GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Find out who to contact about money taken off your Universal Credit payment

We can deduct money from your Universal Credit payment if you have a debt. You will see this on your Universal Credit statement: sign into your online account and look in the 'Payments' section.

Find out who to ask about money taken off for:

- Advances
- Universal Credit overpayment
- Tax credits and benefit overpayments, budgeting and crisis loan repayments
- Recoverable hardship payment
- Third party deduction - if you owe money for things like rent, Council Tax, electricity, gas, water or court fines

Start now

Find out about money taken off your Universal Credit payment.

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Where do you live?

- England, Scotland or Wales
- Northern Ireland

Next step

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

England, Scotland or Wales

NI

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Northern Ireland

Find information about who to contact on nidirect.gov.uk.

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

---

nidirect | téidireach

Search nidirect

Home News Contacts Help

Money taken from your Universal Credit payments

Money may be taken from your Universal Credit payments to pay back money that you owe, or if you have a Fraud Penalty or Sanction.

Contents

- When money can be taken from your Universal Credit payments
- Benefit debt
- Repaying a Universal Credit Advance loan
- Repaying a Hardship payment
- Fraud Penalty or a Sanction
- Third Party Deduction
- Paying your ongoing bills
- Last Resort Deduction
- Over-payments
- Over-payments of Tax Credits
- How much can be taken from your Universal Credit payments
- Reducing your deductions because of financial hardship
- Deductions taken first

Universal Credit

- Agree your Universal Credit Commitment
- Business expenses you can report if you're self-employed
- Changes that may affect your Universal Credit
- Changes you need to tell Universal Credit about
- Contact the Move to Universal Credit team
- Contact Universal Credit for help with your claim
- Extra help to make or maintain your Universal Credit claim
- Find out who to contact about money taken off your Universal Credit payment
- Frontier and cross-border workers claiming Universal Credit
- Help to find work on Universal Credit

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

← Back

What do you need help with?

- Advance payment
- Universal Credit overpayment
- Tax credits and benefit overpayments, budgeting and crisis loan repayments
- Recoverable hardship payment
- Third party deduction - if you owe money for things like rent, Council Tax, electricity, gas, water or court fines

Next step

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

← Back

Advance payment - What is your enquiry about?

- How much I owe in total
- How much I pay every month
- I want to make a one-off payment
- I want to pause repayments

Next step

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Advance payment - how much I owe in total

The quickest way to find this out is to sign into your online Universal Credit account and look in the 'Advances' section.

If you still need to contact us, write a message in your journal.

If you need to call, you may get through quicker if you ring after 10am, Tuesday to Friday.

Universal Credit
Telephone: 0800 328 5644
Welsh language: 0800 328 1744
Textphone: 0800 328 1344
NGT text relay - if you cannot hear or speak on the phone: 18001 then 0800 328 5644
Monday to Friday, 8am to 6pm
Find out about call charges

Find out about money taken off your Universal Credit overpayment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Advance payment - how much I pay every month

The quickest way to find this out is to sign into your online Universal Credit account and look in the 'Advances' section. You can also find this information on your statement, look in the 'Statement' section.

If you still need to contact us, write a message in your journal.

If you need to call, you may get through quicker if you ring after 10am, Tuesday to Friday.

Universal Credit
Telephone: 0800 328 5644
Welsh language: 0800 328 1744
Textphone: 0800 328 1344
NGT text relay - if you cannot hear or speak on the phone: 18001 then 0800 328 5644
Monday to Friday, 8am to 6pm
Find out about call charges

Find out about money taken off your Universal Credit overpayment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Advance payment - I want to make a one-off payment

To make a payment you need to call Debt Management.

DWP Debt Management
Telephone: 0800 916 0647
Textphone: 0800 916 0651
NGT text relay (opens in a new window) - if you cannot hear or speak on the phone: 18001 then 0800 916 0647
Calling from abroad: +44 (0)191 904 1233
Monday to Friday, 8am to 7.30pm
Find out about call charges (opens in a new window)

Find out about money taken off your Universal Credit overpayment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Advance payment - I want to pause repayments

If you're struggling to pay your advance, you may be able to pause your repayment for a short time. This is only available in exceptional circumstances.

