

Universal Credit

1. What Universal Credit is

Universal Credit is a payment to help with your living costs. It's paid monthly - or [twice a month for some people in Scotland \(/universal-credit/how-youre-paid\)](/universal-credit/how-youre-paid).

You may be able to get it if you're on a low income, out of work or you cannot work.

This guide is also available [in Welsh \(Cymraeg\) \(/credyd-cynhwysol\)](/credyd-cynhwysol) and in an [easy read format \(/government/publications/easy-read-universal-credit\)](/government/publications/easy-read-universal-credit).

If you live in Northern Ireland, go to [Universal Credit in Northern Ireland \(https://www.nidirect.gov.uk/universal-credit\)](https://www.nidirect.gov.uk/universal-credit).

Sign in

[Sign in to your Universal Credit account \(/sign-in-universal-credit\)](/sign-in-universal-credit) if you already have one.

If you already get other benefits

Universal Credit is replacing the following benefits and tax credits:

- Child Tax Credit
- Housing Benefit
- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Working Tax Credit

If you're getting any of these benefits or tax credits, you do not need to do anything unless either:

- your circumstances change

- you get a letter called a 'Migration Notice' telling you that you must claim Universal Credit

If you get a Migration Notice, you must [move to Universal Credit \(/guidance/tax-credits-and-some-benefits-are-ending-move-to-universal-credit\)](/guidance/tax-credits-and-some-benefits-are-ending-move-to-universal-credit) within 3 months to keep getting financial support.

You'll stop getting these benefits and tax credits when you or your partner claim Universal Credit. If you or your partner gets Pension Credit, this will also stop if one of you claims Universal Credit.

You'll continue getting any other benefits you already receive, such as Personal Independence Payment (PIP) or Carer's Allowance.

You can read more about [how tax credits and Universal Credit affect each other \(/how-tax-credits-affect-other-benefits\)](/how-tax-credits-affect-other-benefits).

If you get [certain other benefits at the same time as Universal Credit \(/universal-credit/what-youll-get\)](/universal-credit/what-youll-get), the amount of Universal Credit you receive will be reduced.

2. Eligibility

You may be able to get Universal Credit if you're on a low income or need help with your living costs. You could be:

- out of work
- working (including self-employed or part time)
- unable to work, for example because of a health condition

To claim you must:

- live in the UK
- be aged 18 or over (there are some exceptions if you're 16 to 17)
- be under [State Pension age \(/state-pension-age\)](/state-pension-age)
- have £16,000 or less in [money, savings and investments \(/guidance/universal-credit-money-savings-and-investments\)](/guidance/universal-credit-money-savings-and-investments)

There are different eligibility rules if you've received a [Migration Notice letter telling you to claim Universal Credit \(/guidance/tax-credits-and-some-benefits-are-ending-move-to-universal-credit\)](/guidance/tax-credits-and-some-benefits-are-ending-move-to-universal-credit).

You can [use a benefits calculator \(/benefits-calculators\)](/benefits-calculators) to check what benefits you could get.

If you're an EU, EEA or Swiss citizen

You and your family might also need settled or pre-settled status under the EU Settlement Scheme to get Universal Credit. [Check if you can still apply to the EU Settlement Scheme \(/settled-status-eu-citizens-families/eligibility\)](/settled-status-eu-citizens-families/eligibility).

If you live with your partner

You will both need to claim for Universal Credit. You must make a joint claim for your household, even if your partner is not eligible. How much you can get will depend on your partner's income and savings, as well as your own.

If one of you has reached State Pension age

If only one of you has reached [State Pension age \(/calculate-state-pension\)](/calculate-state-pension), you and your partner can still claim Universal Credit as a couple. Your Universal Credit claim will stop when you both reach State Pension age.

If you're getting Pension Credit, it will stop if you or your partner make a claim for Universal Credit. You'll usually be better off staying on Pension Credit. You can check using a [benefits calculator \(/benefits-calculators\)](/benefits-calculators).

If you're studying or in training

You can make a claim for Universal Credit if you're in full-time education and any of the following apply:

- you live with your partner and they're eligible for Universal Credit
- you're responsible for a child, either as a single person or as a couple
- you've reached [State Pension age \(/state-pension-age\)](/state-pension-age) and live with a partner who is below State Pension age
- you've received a [Migration Notice letter telling you to move to Universal Credit \(/guidance/tax-credits-and-some-benefits-are-ending-move-to-universal-credit\)](/guidance/tax-credits-and-some-benefits-are-ending-move-to-universal-credit)

You can also claim Universal Credit if you're 21 or under, studying any qualification up to A level or equivalent and do not have parental support.

You may be able to claim if you are studying part-time or doing a course for which no student loan or finance is available.

Check the [guidance about claiming Universal Credit as a student \(/guidance/universal-credit-and-students#studying-full-time\)](/guidance/universal-credit-and-students#studying-full-time).

