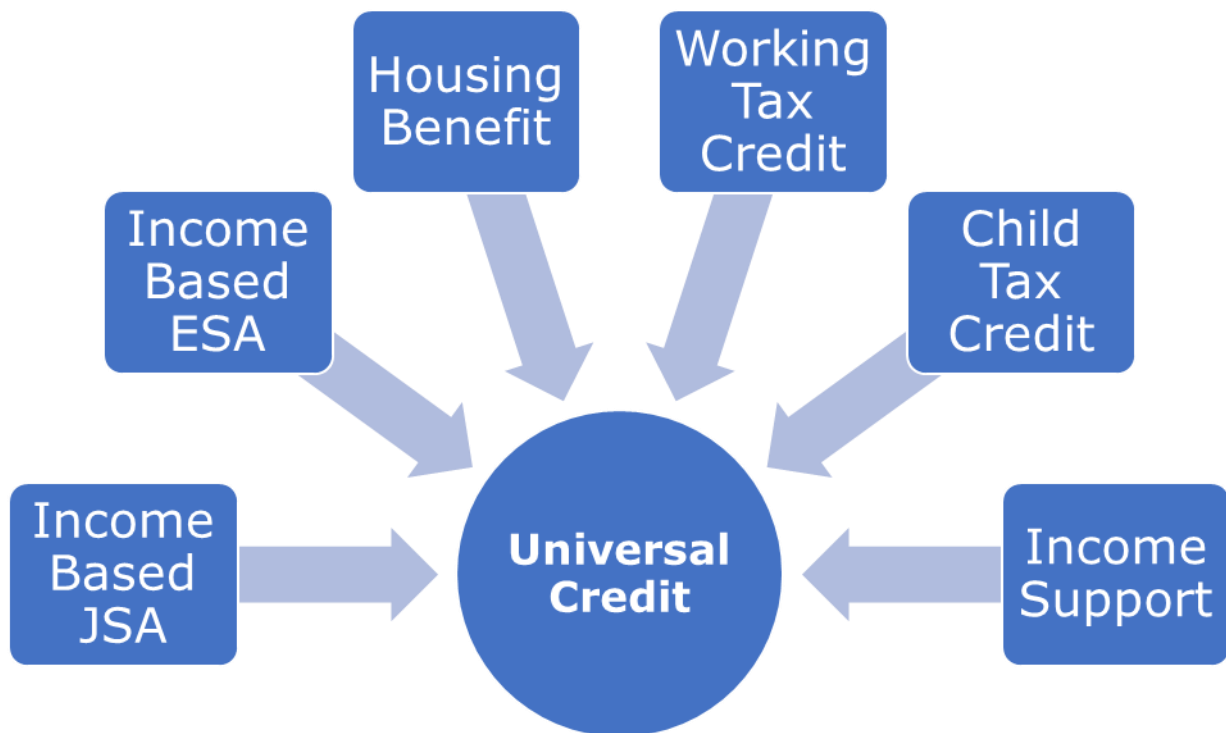


UC *Universal Credit*

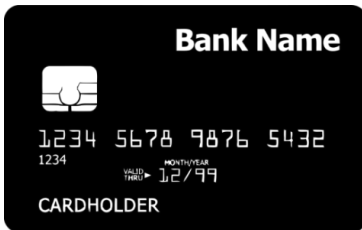
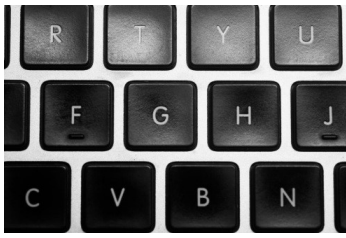
ARE YOU READY?

A simple guide to the changes



- Universal Credit will eventually replace six out of work and in work benefits.
- If you're already claiming one or more of the benefits being phased out, carry on claiming as normal.
- You'll be told when you need to do anything differently.

MAJOR CHANGES



Online applications only

A Bank or Credit Union account –
NOT overdrawn

Budgeting monthly – payments in
arrears

Paying your rent to your landlord

1 monthly joint payment if you live
with your partner & both eligible

Alternative Payment Arrangements

Can be available to help claimants who are identified as needing additional support:

- Paying housing as a Managed Payment direct to the landlord
- More frequent than monthly payments
- A Split Payment of an award between partners

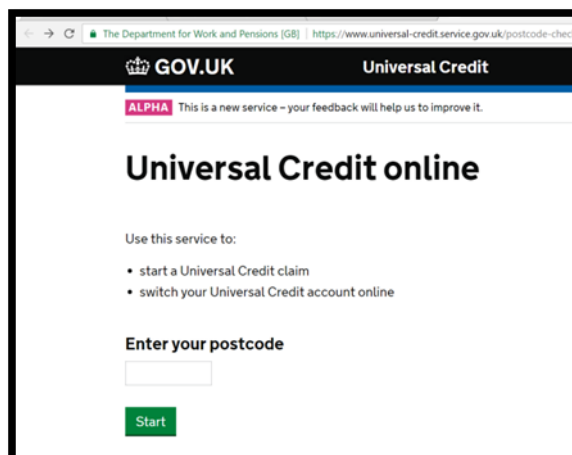
HOW TO GET READY

- Have you got a bank account that is not overdrawn?
- Do you need a joint bank account?
- Can you get access to the internet?
- Do you need to practice your internet skills?
- How will you manage monthly budgeting?
- Do you have savings if your first payment is delayed?

WHAT YOU NEED TO APPLY

Personal Information	National Insurance Number	Email Address	Phone Number
Housing Information	Your Address	Your landlord's address	The amount of rent you are paying
Financial Information	Your Bank Account Details	Details of any savings	Details of other salary or income

REGISTERING AND HELP



Register at: www.gov.uk/apply-universal-credit

Help and support:



www.moneyadviceservice.org.uk/en/categories/universal-credit



www.citizensadvice.org.uk/development/universal-credit1/

For local help:



[jobcentreplus](https://www.jobcentreplus.gov.uk/)