



Universal Credit

If you are on a low income and claiming benefits the Universal Credit (UC) is going to change the way you receive your money.

UC is a major government change which will be introduced in the Wakefield area between December 2015 and April 2016. It will be introduced across the country by 2017. With UC you will need to budget your money on a monthly basis –and CashWise is here to help.

Universal Credit will replace six working age benefits with a simple, single monthly payment similar to a monthly working wage. The six benefits being replaced are:

- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Income Support (IS)
- Child Tax Credits (CTC)
- Working Tax Credits (WTC)
- Housing Benefit (HB)

People of pension age will not be affected.

Universal Credit will be paid directly to one member of the household into a bank, Building Society or credit union account once per month.

What are the key features of Universal Credit?

- There is no limit to the number of hours that can be worked per week – Universal Credit payments will reduce gradually as earnings increase so people won't lose all their benefits at once.
- If you are required to make a claim for Universal Credit, then the first stage is to make an **online claim**. No paper form will be available.
- When you make a claim, you will be asked to input your personal details including your **National Insurance Number**.
- • Support will be in place for those who are unable to use or access the internet.
- • The second stage is to go to a **face-to-face interview** at a Jobcentre Plus



office.

- For more information on Universal Credit visit: <http://www.gov.uk/universal-credit>

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