interview your ID will be verified. You will also meet with your work coach who will help you understand how Universal Credit works and explain your claimant commitment to you.

Your first appointment is at:

Peterborough Job Centre Plus, Bridge Street, PE1 1HA

Date:

Time:

You will need to take:

Things to discuss with your work coach:

Your Universal Credit award

The amount of Universal Credit you will get depends on your circumstances.

In addition to your Standard Allowance, you might qualify for one or more additional elements.

Standard allowance	
Housing element	
Child element	
Childcare element	
Limited capability for work/ work-related activity element	
Carer element	
Estimated Universal Credit award before deductions	

It is important to remember that this is an estimate of the amount of Universal Credit you will get.

The amount you will actually receive may vary because of your earnings or because of deductions from your award.

You may have money deducted from your award because you are paying back an advance payment or because you are paying back an overpayment or a debt.

If you don't think you have enough money to live on because of your deductions, you can ask to get them reduced. See page 13 for more information.

Getting Universal Credit when you're working

Your Universal Credit decreases gradually as you earn more from work. It won't suddenly stop if your pay or hours reach a certain level.

Every £1 that you or your partner earn reduces your Universal Credit by 63p.

Your earnings from work includes any money you get from wages and overtime, tips and commission, bonuses, holiday pay, sick pay, maternity, paternity, adoption, or shared parental pay.

You can get some income without reducing your Universal Credit payment if you're responsible for looking after a child or you have limited capability for work. This is called having a 'work allowance'.

Your work allowance is: _____

Getting paid Universal Credit

The amount of Universal Credit you receive each month varies depending on how much money you receive during each assessment period.

Your assessment period is one calendar month from the date you submit your claim. The dates of your assessment period are the same each month

Start date	
End date	

Your payment date is seven days after your assessment period ends.

Payment date: _____

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

Declaring a change of circumstances

You'll need to tell the DWP about any changes to your work, money, or family life. This is called a 'change of circumstances'. Changes can affect the amount of money you get and what work-related activities you need to do.

If anything changes in your life that you think would alter the amount of Universal Credit you are entitled to, you should declare that as soon as you can

The main things you need to declare are changes to:

- **Your personal details**
- **Your bank account details**
- **Where you work and how much you earn**
- **Whether you live with a partner**
- **Who else lives with you**
- **Your health**
- **Where you live and how much it costs**

If your change in circumstances isn't listed, but you think it will make a difference, then it is best to report it anyway.

You can report a change of circumstances by clicking on the 'Report a change of circumstances' link on your Universal Credit journal and filling in all of the details.

You can also report a change of circumstances by phoning the Universal Credit helpline on 0800 328 5644

Understanding your commitments

You might need to look for work or prepare for work as part of getting Universal Credit. What your work coach asks you to do depends on which 'work-related activity group' you're in.

Look at the 'my commitments' part of your Universal Credit journal to find out whether you need to look for work.

You'll probably be asked to look or work, unless you meet one of the following exceptions:

- You're working or self-employed
- You're disabled or you have a long-term illness
- You're caring for a severely disabled person
- You're pregnant or you've given birth in the last 15 weeks
- You're responsible for a child under three years old
- You're in full-time education
- You've reached Pension Credit age

Tell your work coach as quickly as possible if you think you're in the wrong work-related activity group. Explain which exceptions apply to you and show them any evidence you can.

If your work coach won't change your work-related activity group, you can complain to the DWP.

Applying for an advance payment

It usually takes five weeks to get your first Universal Credit payment. If you don't think you will have enough money to last until your first payment then you can ask for an advance payment.

The advance payment is a loan which is paid through deductions from your Universal Credit payments over a period of up to twelve months.

You can apply for an advance payment of up to 100% of your estimated Universal Credit entitlement.

You should make sure you have enough money to pay for your rent, food, and any other essential expenses until your first Universal Credit payment.

You can apply for an advance payment by:

- **Calling the Universal Credit helpline on 0800 328 5644**
- **Speaking to your work coach at your first interview**
- **Using your online Universal Credit journal**

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

You can apply for an advance payment up to one month minus three days after you apply for Universal Credit. The money will be paid into your account within three working days.

Deductions from your Universal Credit

Your Universal Credit award may be reduced by deductions.

You may have money taken off of your Universal Credit award if you are paying back an advance payment or because you are paying off an overpayment or a debt.

If you don't think you have enough to live on because of the amount of money being taken off your award, you can ask to have the deductions reduced.

To ask for your deductions to be reduced, you will need to contact the Universal Credit helpline on **0800 328 5644**.

You'll need to tell the DWP that you're in financial hardship and that you don't have enough money to live on.



Alternative payment arrangements

If you have trouble managing your Universal Credit payments then you can ask to have your Universal Credit paid differently. This is called an 'alternative payment arrangement'.

If you are eligible, you might be able to get:

- Your housing costs paid directly to your landlord instead of being part of your Universal Credit payment
- A Universal Credit payment every two weeks instead of every month
- Separate payments from your partner

You can apply for an alternative payment arrangement by speaking to your work coach or by contacting the Universal Credit helpline on 0800 328 5644.

You will need to explain why you need an alternative payment arrangement. You might be able to get an alternative payment arrangement if you:

- Are in debt or rent arrears
- Have a disability - including a mental health condition
- Are homeless or at risk of homelessness
- Have experienced domestic violence
- Have a learning difficulty, like problems with reading or writing
- Are 16 or 17 or leaving care
- Have an addiction to drugs or gambling

Getting online

If you have applied for Universal Credit online then you will need to manage it online as well.

There are lots of places around the Peterborough area where you can get free computer access, including:

Peterborough Job Centre, Cross Keys Homes and Local libraries. All local libraries offer computer access. Contact your local library for details of opening times

Digital Inclusion Training

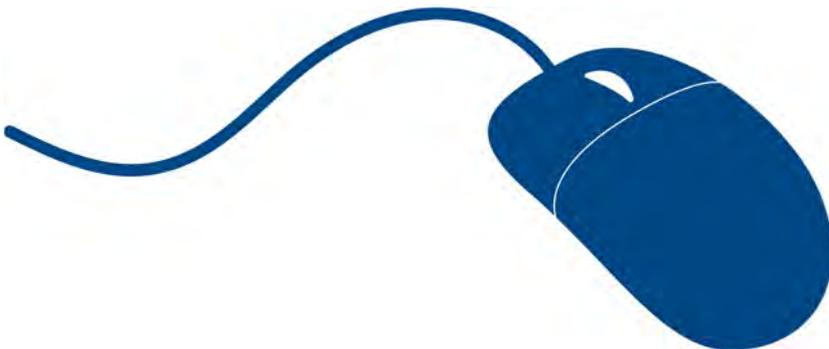
Online Basics

Every Thursday - 10:30am until 11:30am, Bretton Library

First Friday of every month - 11am until 12noon, Werrington Library

Job Clubs / Online Basics

Telephone the Digital Inclusion team on 07815628673 or email digitalaccess@peterborough.gov.uk



Useful numbers and links

Universal Credit Helpline

0800 328 5644

Monday - Friday, 8am - 6pm

Citizens Advice Help to Claim Adviceline

0800 144 8444

Monday - Friday, 8am - 6pm

Citizens Advice Adviceline

03444 499 4120

Monday - Friday, 10am-4pm

Universal Credit - Sign in

www.gov.uk/sign-in-universal-credit

Digital inclusion Team

digitalaccess@peterborough.gov.uk

Information on Universal Credit

www.citizensadvice.org.uk/benefits/universal-credit

www.understandinguniversalcredit.gov.uk

