

## Things to do before you claim UC

Even if you don't have to claim UC yet, [taking these steps now](#) will make things easier if you have to:

- **Open a bank or building society account.**

Most banks offer a basic bank account without an overdraft even if you have a bad credit record. You may have problems making a UC claim if you do not have a bank account. You need to enter a bank account number as part of the claim.

- **Learn to use a computer.**

There are lots of places which offer basic free computer classes, including some online. Ask at your local library.

- **Set up an email address.**

You must have an email address to make a Universal Credit claim.

- **Sort out regular internet access.**

This might be at home, at a local library, the Jobcentre itself or a local community centre. You can use a smartphone or tablet to claim or check your UC account. It is best not to use unsecure Wi-Fi in coffee shops or other businesses to manage your UC account.

- **Verify your identity.**

You have to prove your identity with documents like a passport, photo driving licence, bank details or utility bills.

You could try to do this online using the Gov.UK Verify service, although you can do this face-to-face at your local Jobcentre.

- **Choose a username and password.**

Do not pick something others can guess but do choose something you can remember easily. Use a combination of [letters, numbers and symbols](#) to make it harder to guess. Do not use the same user name or password you use for another website.

If you need practical support to get online, set up your account and claim UC for the first time, call our [Help to Claim](#) service on **0800 144 8 444**



For more information go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or contact our

**Citizens Advice Helpline: 0800 144 8848**



**Potteries Gold** is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system

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## Get ready for Universal Credit

### Means- tested Benefits No. 2



## Universal Credit is...

The means-tested benefit replacing:

- Income Support
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance
- Child Tax Credit
- Working Tax Credit
- Working-age Housing Benefit

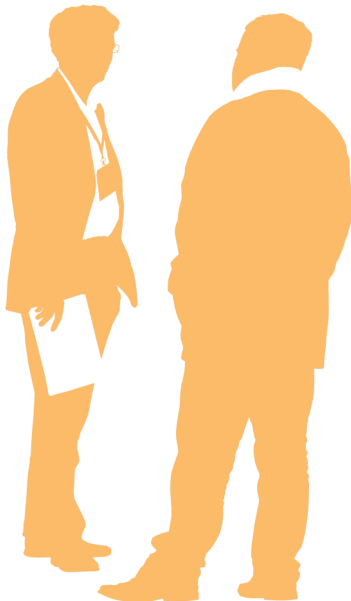
The DWP call these **Legacy Benefits**. You cannot make new claims for these benefits

## Do I have to claim UC?

If you are of **working age** and need to claim a means-tested benefit, it will now be UC. You might also be told to claim UC if you are **over state pension age** but you have a **partner who is working age**.

Check that UC is your best option **before you claim**, in case you can stay on other benefits instead.

**Once you claim UC, you cannot go back on legacy benefits.**



## Should I swap to UC?

If you already get legacy benefits, you do not have to claim UC now. Eventually, the Government says that people getting legacy benefits will all be told to swap to UC, but the date for this to happen keeps being put back.

If you have a **change of circumstances** which means you don't qualify for your old benefit any more, you could have to claim UC.

### Example:

Ali was claiming **income-based JSA**, but has become a full-time carer for his father. Instead of claiming **Income Support**, he must now make a **new claim for UC**.

His **Housing Benefit** and **Child Tax Credit** will stop. His UC will include money for his **partner**, his **children** and his **rent**.

You can also decide to voluntarily **switch to UC**, even if there is no change in your circumstances, if you are sure you will be better off on that benefit.

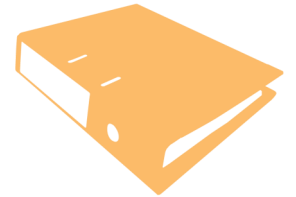
**If you get other means-tested benefits now, always get advice before you claim UC, as you cannot swap back!**

Look out for our leaflets on which **changes to your family's circumstances** mean claiming UC, which **changes to your health** also mean changing benefit and when your family could be **better off on UC**.

## What do I need to claim UC?

To make your claim you will need:

- Your mobile and landline **phone numbers** and an **email address**.
- Your **bank or building society** account details.
- Your **tenancy agreement**, or details of the name and address of your landlord and the amount of rent you pay.
- Details of any **savings or capital** you have.
- Details of any **benefits or pensions** you get.
- Details of any **other income** you have.
- Details of **how much you earn** or will earn next month.
- If you are **unable to work** due to sickness or disability, you will need your **sick note**.
- Names, birth dates and, if possible, child benefit numbers for any **children you want to claim for**.
- Details of **anyone who lives with you** but you are not claiming for, including their dates of birth and any benefits they get.



If you have a **partner**, they need to set up **their own UC account**, then use a **linking code** from the DWP to join your claim.