Students with disabilities or health conditions

You can claim Universal Credit if you're in full-time education, and have been assessed as having limited capability for work by a Work Capability Assessment before starting your course. You must also be entitled to any of the following:

- Personal Independence Payment (PIP)
- Disability Living Allowance (DLA)
- Child Disability Payment (CDP) in Scotland
- Attendance Allowance
- Armed Forces Independence Payment
- Adult Disability Payment (ADP) in Scotland
- Pension Age Disability Payment (PADP) in Scotland

Claiming if you're 16 or 17

You can make a claim for Universal Credit if any of the following apply:

- you have a health condition or disability and have medical evidence for it, such as a fit note
- you're caring for someone who gets a health or disability-related benefit
- you're responsible for a child
- you live with your partner, have responsibility for a child and your partner is eligible for Universal Credit
- you're pregnant and expecting your baby in the next 11 weeks
- you've had a baby in the last 15 weeks
- you do not have parental support, for example you do not live with your parents and are not under local authority care

If you have a disability or health condition

If you have [a health condition that affects your ability to work \(/health-conditions-disability-universal-credit\)](/health-conditions-disability-universal-credit) you might get extra money for Universal Credit.

3. What you'll get

Universal Credit is [paid monthly \(/universal-credit/how-youre-paid\)](/universal-credit/how-youre-paid). How much you get depends on:

- your standard allowance
- any extra amounts that apply to you
- any money taken off your payment
- if you're working, [how much you earn \(/universal-credit/how-your-wages-affect-your-payments\)](/universal-credit/how-your-wages-affect-your-payments)

See how much you could get by using a [benefits calculator \(/benefits-calculators\)](#).

Standard allowance

You'll get one standard allowance for your household.

How much you'll get	Monthly standard allowance
If you're single and under 25	£311.68
If you're single and 25 or over	£393.45
If you live with your partner and you're both under 25	£489.23 (for you both)
If you live with your partner and either of you are 25 or over	£617.60 (for you both)

Extra amounts

You may get more money on top of your standard allowance if you're eligible.

If you have children

You could get an extra amount for your children if they live with you. You would get the extra amount until the 31 August after their:

- 16th birthday
- 19th birthday, if they're in eligible education or training – for example, they're studying for GCSEs, A levels, BTECs, Scottish Highers and SVQs or NVQs up to level 3

You'll only get an extra amount for your first and second child. You will not get an extra amount for any more children unless:

- your children were born before 6 April 2017
- you were already claiming for 3 or more children before 6 April 2017
- other [exceptions apply \(/guidance/universal-credit-and-families-with-more-than-2-children-information-for-claimants\)](#)

If your child has a disability

You might get an extra monthly amount if any of your children are disabled. You'll get this extra amount no matter how many children you have.

You'll get:

- £156.11 if you get the lower rate
- £487.58 if you get the higher rate

The amount you get depends on the [benefits your child receives and whether they have specific disabilities \(/government/publications/universal-credit-and-your-family-quick-guide/universal-credit-further-information-for-families#support-for-disabled-children\)](https://www.gov.uk/government/publications/universal-credit-and-your-family-quick-guide/universal-credit-further-information-for-families#support-for-disabled-children).

Childcare costs

You can claim back up to 85% of your childcare costs if you're working. If you live with your partner both of you need to be working, unless one of you is unable to work due to a disability or health condition.

The childcare needs to be from a registered provider. You can get help paying for childcare including nurseries, childminders, breakfast clubs, after school care and holiday clubs.

The most you can get each month is:

- £1,014.63 for one child
- £1,739.37 for 2 or more children

You need to pay your childcare costs up front and claim the money back as part of your payment. You can get support to help you pay your childcare costs up front. Talk to your work coach after you've made your claim.

Read more about [childcare costs and Universal Credit \(/guidance/universal-credit-childcare-costs\)](https://www.gov.uk/guidance/universal-credit-childcare-costs).

If you have a disability or health condition

How much you'll get	Extra monthly amount
If you have limited capability for work and work-related activity	£416.19
If you have limited capability for work and you started your health-related Universal Credit or Employment and Support	£156.11

How much you'll get

Extra monthly amount

Allowance (ESA) claim before 3 April 2017

If you live with your partner and you both have limited capability for work and work-related activity, you'll only get one extra monthly amount.

If you get the severe disability premium and you're moving to Universal Credit, you might also be entitled to a 'transitional protection' payment.

Read more about [health conditions, disability and Universal Credit \(/health-conditions-disability-universal-credit\)](/health-conditions-disability-universal-credit).

If you care for someone who gets a health or disability-related benefit

You could get an extra amount if you care for someone who gets one of the following benefits:

- [Adult Disability Payment – standard or enhanced award \(https://www.mygov.scot/adult-disability-payment\)](https://www.mygov.scot/adult-disability-payment)
- [Armed Forces Independence Payment \(/claim-for-injury-received-while-serving/armed-forces-independence-payment-afip\)](/claim-for-injury-received-while-serving/armed-forces-independence-payment-afip)
- [Attendance Allowance \(/attendance-allowance\)](/attendance-allowance)
- [Child Disability Payment – middle or highest care award \(https://www.mygov.scot/child-disability-payment\)](https://www.mygov.scot/child-disability-payment)
- [Constant Attendance Allowance \(/constant-attendance-allowance/what-youll-get\)](/constant-attendance-allowance/what-youll-get) - full day rate, intermediate rate or exceptional rate with Industrial Injuries Disablement Benefit
- [Constant Attendance Allowance \(/constant-attendance-allowance/what-youll-get\)](/constant-attendance-allowance/what-youll-get) - full day rate with a War Disablement Pension
- [Disability Living Allowance – middle or highest care rate \(/dla-disability-living-allowance-benefit/DLA-rates\)](/dla-disability-living-allowance-benefit/DLA-rates)
- [Personal Independence Payment – either rate of the daily living part \(/pip/how-much-youll-get\)](/pip/how-much-youll-get)

You need to provide care for them for at least 35 hours a week.

