



welcome guide



# INTRODUCTION

Universal Credit's been set up to make sure you get the support you need to find and progress in work, and benefit from all the positives having a job brings.

Put simply, if you don't have a job but are doing all you can to find work, you could get:

- our help to find and progress in work quickly
- a Universal Credit payment to support you financially

You could also get these things if you're on a low income but are doing all you can to increase your earnings.

Watch the short [What is Universal Credit? video](#) to find out more about Universal Credit and the support you can get.



## Make sure you do all you can to find work

Most people do all they can to find work and earn more. In return for getting Universal Credit, you'll need to do all you can and tell us what you've done - as long as you do, you won't risk losing some or all of your Universal Credit payment (we call this being sanctioned).

You can find tips and advice to give your jobsearch a boost at <http://dailyjobseeker.tumblr.com>

Why not bookmark the link and keep checking back - it's updated daily.

# HELPING YOU FIND AND GET ON IN WORK

## Your work coach and Claimant Commitment

Your work coach will meet you to make sure you've done everything needed to complete your claim. They'll talk to you about the sorts of job you can do, and discuss what you can do to boost your chances of finding work and earning more.

They'll find out more about you and help you develop a clear action plan (Claimant Commitment) from the start of your claim which works for you – so you don't miss out on any job opportunities.

You'll identify actions to take together, put these in your Claimant Commitment, and meet regularly to talk about what you've done and what to do next.

**Claimant Commitment**

- Update my CV**
- Contact employers**
- Complete my work plan**

Signature *John J*

Your Claimant Commitment will set out the actions you've agreed to take in return for getting Universal Credit, and what will happen to your payment if you don't.

## Completing your claim

To benefit from Universal Credit you need to complete your claim by going to the meeting we've set up with your work coach.

Please make sure you take the [ID and other information we need](#).

You won't be able to complete your claim if you don't. We can't pay you Universal Credit until your claim is complete.

# YOUR UNIVERSAL CREDIT PAYMENT

Universal Credit is similar to a monthly wage - you'll be paid once a month into your bank account (or your partner's if you've made a joint claim and decided your partner will get your joint payment).

## Your first payment

We'll send you a letter to tell you how much will be paid into your bank account and when - expect to get this letter and your first payment around five weeks after you've completed your claim.

We can't confirm how much you'll get before then, because the amount is affected by a number of different things, such as:

- your circumstances, for example, if you're caring for someone else

- any income you've earned that month - Her Majesty's Revenue and Customs (HMRC) will tell us if you've earned any money and how much this is, based on information from your employer
- other benefit payments you've received that month
- any deductions, such as any Universal Credit we pay towards any arrears you owe

## Future monthly payments

We'll pay you once a month into your or your partner's bank account. Your payment will usually arrive on the same date each month - or earlier if the date falls on a weekend or bank holiday.

The amount you get each month will depend on your circumstances. We'll

send you a new letter each month if your payment's going to be different from last month's payment.

If you don't get a letter, you should get the same amount paid into your bank account as you got the previous month.

To get what you're entitled to, tell us about any changes as soon as they happen. If we pay you too much, you'll have to pay it back.

## If you're renting

Your payment will include money towards your housing costs. You'll need to arrange to pay rent directly to your landlord yourself or your landlord won't get paid and you could lose your home.

## Budgeting

You'll have to plan your own spending over a month so that you've got enough for rent and other bills until your next payment. Some people can find this difficult at the beginning.

Watch this [short video](#) on how you can get help with budgeting. Talk to your work coach if you need more support.

For some people, waiting five weeks to get their first payment will be difficult. Support may be available, within the first three weeks, if you find yourself in this position.

## Extra support with childcare

You may be worried about paying for childcare while you work. We want to help, so we've made it quick and easy for you to claim back up to 70% of the cost of [approved childcare](#). We add this to your monthly payment.



# GETTING A PAYMENT WHEN YOU'RE WORKING

Tell us as soon as you're working. You might not need to meet your work coach as often, and you may be able to continue getting a Universal Credit payment.