You need to contact the Universal Credit. The quickest way to do this is to sign into your online Universal Credit account and write a message in your journal.

If you need to call, you may get through quicker if you ring after 10am, Tuesday to Friday.

Universal Credit
Telephone: 0800 328 5644
Welsh language: 0800 328 1744
Textphone: 0800 328 1344
NGT text relay - if you cannot hear or speak on the phone: 18001 then 0800 328 5644
Monday to Friday, 8am to 6pm
Find out about call charges

Find out about money taken off your Universal Credit overpayment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

← Back

Universal Credit overpayment

What is your enquiry about?

- I want to know what the overpayment was for
- How much I have left to pay
- I want to make a one-off payment
- I'm struggling to repay

Next step

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Universal Credit overpayment - I want to know what the overpayment was for

The quickest way to find this out is to sign into your online Universal Credit account. Go to your journal and find the message which has this information.

If you still need to contact us, write a message in your journal.

If you need to call, you may get through quicker if you ring after 10am, Tuesday to Friday.

Universal Credit
Telephone: 0800 328 5644
Welsh language: 0800 328 1744
Textphone: 0800 328 1344
NGT text relay - if you cannot hear or speak on the phone: 18001 then 0800 328 5644
Monday to Friday, 8am to 6pm
Find out about call charges

Find out about money taken off your Universal Credit overpayment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Universal Credit overpayment - How much I have left to pay

Call Debt Management to find out how much you have left to pay.

DWP Debt Management
Telephone: 0800 916 0647
Textphone: 0800 916 0651
NGT text relay (opens in a new window) - if you cannot hear or speak on the phone: 18001 then 0800 916 0647
Calling from abroad: +44 (0)191 904 1233
Monday to Friday, 8am to 7.30pm
Find out about call charges (opens in a new window)

Find out about money taken off your Universal Credit overpayment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Universal Credit overpayment - I want to make a one-off payment

The quickest way to make a payment is by online banking. Use Debt Management's bank account details below. You must put your National Insurance number as the payment reference.

Account name: DWP Debt Management
Sort code: 60 70 80
Account number: 10029634

If you need help, call Debt Management.

DWP Debt Management
Telephone: 0800 916 0647
Textphone: 0800 916 0651
NGT text relay (opens in a new window) - if you cannot hear or speak on the phone: 18001 then 0800 916 0647
Calling from abroad: +44 (0)191 904 1233
Monday to Friday, 8am to 7.30pm
Find out about call charges (opens in a new window)

Find out about money taken off your Universal Credit overpayment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Universal Credit overpayment - I am struggling to repay

Call Debt Management to talk about your options.

DWP Debt Management
Telephone: 0800 916 0647
Textphone: 0800 916 0651
NGT text relay (opens in a new window) - if you cannot hear or speak on the phone: 18001 then 0800 916 0647
Calling from abroad: +44 (0)191 904 1233
Monday to Friday, 8am to 7.30pm
Find out about call charges (opens in a new window)

Find out about money taken off your Universal Credit overpayment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Tax credits and benefit overpayments, budgeting and crisis loan repayments

To find out how a tax credits overpayment happened, contact HMRC (opens in a new tab).

To find out how a benefit overpayment happened, contact the benefit directly. For example, if it's a housing benefit overpayment, speak to your local council.

Make a repayment

The Department for Work and Pensions deals with repayments only.

Contact the Debt Management team about the repayment of:

- tax credits and benefit overpayments
- social fund
- budgeting loans
- crisis loans

DWP Debt Management
Telephone: 0800 916 0647
Textphone: 0800 916 0651
NGT text relay (opens in a new window) - if you cannot hear or speak on the phone: 18001 then 0800 916 0647
Calling from abroad: +44 (0)191 904 1233
Monday to Friday, 8am to 7.30pm
Find out about call charges (opens in a new window)

Pay online

The quickest way to make a payment is online.

You must put your National Insurance number as the payment reference.