You'll get an extra monthly amount of £198.31.

This is on top of any extra amount you get if you have a disabled child.

Housing costs

You could get money to help pay your [housing costs \(/housing-and-universal-credit/\)](/housing-and-universal-credit/). The payment can cover rent and some service charges.

If you're a homeowner, you might be able to get a [loan to help with interest payments \(/housing-and-universal-credit/property-you-own/\)](/housing-and-universal-credit/property-you-own/) on your mortgage.

Money taken off your payment

Your payments might be reduced if any of the following apply:

- you are paying back an advance on a Universal Credit payment
- you would get above the [amount limited by the benefit cap \(/benefit-cap/benefit-cap-amounts/\)](/benefit-cap/benefit-cap-amounts/)
- you've been overpaid benefits in the past
- you owe money for Council Tax, court fines, electricity, gas, water or Child Maintenance
- you pay your gas or electricity bill directly from your Universal Credit payment
- you have a [paid job \(/universal-credit/how-your-wages-affect-your-payments/\)](/universal-credit/how-your-wages-affect-your-payments/)
- you have other income – for example, money from pensions or certain other benefits
- you have more than £6,000 in [money, savings and investments \(/guidance/universal-credit-money-savings-and-investments/\)](/guidance/universal-credit-money-savings-and-investments/)

If you have over £6,000 in money, savings and investments, your payment will be reduced by £4.35 for every £250 you have between £6,000 and £16,000. Another £4.35 is taken off for any remaining amount that is not a complete £250.

Find out more about [money taken off your Universal Credit payment \(/guidance/find-out-about-money-taken-off-your-universal-credit-payment/\)](/guidance/find-out-about-money-taken-off-your-universal-credit-payment/).

Benefits that affect how much Universal Credit you get

You can get Universal Credit at the same time as other benefits. Your Universal Credit payment will be reduced by an amount equal to the other benefit's payment. This applies when you get Universal Credit and any of the following benefits:

- Armed Forces Pensions
- Carer's Allowance
- Carer Support Payment (Scotland)
- Incapacity Benefit

- Industrial Injuries Disablement Benefit (excluding any increases where constant attendance is needed and for exceptionally severe disablement)
- Maternity Allowance
- New Style Employment and Support Allowance
- New Style Jobseeker's Allowance
- Severe Disablement Allowance
- State Pension
- Widowed Mother's Allowance
- Widowed Parent's Allowance

Moving to Universal Credit from other benefits

If you've applied for Universal Credit, you'll keep getting your current benefit paid for 2 more weeks. You must still be eligible for your current benefit.

This only applies if you're getting:

- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Income Support
- Housing Benefit

You will not need to pay back the extra payments and they will not affect the Universal Credit you might get.

If you've received a Migration Notice letter telling you to claim Universal Credit, you might also get a ['transitional protection' payment](https://www.gov.uk/guidance/tax-credits-and-some-benefits-are-ending-move-to-universal-credit) ([/guidance/tax-credits-and-some-benefits-are-ending-move-to-universal-credit](https://www.gov.uk/guidance/tax-credits-and-some-benefits-are-ending-move-to-universal-credit)).

Other support you could get

If you receive Universal Credit you may also be able to get [other financial support](https://www.gov.uk/universal-credit/other-financial-support) ([/universal-credit/other-financial-support](https://www.gov.uk/universal-credit/other-financial-support)) depending on your circumstances.

If your Universal Credit claim is reviewed

Your claim might be reviewed to make sure you're getting the right payment and support. Find out more about [Universal Credit reviews](https://www.gov.uk/universal-credit-reviews) ([/universal-credit-reviews](https://www.gov.uk/universal-credit-reviews)).

4. How your wages affect your payments

If you or your partner are working, how much Universal Credit you get will depend on how much you earn. There's no limit to how many hours you can work and still get Universal Credit.

If your wages go up, your Universal Credit payment will reduce. If you stop working or your wages go down, your payment will increase.

There are different rules [if you're self-employed \(/self-employment-and-universal-credit\)](/self-employment-and-universal-credit).

For every £1 you earn from working, your Universal Credit payment goes down by 55p. Your income will be your wages plus your new Universal Credit payment.

Use a [benefits calculator \(/benefits-calculators\)](/benefits-calculators) to see how your Universal Credit changes if your wages go up.

Most employers will report your wages for you. You will normally only need to report monthly earnings if you're self-employed.

If you have a disability, health condition or have children

You can earn a certain amount before your Universal Credit starts to be reduced if you or your partner are either:

- responsible for a child or young person
- living with a [disability or health condition \(/health-conditions-disability-universal-credit\)](/health-conditions-disability-universal-credit) that affects your ability to work

This amount is called a 'work allowance'. How much you can earn before your Universal Credit payment is reduced depends on whether you get housing costs.

