Universal Credit - what happens after you apply

Easy read booklet

citizens advice Plymouth

easy read

This leaflet has information about how to apply for Universal Credit.

It will tell you who is allowed to get Universal Credit, and what you need to do to apply.

Contents

Glossary (Word List)

Claimant Commitments	an agreement between you and your work coach of things you will do in order to get your Universal Credit money.
Direct Payment	A payment made straight from Universal Credit to your landlord
DWP	Department for Work and Pensions - this is who pays Universal Credit
Help to Claim	Help to Claim is a dedicated service from Citizens Advice. It’s **free, independent and confidential**. It can support you through the early stages in a Universal Credit Application
Housing Allowance	Money to pay for where you live

Investments	things that earn you money, like shares in a company, or a house that you rent to someone.
Reasonable Adjustment	A reasonable adjustment is a change that will help you go to your meetings for Universal Credit
Service Charges	money you pay to your landlord, or the company who owns the building, to help to pay for looking after the building.
Standard Allowance	Money for living costs like shopping and energy bills
Universal Credit	Universal Credit is a benefit that helps you pay for living costs like rent, shopping and energy bills

What is Universal Credit?

Universal Credit is money you can get if you don’t work, or if you work but do not get paid very much.

Universal Credit helps you to pay for living costs. Living costs are things like rent, shopping and energy bills.

The Department for Work and Pensions, or **DWP**, pays Universal Credit. The DWP are part of the government in the United Kingdom (UK).

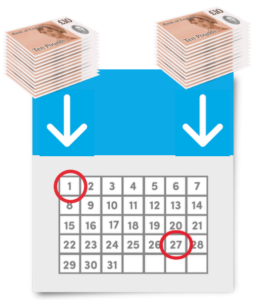
Universal Credit is a **benefit**. **A benefit** is the name given to money paid by the DWP for **living costs**.

Most people who are paid from benefits get **Universal Credit**. There are other benefits you can get if you have disability, care for someone who has a disability, or you are looking for a job.

Universal Credit is **one benefit** made up of **different parts.**

It gives you money for daily costs like shopping and energy bills. This is called a **Standard Allowance**.

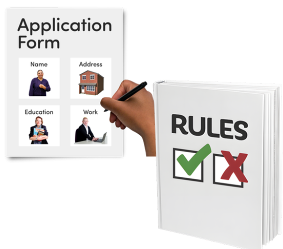
It also give you money to pay for where you live. This is called a **Housing Allowance**. It can be used to help pay your rent.



Getting one big payment might be difficult. You can ask for smaller payments if you need to.

You usually need to pay your rent yourself from your Universal Credit.

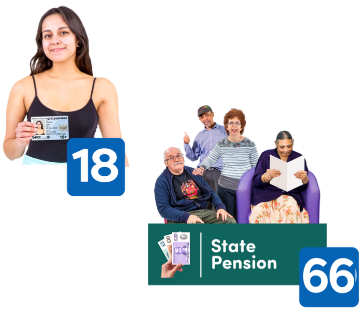
Paying rent by yourself might be difficult. You can ask for the housing part of Universal Credit to be paid to your landlord if you need to. This is called a **direct payment.**



You have to **ask the DWP** to be paid Universal Credit by applying. There are rules about who can apply.

Who can apply for Universal Credit?

You need to live in the United Kingdom (UK) to apply for Universal Credit.



You usually need to be older than 18 and younger than state pension age to apply. State pension age is **66**.

You need to have less than £16,000 in money, savings or **investments.**

Sometimes you can apply if you are aged **16 or 17.** There are **special rules** about who can apply when they are 16 or 17. More information can be found on **page 9.**

If you are 16 or 17

You can apply if:

- You have a **disability or health condition.**

- You care for someone who gets a benefit for their disability or health condition.

