

## Things to do before you claim UC

Even if you don't have to claim UC yet, [taking these steps now](#) will make things easier if you have to later:

- **Open a bank or building society account.**

Most banks offer a basic bank account without an overdraft even if you have a bad credit record. You may have problems making a UC claim if you do not have a bank account. You need to enter a bank account number as part of making a claim online.

- **Learn to use a computer.**

There are lots of places which offer basic free computer classes, including some online. Ask at your local library.

- **Set up an email address.**

You must have an email address to make a Universal Credit claim. Use a sensible name, not a silly nickname as you might also use it when looking for work.

- **Sort out regular internet access.**

This might be at home, at a local library, the Jobcentre itself or a local community centre. You can use a smartphone or tablet to claim or check your UC account. It is best not to use unsecure Wi-Fi in coffee shops or other businesses to manage your UC account.

- **Verify your identity.**

You have to prove your identity with documents like a passport, photo driving licence, bank details or utility bills.

You could try to do this online using the [Gov.UK Verify](#) service, although you can also do this face-to-face at your local Jobcentre.

- **Choose a username and password.**

Do not pick something others can guess but do choose something you can remember easily. Use a combination of [letters](#), [numbers](#) and [symbols](#) to make it harder to guess. Do not use the same user name or password you use for another website.

If you need practical support to get online, set up your account and claim UC for the first time, call our **Help to Claim** service on **0800 144 8 444**



For more information go to [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) or contact our **Citizens Advice Helpline: 0800 144 8848**



**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 [www.snsCab.org.uk/about-us/potteries-gold](http://www.snsCab.org.uk/about-us/potteries-gold)  
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# PotteriesGold

## Get ready for Universal Credit

### Means- tested Benefits No. 2



## Universal Credit is...

The means-tested benefit replacing:

- Income Support
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance
- Child Tax Credit
- Working Tax Credit
- Working-age Housing Benefit

The DWP call these **Legacy Benefits**. You cannot make new claims for these benefits.

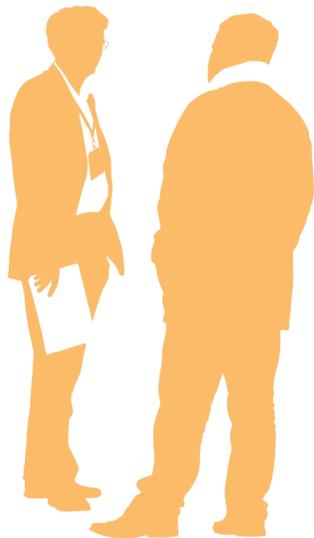
## Do I have to claim UC?

You claim Universal Credit if you or your partner are **working age** and are making a **new claim for means-tested benefits**.

This might be because you have no other money to live on, or because you need to top up other benefits, pensions or wages.

If you already get one of the legacy benefits, you can stay on it for now, if you still meet the rules for that benefit.

If your circumstances change, or the Government starts swapping people onto UC, you may have to change to this benefit, so now is a good time to find out more.



## Should I swap to UC?

If you have a **change of circumstances** that means you don't qualify for your old benefit any more, you could have to claim UC.

### Example:

Ali was claiming **income-based JSA**, but has become a full-time carer for his father. Instead of claiming **Income Support**, he must now make a **new claim for UC**.

His **Housing Benefit** and **Child Tax Credit** will stop too. His UC will include money for his **partner**, his **children** and his **rent**.

You can also decide to **switch to UC voluntarily**, without a change in your circumstances, if you are sure you will be better off on that benefit.

**If you get "legacy" means-tested benefits, always get advice before you claim UC, as you cannot swap back if you are worse off - or get nothing at all!**

If you are swapping from **Tax Credits** or **Housing Benefit** to UC, you may have to meet different conditions to get your benefit, such as **looking for a job** or working extra hours if you are fit for work.

Look out for our leaflets on which **changes to your family's circumstances** mean claiming UC, which **changes to your health** mean changing benefit and when your family could be **better off on UC**.

## What do I need to claim UC?

To make your claim you will need:

- Your mobile or landline **phone numbers** and an **email address**.
- Your **bank or building society** account details.
- 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 capital** you have.
- Details of any **benefits or pensions** you get.
- Details of **any other income** you have.
- Details of **how much you earn** or will earn next month.
- If you are **unable to work** due to sickness or disability, you will need your **fit note**.
- Names, birth dates and, if possible, child benefit numbers for any **children you want to claim for**.
- Details of **anyone who lives with you** but you do not claim for, including their dates of birth and any benefits they get.

If you have a **partner**, they need to set up **their own UC account**, then use a **linking code** from the DWP to join your claim.

