

UNIVERSAL CREDIT WELFARE BENEFITS MONEY SUPPORTER TRAINING

Five partner agencies from the advice and support practitioner community across Scotland worked with Shelter Scotland and MAPs to develop this money first-aid training product. A total of 50 individuals were involved in the co-design process, contributing their own knowledge and experience to the information and resources within. The training product is intended to be **piloted with 250 individuals upon its release nationally.**

Universal Credit

A means tested single monthly payment for people out of work or on a low income.

Some people may receive some of the benefits below. If they do, they will be replaced by Universal Credit when a new application is made or there is a change in the person's circumstance. However, everyone who receives these benefits will be transferred over to Universal Credit by **December 2023**.

- Housing benefit
- Child Tax credit
- Income Support
- Working Tax Credit
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance.

Budgeting support will be offered when claimants first move onto Universal Credit.

Universal credit is applied for online. If claimants don't have access to a computer or have no internet access, computers are available for use free of charge at local libraries, Jobcentres and local authorities. Jobcentres and local authorities can provide full support for claimants with limited IT skills.



If the application is successful, claimants will get their first payment 5 weeks from when the form was received. Most people will receive a single, monthly payment which is paid in arrears directly to their bank account.

In Scotland, there is more flexibility and claimants can choose:

- To have housing costs paid direct to their landlord
- To split payment between partners
- To have more frequent payments.

This may help people with:

- Addiction problems
- Rent arrears
- Mental health issues

- Learning difficulties
- Someone who was previously homeless.

How universal credit is paid in Scotland

Applicants must sign a 'Claimant Commitment'. This sets out what they are doing to either prepare for work, look for work or increase earnings. If this commitment is broken, payments can be stopped.

Change of Circumstance

A change of circumstance should be reported to the DWP. The person may be entitled to more benefit if:

- Finding or finishing a job
- Having a child or starting to care for a child
- Moving to a new address or moving in with a partner
- Rent going up or down
- Changes to health condition.

Universal Credit Advance

A Universal Credit Advance can be requested from the DWP. This is an interest-free loan which is repaid through deductions from future Universal Credit payments. The amount received is up to the amount of the first estimated

payment. This may help someone who will financially struggle whilst waiting for payments to start or increase.



‘ A UNIVERSAL CREDIT ADVANCE IS A LOAN WHICH MUST BE PAID BACK. PEOPLE WILL NEED TO CONSIDER THE FINANCIAL IMPLICATIONS OF PAYING THIS BACK FROM FUTURE UNIVERSAL CREDIT PAYMENTS.

How universal credit is paid in Scotland

UC Advance Payments

Who to contact when escalation is required

A MEANS TESTED SINGLE MONTHLY PAYMENT FOR PEOPLE OUT OF WORK OR ON A LOW INCOME

You do not have to be a specialist money adviser to provide vital financial support to others and this training product has been designed for those who provide a range of frontline support services. As well as knowledge it also provides you with a toolbox-like collection of resources. Which you can make use of to facilitate the advice and support you provide to others.

Shelter
Scotland