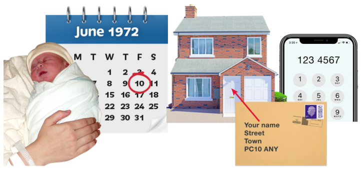
- You have children, or you live with your partner who has children.

- You are pregnant and will have your baby in the next 11 weeks.

- You do not have any adults living with orlooking after you, like parents or foster carers.

Applying

To apply, you will need to know:



- Your name, address, telephone number, and date of birth.

- If you live with your partner or your children, you will need their names and dates of birth.

- Your bank account number and sort code.

- If you or your partner have a job, how many hours you work and how much you are paid.

What happens after you apply

After you have applied for Universal Credit, you will need to have a meeting with someone who works for DWP.

The person you have your meeting with is called your ‘Work Coach’. You will usually be asked to meet them at your local jobcentre.

If you will find it difficult to go to your jobcentre because of your health condition or disability, you can ask for something called a **reasonable adjustment**.

A reasonable adjustment is a change that will help you go to your meeting.

This could mean you:

- Have your meeting on the phone
- Have your meeting somewhere other than the jobcentre so it is easier for you to get to
- Take someone with you to your meeting

At your meeting, you will be asked to sign something called a **claimant commitment.**

Your **claimant commitment** is an agreement between you and your work coach of things you will do in order to get your Universal Credit money.

You will have to wait **5 weeks** for your first Universal Credit payment.

How to get help with applying

You can ask someone you trust to help you apply. You could ask your partner, someone who supports you, or a friend or family member.

You can visit a Job Centre for help.

You can call the Universal Credit helpline.

There is a free Citizens Advice service to help you apply called **Help to Claim.** Help to Claim is able to help with lots of things.

Help to Claim can:

- Tell you if you are allowed to be paid from Universal Credit.

- Tell you how much money you should get from Universal Credit.

- Answer questions about what things mean and help if you feel worried.

- Help you make a phone claim.

- Check your first Universal Credit payment is right and help you if it is wrong.

- Explain what will happen after you apply.

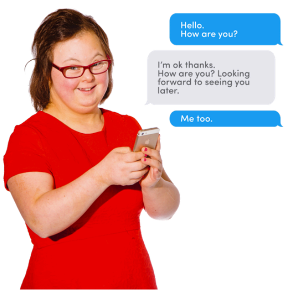
- You will need to go to a meeting to talk about your application. The meeting will usually be at a Job Center. Help to Claim can help you prepare for this.

You can talk to Help to Claim from 8am-6pm, Monday - Friday.

The Help to Claim phone number is:
England: **0800 144 8 444**
Scotland: **0800 023 2581**
Wales: **08000 241 220**

Call the Wales number to speak to a Welsh speaking adviser. If you speak a different language, you can ask for a translator.

You also can speak to an adviser on **webchat**, or use our British Sign Language **(BSL)** service. You should visit the Citizens Advice website to do this.



If you can't hear or speak on the phone, you can call **Relay UK** and type what you want to say:
England : **18001 then 0800 144 8 444**
Wales : **18001 then 08000 241 220**

Step by step

1

Read the rules about who can be paid Universal Credit.

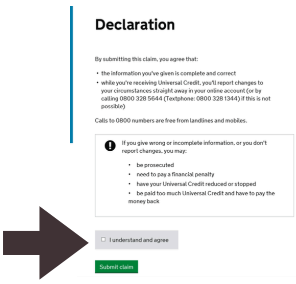
2

If you are not sure if you can be paid Universal Credit, call Help to Claim to find out.

3

Get all the information you will need to apply. There is a list of what you will need to know on **pages 9 and 10**

4



Finish your Universal Credit application. Help to Claim can help you do this.

5

Arrange your first Job Centre meeting. You do this through your online Universal Credit account. Find out more on **page ...**

Remember you will only have **one month** to arrange your Job Centre appointment. If you do this late you might have to apply again.

6

Complete your first meeting and agree to your **claimant commitment.**

7

Wait 5 weeks for your first Universal Credit payment.

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