



welcome guide



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# INTRODUCTION

Universal Credit's been set up to give you the support you need to find and progress in work. We want you to be able to benefit from all the positives that work brings.

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

- help you with your search
- find you valuable training
- give you a Universal Credit payment to support you

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

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

Why not bookmark the link and keep checking back? It's updated daily.

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 about what you've done.

As long as you do, you won't risk losing some or all of your Universal Credit payment. If this does happen, we call it being sanctioned.

# 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. You'll get to talk to them about the sort of work you can do. They'll also discuss what you can do to boost your chances of finding work and earning more.

They'll find out more about you, and together you'll create a plan of things to do, called a claimant commitment.

This will list everything you agree to do in exchange for your Universal Credit. It'll also contain a reminder of what will happen to your payment if you don't complete these actions.

## Claimant Commitment

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

Signature John J

You and your work coach will tailor the claimant commitment to you, to make sure you don't miss any job opportunities.

You'll also meet your work coach regularly to talk about what you've done and what to do next.

## 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. We won't be able to start your payment if you don't.

# YOUR UNIVERSAL CREDIT PAYMENT

Universal Credit is similar to a monthly wage – you'll be paid once a month into your bank account. If you've made a joint claim we can pay into your partner's account instead, if you prefer.

## 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 depends on things like:

- 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 about any money you've earned, based on information from your employer
- other benefit payments you've had that month
- any deductions, such as any Universal Credit we pay towards arrears you owe

## Future monthly payments

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 if your next payment will be different from your last one.

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

## If you're renting

Your payment will include money towards your housing costs. You'll need to make your own arrangements to pay rent directly to your landlord so you don't get into debt.

## 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.

For some people, waiting five weeks to get their first payment will be difficult. If you're in this position, we might be able to support you in the first three weeks.

Please talk to your work coach if you need more support.

## 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

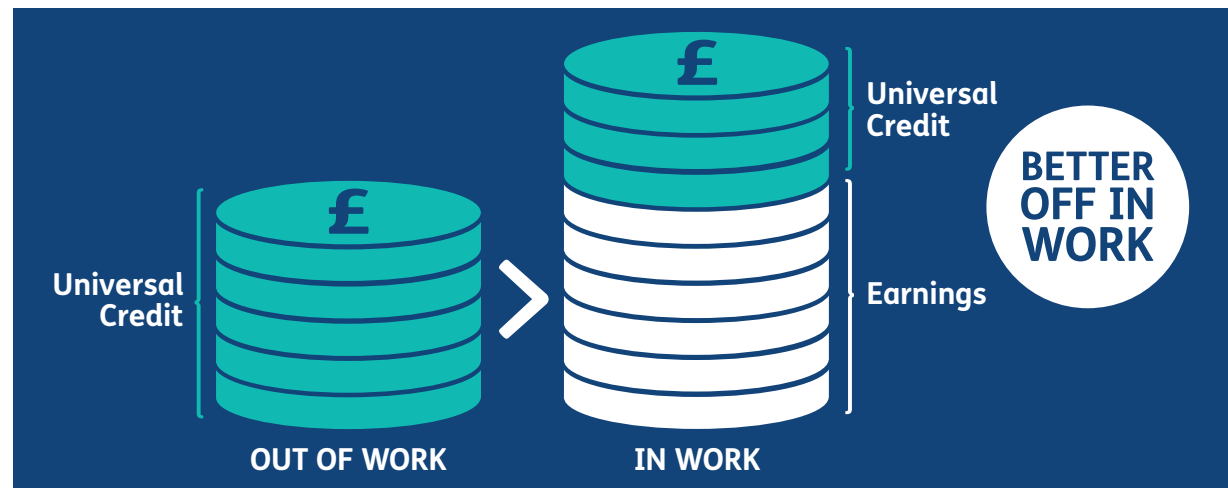
As long as you're doing all you can to earn more, we'll top up your earnings when you're on a low income. This is different from Jobseeker's Allowance.

## 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 (unless you're self-employed). 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 single. He becomes unemployed.



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

**Universal Credit payment = £621 per month**



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

Take home pay = £339 per month  
Universal Credit payment = £473 per month

**Total = £812 per month**  
James is **£191** per month **better off** in work.



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

Take home pay = £565 per month  
Universal Credit payment = £326 per month

**Total = £891 per month**  
James is **£270** 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 our support doesn't have to stop there. If you need to come back to Universal Credit within six months of your claim ending, we'll make this easy for you.

So if your hours change, or your current job ends, you can quickly get Universal Credit payments again.

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 guides for [England](#), [Scotland](#) or [Wales](#)) and [set up a personal email account](#)

## 2. Meet your work coach

Go to the meeting we've arranged for you – don't forget to bring your ID. Call us if there's an unavoidable reason why you can't make it

## 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've agreed to do in your claimant commitment

## 5. Go to 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**

# CONTACTING US





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

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

You don't need to tell us about changes to your income, unless you're self-employed.

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

## 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 or come to meetings

The Universal Credit service centre is open Monday to Friday, 8am to 6pm. Find out more about call charges by visiting [www.gov.uk/call-charges](http://www.gov.uk/call-charges)

**Universal Credit service centre**

 **0345 600 0723**  
**0845 600 0723**

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