If you get help with housing costs, your payment will start to reduce when your monthly wages reach £404.

If you do not get help with housing costs, your payment will start to reduce when your monthly wages reach £673.

How often and how much you're paid

The amount of Universal Credit you get is calculated each month. This is called your '[monthly assessment period \(/universal-credit/how-youre-paid\)](/universal-credit/how-youre-paid)'.

Your Universal Credit amount should stay the same if your:

- employer pays you the same amount each month
- employer pays you on the same date
- personal circumstances do not change

Your Universal Credit amount will be affected if you:

- do not get paid during a monthly assessment period
- get paid more than once in a monthly assessment period
- earn a different amount in each monthly assessment period

You can check how much Universal Credit you'll be paid by signing in to your online account.

Read more about [Universal Credit and earnings \(/guidance/universal-credit-and-earnings\)](/guidance/universal-credit-and-earnings).

If your Universal Credit payment stops because your wages increased

As you or your partner's wages increase, your Universal Credit payments will reduce until you're earning enough to no longer get Universal Credit. Your payments will then be stopped. You'll be told when this happens.

If your wages decrease after this, you could become eligible for Universal Credit again.

If it's been 6 months or less since your last Universal Credit payment, you'll automatically start getting payments again. If it's been more than 6 months, you'll need to reapply for Universal Credit.

5. How you're paid

Universal Credit is paid once a month, usually into your bank, building society or credit union account.

Your payment can include [money for your rent \(https://www.gov.uk/housing-and-universal-credit\)](https://www.gov.uk/housing-and-universal-credit) or other housing costs. You'll usually need to pay this to your landlord.

If you're not able to open a bank, building society or credit union account, [call the Universal Credit helpline \(/universal-credit/contact-universal-credit\)](/universal-credit/contact-universal-credit) to arrange a different way of getting paid.

Find out how you'll be paid if [you're in Northern Ireland \(https://www.nidirect.gov.uk/articles/how-and-when-you-get-paid-universal-credit\)](https://www.nidirect.gov.uk/articles/how-and-when-you-get-paid-universal-credit)



[credit](#)).

Your first payment

It usually takes around 5 weeks to get your first payment. If you need money while you wait for your first payment, you can [apply for an advance \(/universal-credit/get-an-advance-first-payment\)](/universal-credit/get-an-advance-first-payment).

Your monthly assessment periods

Universal Credit is [calculated based on your circumstances \(/universal-credit/what-youll-get\)](/universal-credit/what-youll-get) each month. These are called your 'assessment periods'. You'll usually get your Universal Credit payment 7 days after each monthly assessment period ends.

[Changes in your circumstances \(/universal-credit/changes-of-circumstances\)](/universal-credit/changes-of-circumstances) can affect how much you're paid for your assessment period. You should report a change of circumstances to get the correct payment.

Your first assessment period starts the day you make a claim.

Example



Sam makes a new Universal Credit claim on 10 September.

Sam's first assessment period runs for one month to 9 October, with a new assessment period beginning on 10 October.

They get paid on 17 October and then on the 17th of each month after that.

Payment dates

After the first payment, you'll be paid on the same date of every month.

If your payment date is on a weekend or a bank holiday, you'll be paid on the working day before.

You can see your monthly statement in your online account. This tells you how much Universal Credit you're going to get.

If you live in Scotland

You can get paid once or twice a month.

If you're making a new claim, you'll get a notification about how often you want to be paid. You get this after your first payment.

If you're already getting Universal Credit and have not had a notification, you can ask your work coach if you can be paid twice a month.

When you're paid twice a month your first payment will be for a full month. You'll get the first half of your second month's payment a month after this. The second half will be paid 15 days later. This means there will be about a month and a half between your first payment and the full amount for your second month.

After this, you'll be paid twice a month.

Example

You get your first payment on 14 December. This payment is for a full month.

If you're paid twice a month, you get half of your second payment on 14 January and the other half on 29 January.

You get paid on the 14th and 29th of each month after that.

If you live with a partner

If you both claim Universal Credit, you'll get one payment each month for your household.

If you live in Scotland and you've chosen to be paid twice monthly, you'll receive 2 payments each month for your household.

[Call the Universal Credit helpline \(/universal-credit/contact-universal-credit\)](/universal-credit/contact-universal-credit) if you're worried about getting access to this money.

Ask to change how you're paid

You can ask to have your Universal Credit paid differently if you need help managing a single monthly payment. This is called an [Alternative Payment Arrangement \(APA\) \(/government/publications/universal-credit-alternative-payment-arrangements\)](/government/publications/universal-credit-alternative-payment-arrangements). Having an APA could mean:

- your rent is paid directly to your landlord
- you receive payments twice a month instead of once a month
- you arrange to get a separate payment from your partner

You should contact Universal Credit after you've made a claim to ask for an APA. They'll decide whether you should have an APA based on your circumstances.

You're more likely to get an APA if you have things like:

- unpaid rent (also known as being in 'rent arrears')
- addiction problems
- mental health issues
- learning difficulties
- experience of homelessness
- experience of domestic abuse

6. How to claim

You can apply for Universal Credit online.

