Help to get online

Go to these places to find out about free training

- Call or visit your local library
- Ask your Jobcentre Plus adviser or work coach
- Visit the Online Centre Network website: www.onlinecentresnetwork.org to find your nearest training centre
- Learn My Way offers free courses on using a computer, browsing the web and finding work online at: learnmyway.com

Contact Universal Credit – Help to Claim

Visit us: Central and East Northamptonshire Citizens Advice offices
Call us: 0800 144 8 444 Monday to Friday 8.00 am to 6.00 pm free from a landline or mobile
Or visit our website: www.cencab.org.uk

Universal Credit Help to claim handbook

Individual claimants

With thanks to Citizens Advice Liverpool
Your Universal Credit adviser is:
_______________________________________________
You can contact them on:
______________________________________________
Your appointments:

<table>
<thead>
<tr>
<th>Date</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

Universal Credit replaces:
- Housing Benefit
- income-related Employment and Support Allowance (ESA)
- income-based Jobseeker's Allowance (JSA)
- Child Tax Credit
- Working Tax Credit
- Income Support

Financial support available

Alternative Payment Arrangements

Alternative Payment Arrangements (APA) may be available if you can’t manage the single monthly payment. If you are eligible you can get:

- payment of the UC housing costs element for rent directly to the landlord (referred to as 'managed payments');
- twice-monthly payments (or, exceptionally, four payments per month);

Your eligibility to apply for APA depends on your personal circumstances, for example drug/alcohol problems, learning difficulties, mental health conditions, multiple debt, homelessness, domestic abuse and rent arrears.

Please speak to a CAB adviser for further details.
Financial support available

Advance payments

If you don't think you will have enough money to live on between making your claim and receiving your first payment, you can apply for an advance payment;

- You can apply for up to 100% of your Universal Credit estimated entitlement
- You can repay the advance over 12 months in instalments.
- Payments will be taken from your Universal Credit until you've paid the advance back, starting from your first payment
- You can apply for an advance payment up to 1 month minus 3 working days after you apply for Universal Credit.
- Advances are paid into the bank account that you are using for your Universal Credit claim within three working days.

You can apply for an advance payment by;

- Using your Universal Credit online account
- By calling the Universal Credit helpline
  Telephone: 0800 328 5644
  Textphone: 0800 328 1344
- At your first interview at JCP with your work coach.

Universal Credit Overview

Universal Credit works differently from other benefits - so if you're moving from other benefits it's important to know the differences. Seek advice to check whether you will be better off, or not, on Universal Credit.

The biggest differences are:

- you can get Universal Credit if you're unemployed but also if you're working
- you'll usually get a single payment each month, rather than weekly or fortnightly
- instead of getting a separate housing benefit, your rent will usually be paid directly to you as part of your monthly Universal Credit payment.

Important things to know:

- Your Universal Credit payment will be paid directly into your account.
- It will usually take 5 weeks to get your first payment so apply as early as possible.
- If your Universal Credit payment includes help with rent, you’ll usually need to pay your landlord each month yourself.
- You can work and still get Universal Credit—your payment will reduce the more you earn and increase if you earn less.
**Checklist**

*Please keep this document somewhere safe if it contains any personal information.*

<table>
<thead>
<tr>
<th>Information</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your email address</td>
<td></td>
</tr>
<tr>
<td>Your mobile number</td>
<td></td>
</tr>
<tr>
<td>Your postcode</td>
<td></td>
</tr>
<tr>
<td>Your National Insurance Number</td>
<td></td>
</tr>
<tr>
<td>Your type of accommodation (e.g. private rental, mortgage, housing association)</td>
<td></td>
</tr>
<tr>
<td>How much is your full rent/mortgage and how often you pay it?</td>
<td>Cost: How often:</td>
</tr>
<tr>
<td>Does this include service charges?</td>
<td></td>
</tr>
<tr>
<td>Your landlords address and phone number</td>
<td>Address: Phone:</td>
</tr>
<tr>
<td>Your bank, building society, credit union or post office card account that your Universal Credit will be paid into</td>
<td>Name of Bank: Account number: Sort code:</td>
</tr>
</tbody>
</table>
Interview Preparation

You will only need to take documents to your job centre appointment if you haven't been able to confirm your identity online.

You will need to provide evidence of:
- who you are, e.g. passport or driving license
- your postcode, e.g. an official letter from a bank or energy company
- your NI number—you can find this on a pay slip or letter from HMRC—call the helpline on 0300 200 3500 (text phone 0300 200 3519) if you can't find your NI number
- payment account details, e.g. a bank statement or bank card—ask your bank for a copy of a statement if you don't have one

You won’t get your UC payment until you’ve provided DWP with all the right evidence. So it’s important to get all the documents to them as quickly as possible. If you can’t provide the right evidence, you should contact DWP and explain why (telephone 0800 328 5644, text phone 0800 328 1344).

Checklist

If any of the following questions apply to you, you will need this information too.

