

Top tips for stating out on UC (making it through to your first payment)

1. Expect to wait for your first payment

The waiting period for your first UC payment is longer than you will be used to on average 6-7 weeks.

2. Start your claim as soon as possible

Due to the waiting period starting when you make your claim, don't delay claim today. Even if you are still in work.

3. Don't forget your Council Tax

Council Tax Reduction is still administered separately from UC and you will need to contact the local council to apply for this. You will usually still have to pay some council tax whilst on benefits.

4. You can ask for an advance payment

You can get a interest free loan for up to 60% of your next UC payment, but this will have to be paid back.

5. Make sure you budget

What money you have before your claim, will have to last you until your first payment & you will be paid monthly once your claim is live.

6. Inform your landlord if your rent is going to be late

The council no longer pays your rent in the advent of loss of work, this is part of your UC payment therefore they may need to wait too, if they do make sure you let them know.

Citizens Advice North East Lincolnshire

Melbourne House
16 Town Hall Street
Grimsby
North East Lincolnshire

For Advice Call:
Adviceline: 03444 111 444

For Debt Issues:
Debtline: 01472 252545

General Enquiries (not advice)
Reception: 01472 252500

Monday to Friday 9am to 4pm

For Help Online:
www.citizensadvice.org.uk

Find Us:
Website: www.advicenel.org.uk
E-mail: info@advicenel.org.uk
Twitter: @advicenel
Facebook: facebook.com/advicenel

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Getting Started

with Universal Credit



How to claim Universal Credit

To claim UC you must make your initial claim online at: <https://www.gov.uk/apply-universal-credit>. If you are in a couple you will both have to claim jointly.

You will then need to ring 0345 600 0723 to arrange an appointment with your local job-centre. This costs up to 9p for a landline and up to 55p to a mobile. You can ask for the person who answers to call you back as the call could take sometime.

Waiting to be paid your first payment

During your waiting period if you have no money one option is a advanced payment, this is emergency money to help with food or bills, however it is a loan up to 60% of your next payment and must now be paid back usually as a small amount from future benefit payments.

Applying for an advance payment

To apply for an advance payment you need to contact the Universal Credit helpline on 0345 600 0723 between 8am and 6pm Monday to Friday. Costs as above - You can call and ask them to ring back.

Make sure your claimant commitment is right

Ensure you can meet the requirements of your claimant commitment, not meeting it could get you sanctioned (meaning your benefit will stop). You'll need to look for work in line with your claimant commitment, even if you are in work if you aren't earning a sufficient amount.

You'll have to pay for your housing from the benefit you receive and any other income.

Unlike under the old benefits system you receive money towards your rent together with your other benefits and you are expected to your rent in full yourself. The council will no longer pay towards, housing costs.

Council Tax and Universal Credit

The council still manage the council tax reduction system (what was council tax benefit) for those on benefits or low incomes and you will need to claim this from the local council it will not come as part of your universal credit claim, it is likely you will still have to pay some council tax and should ensure you do so.

Moving to monthly - **NOT 4 weekly payments**

UC is paid calendar monthly on the same date each month, except where this falls on a bank holiday. Therefore be aware that 4 times a year you will receive your payment and have to wait 5 weeks until the next one! Equally be aware of bills which run on a 1, 2 or 4 weekly schedule as this could result in two bills in one period.

If you're are paid weekly, fortnightly or 4 weekly

If you or your partner are working and get paid weekly, fortnightly or 4 weekly, rather than monthly, then there will be occasions during the year where you will receive additional wage payments during one monthly period. This could result in issues with your claim, if you are in this situation and need further information contact us.

Not sure whether to make a claim for Universal Credit

Although in many cases the move to Universal Credit happens automatically, sometimes it is a matter of choice. If you are unsure if moving to Universal Credit is the best thing for you, you could carry out a benefit check to see how much you are likely to receive and ensure you are currently claiming all you are entitled to.

To do this you can visit:
www.turn2us.org.uk or www.entitledto.co.uk

Or contact us, the details are overleaf.

Get help from a food bank or other charities

Locally there are several food banks and charities who may be able to offer food either meals or parcels or other assistance depending on your circumstances including. CARE, The Rock Foundation, Harbour Place, YMCA, Samaritans and others.

For information on what help they can give and whether they are right for you get in touch with us, see overleaf for details.

Contacting the Jobcentre or DWP

If have any problems making a claim or need to know more once the claim is underway call the Jobcentre on 0345 600 0723 or email contact-us@jobcentreplus.gsi.gov.uk