You need to create an account to make a claim. You must complete your claim within 28 days of creating your account or you will have to start again. Your claim starts on the date you submit it in your account.

If you live with your partner, you will both need to create accounts. You'll link them together when you claim. You cannot claim by yourself.

If you cannot claim online, you can claim by phone through the Universal Credit helpline.

Check if you're better off on Universal Credit before you apply

If you already get benefits or tax credits, you should work out if you'll be better off before you or your partner claim Universal Credit.

If you apply for Universal Credit those benefits might end and you will not be able to apply for them again, even if your application is not approved.

To check if you're better off, you can:

- use a [benefits calculator \(/benefits-calculators\)](/benefits-calculators)
- contact [the Citizens Advice Help to Claim service \(https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/help-to-claim/\)](https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/help-to-claim/)
- ask a [local benefits adviser \(https://advice.local.uk/find-an-adviser\)](https://advice.local.uk/find-an-adviser)

What you need to apply

To apply online you'll need:

- your bank, building society or credit union account details
- an email address
- access to a phone

If you do not have these, you can call the Universal Credit helpline or go to a jobcentre. You can also get support from the Citizens Advice Help to Claim service.

You'll also have to prove your identity. You'll need some identity documents for this, for example your:

- driving licence
- passport
- debit or credit card
- payslip or P60

To complete your claim you will need to provide information about:

- [your housing \(/housing-and-universal-credit\)](/housing-and-universal-credit), for example how much rent you pay
- your earnings, for example payslips
- your [National Insurance number \(/national-insurance/your-national-insurance-number\)](/national-insurance/your-national-insurance-number), if you have one
- other benefits you get
- any disability or health condition that affects your work
- how much you pay for childcare if you want help with childcare costs
- your [savings and any investments \(/guidance/universal-credit-money-savings-and-investments\)](/guidance/universal-credit-money-savings-and-investments), like shares or a property that you rent out

You might need an appointment with the Universal Credit team if:

- they need more information
- you cannot verify your identity online

You'll be told if this appointment will be in a jobcentre or on the phone.

You will have to go to a meeting to agree the activities in [your claimant commitment \(/universal-credit/your-claimant-commitment\)](/universal-credit/your-claimant-commitment) before you can get your first payment.

Apply for Universal Credit online

Apply now

Help with your claim

There are 2 ways to get help with your Universal Credit claim. You can either call the Universal Credit helpline or use the Help to claim service.

Calls to the Universal Credit helpline are free.

Universal Credit helpline

Universal Credit helpline

Telephone: 0800 328 5644

Welsh language: 0800 328 1744

[Relay UK \(https://www.relayuk.bt.com\)](https://www.relayuk.bt.com) (if you cannot hear or speak on the phone): 18001 then 0800 328 5644

British Sign Language (BSL) [video relay service \(https://connect.interpreterslive.co.uk/vrs?ilc=DWP\)](https://connect.interpreterslive.co.uk/vrs?ilc=DWP) if you're on a computer - find out how to [use the service on mobile or tablet \(https://www.youtube.com/watch?v=oELNMfAvDxw\)](https://www.youtube.com/watch?v=oELNMfAvDxw)

Textphone: 0800 328 1344

Monday to Friday, 8am to 6pm

[Find out about call charges \(/call-charges\)](/call-charges)

Help to Claim

You can get free support from trained advisers to make a Universal Credit claim. They can help you with things like online applications or preparing for your first jobcentre appointment.

The Help to Claim service is provided by Citizens Advice and is confidential. They will not share your personal information unless you agree.

- [Get Help to Claim if you live in England or Wales \(https://www.citizensadvice.org.uk/helptoclaim\)](https://www.citizensadvice.org.uk/helptoclaim)
- [Get Help to Claim if you live in Scotland \(https://www.cas.org.uk/helptoclaim\)](https://www.cas.org.uk/helptoclaim)

If you've claimed Universal Credit before

[Sign in to your account \(/sign-in-universal-credit\)](/sign-in-universal-credit) to start a new claim.

If you could not make a claim

If you or your partner were delayed in making a claim through no fault of your own, you can backdate your claim by up to one month in certain circumstances.

You may be able to backdate your claim if:

- [you have a disability \(/definition-of-disability-under-equality-act-2010\)](#)
- you've had health problems that stopped you from claiming earlier
- the online service was not working and you claimed as soon as it was working again
- you were getting a different benefit before and you were not told it was going to stop
- you started a claim with a partner, but they did not complete their claim and now you're claiming as a single person

You can request to backdate your claim in your [Universal Credit account \(/sign-in-universal-credit\)](#), call the Universal Credit helpline or speak to your work coach.

You may be asked to provide evidence.

If you disagree with a decision

You can [challenge a decision \(/mandatory-reconsideration\)](#) about your claim. This is called asking for mandatory reconsideration.

7. Get an advance on your first payment

If you need help to pay your bills or cover other costs while you wait for your first Universal Credit payment, you can apply to get an advance.

The most you can get as an advance is the amount of your first estimated payment.

How to apply

You can apply for an advance payment in your [online account \(/sign-in-universal-credit\)](#) or through your Jobcentre Plus work coach.

