
Things you need to do before claiming Universal Credit

- **Open a bank or building society account**, if you don't already have one. Most banks offer a basic bank account for people who struggle to obtain credit. You will need to ask at your local bank if you can set one up. It is possible to start your claim for Universal Credit if you only have a Post Office card account, but you will be asked to open a bank account as soon as possible. This is because direct debits cannot be paid from a Post Office card account.
- **Learn to use a computer.** There are lots of places which offer basic computer classes. Ask at your local library.
- **Set up an email address.** You will have to have an email address to make a Universal Credit claim.
- **Make sure you have regular internet access** to enable you to use your Universal Credit account. This can either be on a computer at home, or somewhere else eg at a local library or Jobcentre or at a local community centre. You will also be able to use a smartphone or tablet to claim or check your Universal Credit account. *Do not use unsecure Wi-Fi in coffee shops or other businesses.*

- **Verify your identity.** As part of your UC claim you will be expected to prove your identity with documents such as passport, photo driving licence, bank details, or utility bills. This will either be online using the Gov.UK Verify service or face-to-face at your local Jobcentre. If you do not have proof of identity, you may need to get a letter from your doctor or other professional who knows you.
- **Think up a username and password.** Make sure this is not something that others can guess such as your date of birth, and make sure it is something you can easily remember. Use a combination of letters and numbers and symbols to make it harder for anyone to guess. Do not use a use the same user name and password that you use for any other website.

DWP Universal Credit Helpline:
0800 328 9344

For more information go to
www.citizensadvice.org.uk or contact our
Citizens Advice Helpline: 03444 111 444

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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How to get ready for ...

Universal Credit



What is Universal Credit?

Universal Credit (UC) is a new benefit which is replacing the following benefits:

- Income Support
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance (ESA)
- Child Tax Credit
- Working Tax Credit
- Housing Benefit

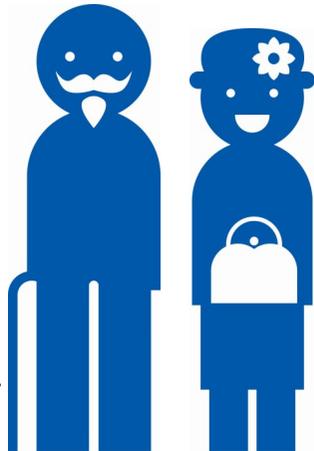
These benefits are now called 'legacy' benefits by the DWP.

What about other benefits?

All other benefits such as contribution-based ESA, Carer's Allowance and Personal Independence Payment are not part of Universal Credit. You will still be able to claim these benefits as well as UC.

Contribution-based JSA and contribution-based ESA are now called 'new-style JSA' and 'new-style ESA'.

Pension Credit will continue to be paid to claimants who are entitled to it and will not become part of Universal Credit. Housing Benefit that is paid to pensioners will become part of their Pension Credit.



When will I have to claim UC?

New claims for Universal Credit were stopped from January 2018 but will start again later in the year.

From 13th June 2018 **all new benefit claimants** who use Hanley or Longton Jobcentre will have to claim Universal Credit instead of making a claim for one of the benefits that UC replaces. For new claimants in Newcastle Borough the date is December 2018. For new claimants in Staffordshire Moorlands the date is September 2018 unless they use Hanley or Longton Jobcentre. Families who have 3 or more children on the date they claim will have to claim Tax Credits until January 2019.

If you are already receiving one or more of the legacy benefits you will not have to claim UC until after 2019, unless you have a change of circumstances.

Claiming Universal Credit

All claims for Universal Credit have to be made on-line on the following website:

<https://www.gov.uk/apply-universal-credit>

You will also have to set up a Universal Credit on-line account which will be used to show you how much UC you have been awarded each month; send and receive messages directly to your Work Coach; and report changes of circumstance.

What information do I need before claiming UC?

- Your National Insurance Number.
- Your mobile phone and landline phone numbers and email address.
- Details of your bank, building society, or post office account.
- 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 other capital that you have.
- Details of any benefits or pensions that you are receiving.
- Details of any other income that you have which is not from work.
- Details of the amounts that you earn or expect to earn in the next month.
- If you unable to work due to sickness or disability, you will need your sick note.
- Names and dates of birth of any children that you will be claiming for.
- Details of anyone else who lives with you who is not dependent on you including their dates of birth and details of any benefits they are receiving.