## Topping up your earnings

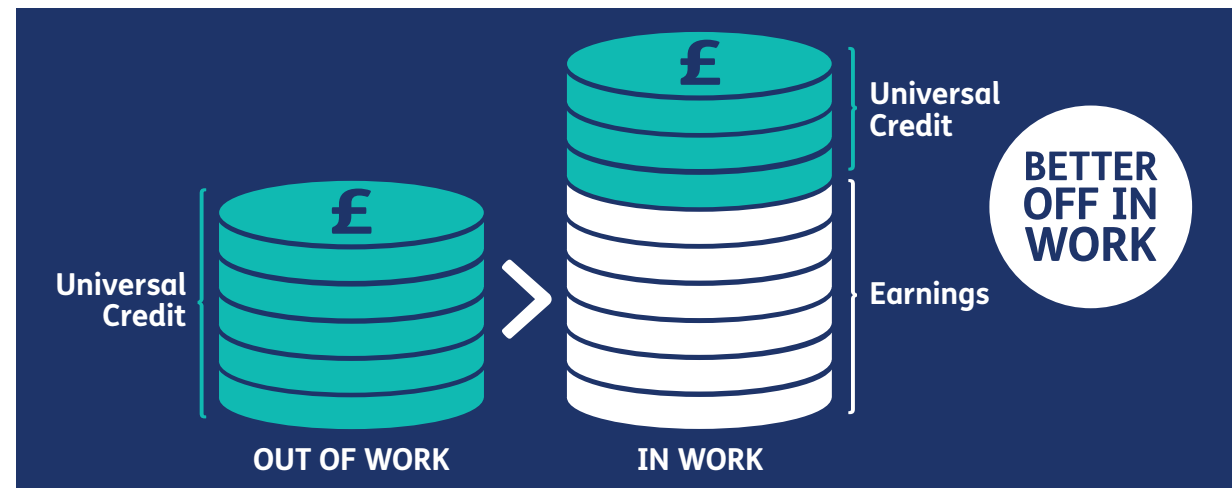
As long as you're doing all you can to earn more, we'll top up your earnings when you're on a low income - unlike with Jobseekers Allowance.

## How Universal Credit tops up earnings to help make work pay

If the amount you earn each month changes, the amount of Universal Credit you get is likely to change too. But you'll always be better off working more - so

you can apply for a wider range of jobs and get back to work sooner. You could also take on several part time jobs safe in the knowledge that you're better off.

But don't worry - unlike other changes of circumstances, you don't have to tell us how much you earn each month. We get this information automatically from what your employer's told HMRC. HMRC will also send us details of any tax refund you get if you have recently finished work.



James, aged under 25,  
is a single person and  
becomes unemployed.



He is due to pay rent  
of £369 per month.

**Universal Credit  
Payment =  
£619 per month**



James moves  
into **12 hours**  
of employment  
per week at  
the National  
Minimum Wage.

Take home pay  
= £339 per month

Universal Credit payment  
= £470 per month

**Total = £809 per month**  
James is **£190** per month  
**better off** in work.



James increases his  
hours to **20 hours**  
of employment  
per week at the National  
Minimum Wage.

Take home pay  
= £565 per month

Universal Credit payment  
= £323 per month

**Total = £888 per month**  
James is **£269** per month  
**better off** in work.

## Support when you're earning more

Once you earn enough yourself, you won't need Universal Credit payments any more. But that's not the end. With Universal Credit, it's quick and easy to restart your claim within six months if you need to. You won't have to go through the full new claim process.

So if your hours change, or if your current job comes to an end, you can quickly get Universal Credit payments again without making another new claim.

This means you can apply for a wider range of jobs than you may have considered before, including seasonal jobs.

# GETTING STARTED



## 1. Before you meet your work coach

Register with [Universal Jobmatch](#), create an up-to-date CV (using the guides for [England](#), [Scotland](#) or [Wales](#)) and set up a [personal email account](#)

## 2. Meet your work coach

Don't forget to [bring your ID](#)

## 3. Agree your Claimant Commitment

Agree what you'll do to look for work and earn more.

## 4. Look for work and find ways to earn more

Do the things you have agreed to do in your Claimant Commitment

## 5. Regular meetings

Meet your work coach regularly for support and advice.

## 6. Tell us about any changes

Tell us about any changes to your circumstances by calling **0345 600 0723** or **0845 600 0723**



# WHAT YOU NEED TO BRING TO THE MEETING

You must bring the following things to your meeting with your work coach or there may be a delay in you getting a Universal Credit payment:

## Identification

You must bring four forms of identification to the meeting with the work coach:



### One item of ID containing your photo

- your UK Passport. If you don't have one, your UK driving licence (if it has a photo).

### Two more items of official ID

- such as: birth certificate, electoral card, paper driving licence, P60, National Insurance card, vehicle registration certificate / renewal, or other document from a government department. (These are some examples, and not the full list of what you can bring).

### Proof of your address

- a recent letter from your bank, building society, council, or gas / electricity / water / telephone / mobile phone provider. It must have your name, address and be dated in the last three months.

## Other things you will need

You will also need to bring:

- **proof of your housing costs** - bring your current tenancy agreement, and a rent book or other proof of how much you pay in rent and if your rent payments are up to date
- **proof of your earnings if you are working** - bring a payslip that's less than 60 days old

Please call the Universal Credit Service Centre on **0345 600 0723** or **0845 600 0723** before you go to the meeting with the work coach if you don't have all of these things.

## What changes to your circumstances do you need to tell us about?

Tell us about any changes as soon as they happen. We want to be sure you get everything you are entitled to, and that you won't end up having to pay us back overpayments.

To tell us about any changes, please contact the Universal Credit service centre.

**Universal Credit service centre**



**0345 600 0723**

**0845 600 0723**

## Some examples of changes you need to tell us about:



finding or finishing a job



changing your address



changing your bank details



becoming too ill to work

The Universal Credit service centre is open Monday to Friday from 8am-6pm. Find out more about call charges by visiting <https://www.gov.uk/call-charges>.

Universal Credit welcome guide  
January 2015  
ISBN 978-1-78425-418-6