You'll need to:

- explain why you need an advance
- verify your identity (you'll do this when you apply online or on the phone with a work coach)
- provide bank account details for the advance (talk to your work coach if you cannot open an account)

You'll usually find out the same day if you can get an advance.

If you need help

[Call the Universal Credit helpline \(/universal-credit/contact-universal-credit\)](/universal-credit/contact-universal-credit) if you need help applying for an advance payment.

How you pay back your advance

You must usually pay back the advance within 24 months. You start paying it back out of your first payment.

Example

Your first estimated payment is £344 and you get £344 as an advance.

You pay back your advance over 24 months, which is £14.33 per month. You'll get £329.67 on your first payment date - this is your first payment minus the bit you're repaying (£344 minus £14.33).

Read more about [getting a Universal Credit advance \(/guidance/universal-credit-advances\)](/guidance/universal-credit-advances).

8. Your claimant commitment

To get Universal Credit payments, you'll need to accept an agreement called a 'claimant commitment'.

This is a record of what you agree to do to:

- prepare for and look for work
- increase your earnings, if you are already working.

If you live with your partner, you both have to claim Universal Credit. You'll each have your own claimant commitment.

You must do everything you agree to in your commitment or your payment could be reduced or stopped. This is called a sanction.

If a medical professional has said you might have 12 months or less to live, you will not need a claimant commitment and you will not get a sanction.

Agreeing your commitments

You will have a meeting to discuss your claimant commitment, usually at the jobcentre. In this meeting you'll discuss your circumstances and talk about anything that could make it hard for you to do what's in your commitment. For example, if you have a mental health condition, or if you care for someone.

You must accept your claimant commitment in your online account or your Universal Credit claim will be stopped.

Your claimant commitment is reviewed regularly and will change if your circumstances change. For example, if you get ill, your partner starts a job or you have a child.

If you need to look for work

You might need to look for a job. If you have a job, you might need to look for a better paid job or try to work more hours.

What you need to do depends on if you:

- have a health condition or are disabled
- care for someone
- have a child under 13
- earn above a certain amount (the '[administrative earnings threshold](https://www.gov.uk/guidance/universal-credit-and-earnings#earnings-and-your-responsibilities)' ([\(/guidance/universal-credit-and-earnings#earnings-and-your-responsibilities\)](https://www.gov.uk/guidance/universal-credit-and-earnings#earnings-and-your-responsibilities)))

If you're not able to work now but you will be able to in the future, you might need to prepare for work. This could include things like writing a CV or attending a training course.

Your work coach

If you need to look for work, you will get help from a 'work coach'. Your work coach can help with things like applying for jobs, accessing training or looking for work in your area.

Attending appointments

You may need to attend regular appointments. These are usually in the jobcentre, but could also be by phone.

If you miss an appointment, you'll need to provide a good reason for not attending. If your reason is not accepted, you could get a sanction and your Universal Credit payment will be reduced.

Managing your claim online

You will have to manage your claim in your online account. You might have to reply to messages, record your childcare costs, or tell us what you've done to look for work.

You'll get a text or email when you need to do something in your online account.

You will also have to [report changes in your circumstances \(/universal-credit/changes-of-circumstances\)](/universal-credit/changes-of-circumstances).

Get help and support

You should [contact the Universal Credit helpline \(/universal-credit/contact-universal-credit\)](/universal-credit/contact-universal-credit) for support straight away if you:

- are unable to manage your claim online and need to claim by phone
- cannot do the things you've agreed to in your claimant commitment
- are unable to respond to a message or do something you're asked to in your online account
- will miss an appointment

You may be able to get a short pause or change to your claimant commitment in an emergency. For example, if you have a death in the family or are at risk of homelessness.

Help if your payment is stopped or reduced

If you do not do what is in your claimant commitment, you could get a sanction.

If you cannot pay for your rent, heating, food or hygiene needs because you got a sanction, you can [ask Universal Credit for a hardship payment \(/guidance/universal-credit-recoverable-hardship-payments-rhps\)](/guidance/universal-credit-recoverable-hardship-payments-rhps).

9. Report a change of circumstances

You need to report changes to your circumstances so you keep getting the right amount each month.

You need to report changes as soon as they happen. Any delay may mean you receive too much money and will have to make a repayment.

Changes in your circumstances can affect how much you're paid for your whole assessment period - not just from the date you report them.

Changes can include:

- finding or finishing a job
- having a child
- moving in with your partner
- starting to care for a child or disabled person
- your child stopping or restarting education or training, if they're aged 16 to 19
- changing your mobile number or email address
- moving to a new address
- going outside Great Britain for any length of time, if you live there
- going outside Northern Ireland for any length of time, if you live there
- changing your bank details
- your rent going up or down
- changes to your health condition
- becoming too ill to work or meet your work coach
- changes to your earnings (only if you're self-employed)
- changes to your [savings, investments and how much money you have](/guidance/universal-credit-money-savings-and-investments)
- changes to your immigration status, if you're not a British citizen

You could be taken to court or have to pay a penalty if you give wrong information or do not report a change in your circumstances.

How to report

You can report a change of circumstances by [signing in to your Universal Credit account \(/sign-in-universal-credit\)](/sign-in-universal-credit).

