

Get ready for
Universal Credit

**Your benefits and tax credits
are changing**



What is Universal Credit

Universal Credit is a new benefit for working age people who are on a low income or out of work. It replaces a number of existing benefits and tax credits:

- Housing Benefit
- Income-based Jobseeker's Allowance
- Income-based Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit

Universal Credit is run by the Department of Work and Pensions. You will need to manage your claim online and may need to have regular meetings with a Jobcentre Plus adviser, if you make a new claim for one of these you will have to claim Universal Credit. If you already get one of these benefits or tax credits, you don't need to do anything until you hear from the Department of Working Pensions about moving onto Universal Credit or unless your circumstances change.

What you need to do to get ready



1. Get a bank account

You'll need a bank, building society or credit union account your monthly payment can be paid into.



2. Get online

You'll need internet access to make and manage your Universal Credit claim. You will also need an email address to verify your identity online.



3. Get budgeting

Your monthly Universal Credit payment includes any help towards paying your rent. You'll need to budget so you can pay your rent, your bills and your other living costs.

How to apply

You can apply for Universal Credit online at

www.gov.uk/apply-universal-credit

You will need:

Personal information

- Your National Insurance number
- Your email address
- Your phone number

Housing information

- Your address
- Your landlord's address
- Your tenancy agreement
- Your rent charge

Financial information

- Your bank, building society or credit union account details
- Details of any income or benefits you get
- Details of any savings or capital you have



We can help

We provide support to Universal Credit claimants:

- **Help to pay your Council Tax** - Council Tax support is **not included** in Universal Credit and you will have to apply for this separately.
- **Help to make and manage your claim online** - We can help you get online or find the support that works for you.
- **Help and advice if you are struggling to manage one monthly payment** - If you would like help with budgeting or are struggling to pay your rent or bills, we can help or find other support for you.

Cottsway House
Heynes Place
Avenue Two
Witney
Oxfordshire OX28 4YG

T: 01993 890000

E: contact@cottsway.co.uk

Follow us on:

Twitter, Facebook and YouTube