Account name: DWP Debt Management
Sort code: 60 70 80
Account number: 10029634

Find out about money taken off your Universal Credit overpayment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

← Back

Recoverable hardship payment

What is your enquiry about?

- I want to know what the recoverable hardship payment is for
- How much I have left to pay
- I want to make a one-off payment
- I am struggling to repay

Next step

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Recoverable hardship payment - I want to know what the payment is for

The quickest way to find this out is to sign into your online Universal Credit account. Go to your journal and write us a message.

If you need to call, you may get through quicker if you ring after 10am, Tuesday to Friday.

Universal Credit
Telephone: 0800 328 5644
Welsh language: 0800 328 1744
Textphone: 0800 328 1344
NGT text relay - if you cannot hear or speak on the phone: 18001 then 0800 328 5644
Monday to Friday, 8am to 6pm
Find out about call charges

Find out about money taken off your Universal Credit overpayment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Recoverable hardship payment - how much I have left to pay

Call Debt Management to find out how much you have left to pay.

DWP Debt Management
Telephone: 0800 916 0647
Textphone: 0800 916 0651
NGT text relay (opens in a new window) - if you cannot hear or speak on the phone: 18001 then 0800 916 0647
Calling from abroad: +44 (0)191 904 1233
Monday to Friday, 8am to 7.30pm
Find out about call charges (opens in a new window)

Find out about money taken off your Universal Credit overpayment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Recoverable hardship payment - I want to make a one-off payment

The quickest way to make a payment is by online banking. Use Debt Management's bank account details below. You must put your National Insurance number as the payment reference.

Account name: DWP Debt Management
Sort code: 60 70 80
Account number: 10029634

If you need help, call Debt Management.

DWP Debt Management
Telephone: 0800 916 0647
Textphone: 0800 916 0651
NGT text relay (opens in a new window) - if you cannot hear or speak on the phone: 18001 then 0800 916 0647
Calling from abroad: +44 (0)191 904 1233
Monday to Friday, 8am to 7.30pm
Find out about call charges (opens in a new window)

Find out about money taken off your Universal Credit overpayment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Recoverable hardship payment - I am struggling to repay

Call Debt Management to talk about your options.

DWP Debt Management
Telephone: 0800 916 0647
Textphone: 0800 916 0651
NGT text relay (opens in a new window) - if you cannot hear or speak on the phone: 18001 then 0800 916 0647
Calling from abroad: +44 (0)191 904 1233
Monday to Friday, 8am to 7.30pm
Find out about call charges (opens in a new window)

Find out about money taken off your Universal Credit overpayment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

← Back

Third party deduction - if you owe money for things like rent, Council Tax, electricity, gas, water or court fines

What is your enquiry about?

- I want to know why the money was taken off
- How much I owe in total
- I want to make a one-off payment
- I am struggling to make the repayments

Next step

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Third party deduction - I want to know why the money was taken off

The quickest way to find what has been deducted from your Universal Credit payment is to sign into your online Universal Credit account. Go to your journal and find the message which has this information.

Money can be taken off your Universal Credit payment to pay your debts for:

- rent arrears
- service charge arrears
- court fines
- child maintenance
- utilities, like electricity, gas and water
- Council Tax arrears

You can see on your statement if any money is being taken off for these debts. Look in the section 'What we take off - deductions'. If you need more information about the deduction, contact the organisation you owe money to.

If you need further help, contact Universal Credit by signing into your online Universal Credit account and write a message in your journal.

If you need to call, you may get through quicker if you ring after 10am, Tuesday to Friday.

Universal Credit
Telephone: 0800 328 5644
Welsh language: 0800 328 1744
Textphone: 0800 328 1344
NGT text relay - if you cannot hear or speak on the phone: 18001 then 0800 328 5644
Monday to Friday, 8am to 6pm
Find out about call charges

Find out about money taken off your Universal Credit payment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Third party deduction - how much I owe in total

To find out how much you owe, sign into your online Universal Credit account and write a message in your journal.

If you have recently made a payment directly to an organisation, it may not show on your Universal Credit account straight away.

If you need to call, you may get through quicker if you ring after 10am, Tuesday to Friday.