If you get a job or increase the hours you work

Use a [benefits calculator \(/benefits-calculators\)](/benefits-calculators) or speak with your work coach to find out how getting a job or an increase in your earnings might affect your Universal Credit claim.

Most employers will report your earnings for you. You will normally only need to report monthly earnings if you are self-employed.

If you've been paid too much

You may have to repay the money if you:

- did not report a change straight away
- gave wrong information
- were overpaid by mistake

Find out how to [repay the money you owe from benefit overpayment \(/benefit-overpayments\)](#).

If you're nearing the end of life

You may get extra money if you're nearing the end of life because of an illness. You may also be able to [get other benefits \(/benefits-end-of-life\)](#).

If you've been told you might have more than 12 months to live

You'll need to report this in the same way as any other change of circumstance.

If you've been told you might have 12 months or less to live

Report the change online through your [Universal Credit account \(/sign-in-universal-credit\)](#). You'll be contacted about what to do next.

You can also get someone else to report the change for you. They should ask a doctor or medical professional to fill in form SR1.

The doctor will have the form already. Either the doctor or your representative can send it to:

Freepost
Department for Work and Pensions
Universal Credit Full Service

If you've already sent form SR1 for another benefit, for example Employment and Support Allowance, you do not need to send it again.

You will not need to have a Work Capability Assessment.

10. Financial help and support

If you need financial support, you can get help and advice from the government, local councils and other organisations.

If you get Universal Credit, you could be eligible for other benefits or financial support. You should [check what you can get \(/check-benefits-financial-support/\)](/check-benefits-financial-support/).

You might be able to get [different support in Scotland \(https://www.gov.scot/policies/social-security/universal-credit/\)](https://www.gov.scot/policies/social-security/universal-credit/).

If you need money urgently

If you do not have enough to live on while you wait for your first Universal Credit payment, you can ask for an [advance payment \(/universal-credit/get-an-advance-first-payment/\)](/universal-credit/get-an-advance-first-payment/) after you've made a claim.

If you [got a sanction \(/universal-credit/your-claimant-commitment/\)](/universal-credit/your-claimant-commitment/) and now cannot pay for rent, heating, or food, you can also ask for a hardship payment. You should [check if you are eligible \(/guidance/universal-credit-recoverable-hardship-payments-rhps/\)](/guidance/universal-credit-recoverable-hardship-payments-rhps/).

You will need to pay this back. Your Universal Credit payments will be lower until it's repaid.

How to get an advance in an emergency

You might be able to get a Budgeting Advance to help with:

- emergency household costs such as replacing a broken cooker
- getting a job or staying in work
- funeral costs

You'll repay it through your regular Universal Credit payments - these will be lower until you pay it back. If you stop getting Universal Credit, you'll have to repay the money in another way.

How much you can borrow

What you get will depend on how much you need.

The smallest amount you can borrow is £100. You can get up to:

- £348 if you're single
- £464 if you're part of a couple
- £812 if you have children

Eligibility

To get a Budgeting Advance, you'll need to either:

- have been getting Universal Credit, Employment and Support Allowance, Income Support, Jobseeker's Allowance or State Pension Credit for 6 months or more
- need the money to help you start a new job or stay in work

You will not be eligible if either:

- you've earned more than £2,600 (£3,600 together for couples) in the past 6 months
- you've not paid off any previous Budgeting Advance loans (you can only have one at a time)

How to apply

To apply, you can do any of the following:

- update your journal in your [Universal Credit account](https://www.gov.uk/sign-in-universal-credit) (<https://www.gov.uk/sign-in-universal-credit>)
- [contact your nearest jobcentre](https://find-your-nearest-jobcentre.dwp.gov.uk/search.php) (<https://find-your-nearest-jobcentre.dwp.gov.uk/search.php>)
- call the Universal Credit helpline

Universal Credit helpline

Telephone: 0800 328 5644

Textphone: 0800 328 1344

[Relay UK](https://www.relayuk.bt.com) (<https://www.relayuk.bt.com>) (if you cannot hear or speak on the phone): 18001 then 0800 328 5644

British Sign Language (BSL) [video relay service](https://connect.interpreterslive.co.uk/vrs?ilc=DWP)

(<https://connect.interpreterslive.co.uk/vrs?ilc=DWP>) if you're on a computer - find out how to [use the service on mobile or tablet](https://www.youtube.com/watch?v=oELNMfAvDxw)

(<https://www.youtube.com/watch?v=oELNMfAvDxw>)

Welsh language: 0800 328 1744

Monday to Friday, 8am to 6pm

[Find out about call charges](/call-charges) (/call-charges)

How to change your monthly Universal Credit

If you're having financial difficulties or you're behind on your rent, you can ask to change the way your Universal Credit is paid.

You or your landlord may be able to [apply for an Alternative Payment Arrangement \(APA\)](/universal-credit/how-youre-paid) (/universal-credit/how-youre-paid).

Financial help for unexpected job expenses

When you're working or starting work, you may have to pay for something that you were not expecting, for example, a uniform or equipment.

If your employer does not pay for something, you should speak to your work coach. They can tell you if you can get the money upfront or claim it back.

Advice on money and debt

If you need help to manage your budget or bills, you can [get free advice \(/cost-of-living/managing-money\)](/cost-of-living/managing-money).