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>How much do you earn from work?</td>
<td></td>
</tr>
<tr>
<td>Do you have any other income not from work? (e.g. pension, insurance plan)</td>
<td></td>
</tr>
<tr>
<td>Do you have any savings or other capital? (e.g. shares or property)</td>
<td></td>
</tr>
<tr>
<td>How much you pay for childcare? (if you want to claim childcare costs)</td>
<td></td>
</tr>
<tr>
<td>What are you child benefit reference numbers? (you can find these on letters to you about child benefit)</td>
<td></td>
</tr>
<tr>
<td>Details of any other benefits you are getting</td>
<td></td>
</tr>
</tbody>
</table>
Setting up an email account

You will need an email address to apply for Universal Credit. If you don’t have one, don’t worry, it is easy and free to set up a new email address.

It is recommended to set up an email address through a webmail account. This means that you can access your email account from any computer or device—you can also download their apps for free on your smartphone or tablet.

The three most common providers are:

- Google’s GMAIL
- Microsoft’s Outlook (formerly Live, and before that Hotmail)
- Yahoo! Mail

<table>
<thead>
<tr>
<th>Features</th>
<th>GMAIL</th>
<th>Outlook</th>
<th>Yahoo!</th>
</tr>
</thead>
<tbody>
<tr>
<td>Free Storage</td>
<td>15GB</td>
<td>Unlimited</td>
<td>1TB</td>
</tr>
<tr>
<td>Attachment Limit</td>
<td>25Mb (10Gb via Google Drive)</td>
<td>25Mb (10Gb via Sky Drive)</td>
<td>25Mb</td>
</tr>
<tr>
<td>Expires</td>
<td>After 9 months of inactivity</td>
<td>After 9 months of inactivity</td>
<td>After 6 months of inactivity</td>
</tr>
</tbody>
</table>

Interview Preparation

You’ll need to arrange an interview at your local Jobcentre within 7 days of applying online. If you don’t arrange the interview in time you might have to start your application for Universal Credit again.

- You will be given a phone number to call to arrange your interview after you apply online. You’ll need your National Insurance number when you make the call.
- If you aren’t given a phone number, call the Universal Credit helpline to arrange your interview—Calls to this number are free.
- The person you speak to when you arrange your interview will tell you where your interview is and what documents to take with you.
- After you’ve arranged the interview you’ll be able to find details about it in your online Universal Credit account.

Details of your appointment can be found in your ‘to do list’ on your online account.
Confirming your identity online

- One of the items on your to-do list will say ‘Verify your identity online’. This takes you to a government system called ‘Verify’ to confirm your identity.

- Here, a certified company will verify your identity by asking you some questions. This information will be gathered from places such as mobile phone providers, credit agencies, passport office and DVLA who can then verify your identity to the Job Centre.

- Don’t worry, all of these companies will have met security standards set by government, they will not know the reason you are verifying your identity and it will not affect your credit score.

- Verify can be difficult to complete. If you’re having problems, go back to your Universal Credit account and click on ‘I can’t do this online’. You can then skip this step and confirm your identity at the Jobcentre instead.

Choosing a unique email address and password

- Once you have decided on your provider you will need to choose a unique email address.

- To make your email address unique you may need to add in your middle name, extra numbers or characters.

- You will now need to provide a password to make sure your account is secure and you will need to use this password to log in each time.

**Remember:** The most secure passwords will have a combination of letters, numbers or symbols—but don’t choose something so difficult that you’ll never remember!

<table>
<thead>
<tr>
<th>Your email address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Your Password</th>
</tr>
</thead>
</table>
Choosing a bank account

Which accounts can receive benefit payments?
You will need an account that can receive automated payments.
The options are:
- current account
- basic bank account
- prepaid card

If you’re unable to open any of these accounts, contact the office responsible for paying your benefit to find out how you can get your benefit paid to you.

If you’re renting from a social landlord, check whether they recommend a particular account – if so, you don’t have to use it, but some landlords will pay you an incentive if you do.

Setting up payments for rent and other bills
Ideally your account should also allow you to make automated payments out of the account, such as Direct Debits or standing orders, for bills like rent, gas and electricity.

Only these accounts allow you to make outgoing automated payments:
- current account
- basic bank account

Some prepaid cards do not allow you to make outgoing automated payments.