Universal Credit
Telephone: 0800 328 5644
Welsh language: 0800 328 1744
Textphone: 0800 328 1344
NGT text relay - if you cannot hear or speak on the phone: 18001 then 0800 328 5644
Monday to Friday, 8am to 6pm
Find out about call charges

Find out about money taken off your Universal Credit payment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Third party deduction - I want to make a one-off payment

Contact your creditors (the people you owe money to) to make a payment. You will find their contact details on recent bills or their website.

Find out about money taken off your Universal Credit payment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

← Back

Third party deduction - I am struggling to make the repayments

Money can be taken off your Universal Credit payment to pay your debts for:

- rent arrears
- service charge arrears
- court fines
- child maintenance
- utilities, like electricity, gas and water
- Council Tax arrears

Do you have money taken off for rent arrears?

- Yes
- No

Next step

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

← Back

Third party deduction - I have money taken off for rent arrears

Do you have any other third party deductions taken from your Universal Credit payment?

- No, I only have rent arrears
- Yes, I have other deductions

Next step

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Third party deduction - I do not have money taken off for rent arrears

Third party deductions are looked after by different organisations.

If you are struggling to repay a deduction, you may be able to make a private arrangement with the organisation. You will find their contact details on recent bills or their website.

Find out about money taken off your Universal Credit payment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Third party deduction - I have rent arrears

If you are struggling to make the repayments, you can discuss your options with Universal Credit. Sign into your online Universal Credit account and write a message in your journal.

If you need to call, you may get through quicker if you ring after 10am, Tuesday to Friday.

Universal Credit
Telephone: 0800 328 5644
Welsh language: 0800 328 1744
Textphone: 0800 328 1344
NGT text relay - if you cannot hear or speak on the phone: 18001 then 0800 328 5644
Monday to Friday, 8am to 6pm
Find out about call charges

Find out about money taken off your Universal Credit payment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Find out who to contact about money taken off your Universal Credit payment

BETA This is a new service - help us improve it by sending your feedback (opens in a new tab)

Third party deduction - I have rent arrears and other third party deductions

Third party deductions are looked after by different organisations.

If you are struggling to repay a deduction that is not rent arrears, you may be able to make a private arrangement with the organisation. You will find their contact details on recent bills or their website.

If you are struggling to repay the amount taken off for rent arrears, you can discuss your options with Universal Credit. Sign into your online Universal Credit account and write a message in your journal.

If you need to call, you may get through quicker if you ring after 10am, Tuesday to Friday.

Universal Credit
Telephone: 0800 328 5644
Welsh language: 0800 328 1744
Textphone: 0800 328 1344
NGT text relay - if you cannot hear or speak on the phone: 18001 then 0800 328 5644
Monday to Friday, 8am to 6pm
Find out about call charges

Find out about money taken off your Universal Credit payment (opens in a new tab).

Accessibility statement Cookies Privacy

OGL All content is available under the Open Government Licence v3.0, except where otherwise stated

© Crown copyright

GOV.UK | Menu

Home > Welfare > Universal Credit

Guidance

English Cymraeg

Find out about money taken off your Universal Credit payment

Help to understand debts and deductions taken from Universal Credit payments and who to contact about your debts and deductions if you're struggling financially.

From: Department for Work and Pensions
Published: 8 March 2021
Last updated: 12 April 2021 — View all updates

Comments about this page

Applies to England, Scotland and Wales
Guidance for Northern Ireland

Contents

- Who to contact about money taken off your payment
- Types of debt
- How much will be taken off your Universal Credit payment
- What to do if you're struggling to keep your rent
- Where to check your debt

Print this page

Universal Credit can take money off your payment if you have a debt. You will see this on your Universal Credit statement.

To find your statement, sign into your online account and go to 'Payments'. On your statement, look for 'What we take off - deductions'.

Related content

- New State retirement Allowance
- Universal Credit: different earning patterns and payments
- Budgeting your claim form
- Universal Credit: detailed information for claimants
- Capability for work questionnaire

Collection

- Universal Credit: detailed information for claimants