You can [get help to take care of your living costs \(/cost-of-living/bills-housing-health\)](/cost-of-living/bills-housing-health) including support with your utility bills, housing costs or NHS prescriptions.

11. Contact Universal Credit

You can contact Universal Credit:

- through your [online account \(/sign-in-universal-credit\)](/sign-in-universal-credit)
- by calling the Universal Credit helpline

Universal Credit helpline

Telephone: 0800 328 5644

Textphone: 0800 328 1344

[Relay UK \(https://www.relayuk.bt.com\)](https://www.relayuk.bt.com) (if you cannot hear or speak on the phone): 18001 then 0800 328 5644

British Sign Language (BSL) [video relay service \(https://connect.interpreterslive.co.uk/vrs?ilc=DWP\)](https://connect.interpreterslive.co.uk/vrs?ilc=DWP) if you're on a computer - find out how to [use the service on mobile or tablet \(https://www.youtube.com/watch?v=oELNMfAvDxw\)](https://www.youtube.com/watch?v=oELNMfAvDxw)

Welsh language: 0800 328 1744

Monday to Friday, 8am to 6pm

[Find out about call charges \(/call-charges\)](/call-charges)

If you live in Northern Ireland and you want to use a helpline, contact the [Universal Credit Service Centre \(https://www.nidirect.gov.uk/contacts/universal-credit-service-centre\)](https://www.nidirect.gov.uk/contacts/universal-credit-service-centre) instead.

If your query is about claiming New Style benefits with Universal Credit

You could get [New Style Employment and Support Allowance \(ESA\) \(/employment-support-allowance\)](/employment-support-allowance) or [New Style Jobseeker's Allowance \(JSA\)](#)

[\(/jobseekers-allowance\)](/jobseekers-allowance) at the same time or instead of Universal Credit.

Apply for New Style ESA

You can [apply for New Style ESA online \(/employment-support-allowance/how-to-claim\)](/employment-support-allowance/how-to-claim) or contact the Jobcentre Plus new claims helpline.

Jobcentre Plus new claims helpline for ESA

Telephone: 0800 055 6688

Textphone: 0800 328 1344

[Relay UK \(https://www.relayuk.bt.com\)](https://www.relayuk.bt.com) (if you cannot hear or speak on the phone): 18001 then 0800 055 6688

British Sign Language (BSL) [video relay service](https://connect.interpreterslive.co.uk/vrs?ilc=DWP)

[\(/https://connect.interpreterslive.co.uk/vrs?ilc=DWP\)](https://connect.interpreterslive.co.uk/vrs?ilc=DWP) if you're on a computer - find out how to [use the service on mobile or tablet](https://www.youtube.com/watch?v=oELNMfAvDxw)

[\(/https://www.youtube.com/watch?v=oELNMfAvDxw\)](https://www.youtube.com/watch?v=oELNMfAvDxw)

Welsh language telephone: 0800 328 1744

Monday to Friday, 8am to 5pm

[Find out about call charges \(/call-charges\)](/call-charges)

Apply for New Style JSA

You can [apply for New Style JSA online \(/jobseekers-allowance/how-to-claim\)](/jobseekers-allowance/how-to-claim) or contact the Jobcentre Plus new claims helpline.

Jobcentre Plus new claims helpline for JSA

Telephone: 0800 055 6688

Textphone: 0800 023 4888

[Relay UK \(https://www.relayuk.bt.com\)](https://www.relayuk.bt.com) (if you cannot hear or speak on the phone): 18001 then 0800 055 6688

British Sign Language (BSL) [video relay service](https://connect.interpreterslive.co.uk/vrs?ilc=DWP)

[\(/https://connect.interpreterslive.co.uk/vrs?ilc=DWP\)](https://connect.interpreterslive.co.uk/vrs?ilc=DWP) if you're on a computer - find out how to [use the service on mobile or tablet](https://www.youtube.com/watch?v=oELNMfAvDxw)

[\(/https://www.youtube.com/watch?v=oELNMfAvDxw\)](https://www.youtube.com/watch?v=oELNMfAvDxw)

Welsh language: 0800 012 1888

Monday to Friday, 8am to 5pm

[Find out about call charges \(/call-charges\)](/call-charges)

If you have a query about an existing claim for New Style ESA or JSA

Contact the Jobcentre Plus helpline.

Jobcentre Plus

Telephone: 0800 169 0310

Textphone: 0800 169 0314

[Relay UK \(https://www.relayuk.bt.com\)](https://www.relayuk.bt.com) (if you cannot hear or speak on the phone): 18001 then 0800 169 0310

British Sign Language (BSL) [video relay service \(https://connect.interpreterslive.co.uk/vrs?ilc=DWP\)](https://connect.interpreterslive.co.uk/vrs?ilc=DWP) if you're on a computer - find out how to [use the service on mobile or tablet \(https://www.youtube.com/watch?v=oELNMfAvDxw\)](https://www.youtube.com/watch?v=oELNMfAvDxw)

Welsh language: 0800 328 1744

Monday to Friday, 8am to 5pm

[Find out about call charges \(/call-charges\)](/call-charges)



All content is available under the [Open Government Licence v3.0](#), except where otherwise stated



© [Crown copyright](#)