Taken from the Money Advice Service https://www.moneyadviceservice.org.uk/en/articles/choosing-a-bank-account-for-your-universal-credit-payment#which-accounts-can-receive-benefit-payments
Managing your claim online

This is the information that JC+ will need to record in the journal

<table>
<thead>
<tr>
<th>Services and features</th>
<th>Current account</th>
<th>Basic bank account</th>
<th>Prepaid card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accepts Universal Credit and other benefit payments</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Accepts other forms of income, such as wages from work</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Allows Direct Debits and standing orders</td>
<td>Yes</td>
<td>Yes</td>
<td>Not always (check with the provider)</td>
</tr>
<tr>
<td>Overdraft facility</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Cash card with PIN for cash machine</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes, although you might be charged</td>
</tr>
<tr>
<td>Debit card</td>
<td>Yes</td>
<td>Sometimes</td>
<td>Most prepaid cards can be used in all the same places as a debit card</td>
</tr>
<tr>
<td>Cheque book</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Credit checks needed when you open the account</td>
<td>Yes</td>
<td>No</td>
<td>No</td>
</tr>
<tr>
<td>Fees and charges</td>
<td>Fees and interest on overdrafts. Charges for refused Direct Debits</td>
<td>No fees</td>
<td>Charges vary. Can include fees for set-up, to top-up, &amp; for withdrawing cash</td>
</tr>
</tbody>
</table>

Taken from the Money Advice Service [https://www.moneyadviceservice.org.uk/en/articles/choosing-a-bank-account-for-your-universal-credit-payment#which-accounts-can-receive-benefit-payments](https://www.moneyadviceservice.org.uk/en/articles/choosing-a-bank-account-for-your-universal-credit-payment#which-accounts-can-receive-benefit-payments)
Choosing a bank account

Choosing the best bank account for your needs

Comparison websites are a good starting point if you’re trying to find a current account or basic bank account that’s right for your needs.

We recommend the following websites for comparing bank accounts:

Money Saving Expert.

Go Compare – This also allows you to use the government-backed midata tool to securely upload your past transactions for customised current account recommendations.

Moneyfacts.

Which?

Remember

- Comparison websites won’t all give you the same results, so make sure you use more than one site before making a decision.

It is also important to do some research into the type of product and features you need your bank account to offer.

Managing your claim online

You will need to sign into your account on GOV.UK - www.gov.uk/sign-in-universal-credit

This is what your Universal Credit account looks like when you sign in—You should check this account regularly.
Your assessment period

Your assessment period is 1 calendar month from the date you submit your claim.

Date from: ____________________

Date to: ____________________

Your payment date is 7 days later. If your payment date is on a bank holiday or weekend you will be paid on the last working day before the bank holiday or weekend.

Payment date: ________________

Universal Credit application checklist

Don’t start your application until you have these details:

☐ your National Insurance number
☐ your postcode
☐ your type of accommodation (for example private rental, council tenancy or housing association tenancy)
☐ how much is your rent or mortgage (full amount, not just what’s left for you to pay after Housing Benefit)
☐ any service charges you pay
☐ your landlord’s address and phone number
☐ your bank, building society, credit union or Post Office card account details
☐ how much you earn from work (such as recent payslips, or accounts or receipts if you’re self-employed)
☐ any income that’s not from work (for example a pension or insurance plan)
☐ any savings or other capital you have (for example shares or property)
☐ how much you pay for childcare (if you want to claim childcare costs)
☐ child benefit reference numbers (you can find these on letters to you about child benefit - they start with ‘CHB’
☐ details of any other benefits you’re getting
☐ fit note if applicable
How to set up your Universal Credit account

You will need to apply for Universal Credit online on GOV.UK—www.gov.uk/apply-universal-credit

If you experience any problems with the application process you can ask the DWP to help. Their phone number is 0800 328 5644 (or Text phone 0800 328 1344) - open Monday-Friday 8am-6pm.

Important things to know:

- It's worth starting your claim as soon as you can—it will mean you get your UC payment sooner.
- Completing your claim is likely to take up to 50 minutes.
- Each time you press ‘next’ to move onto the next page that page is saved.
- If you do not complete your claim in one go, you can sign in at any time within 7 days to complete it.
- When you get to the end of the claim you are given the summary of information entered. You will have a chance to correct any mistakes.
- When logged in, you’ll need to answer all questions listed in your ‘to do’ list.
- Award notices and communications are on your online journal.

Step 1

You can apply for Universal Credit online.

Before you apply, check if you’re eligible and what you can get if you live:

- in England, Scotland and Wales
- in Northern Ireland

You might also need to attend an interview at your local Jobcentre Plus. You’ll be told if you need to after you apply.

You’ll get your first payment around 5 weeks after applying online if your application is successful.
Security questions

Step 6

**Question 1**

Answer

**Question 2**

Answer

How to set up your Universal Credit account

Step 2

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

Step 3

Universal Credit check

**Are you already getting Universal Credit?**

Answer 'no' if your claim has recently been closed or you haven't received a payment in the last month

- Yes
- No

Next
How to set up your Universal Credit account

Step 4

How many children live with you?

*Children* are 19 or younger, and might include:
- your own and your partner's children
- any children you've adopted
- children you're the legal guardian for

Do not include:
- foster children
- children you aren't responsible for - for example, your sister's children if she lives with you

- [ ] No children live with me
- [ ] 1 or 2 children live with me
- [ ] 3 or more children live with me

Next

Create an account

Step 5

Create username

This must be:
- at least 6 characters
- no more than 30 characters
- made from letters or numbers

Create password

This must contain at least:
- 1 capital letter
- 1 lower case letter
- 1 number
- 8 characters