

# Universal Credit - Key Facts

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## Get ready to claim Universal Credit

Here are some of the things you will need to do to be prepared:

- Make sure you have an email address.
- Make sure you have a bank/building society account.
- Try and put some money aside to help you through the claim process - there is a five-week wait from claiming Universal Credit before you receive your money.

You might also want to pay extra towards your rent to reduce any potential arrears.

## Claiming Universal Credit

- Depending on which benefits you get, you might be better off on Universal Credit - especially if you get Working Tax Credits, have children or have a disability.
- This can be a complicated area so please get advice before you make the claim. Once you claim you cannot go back.

## Do I have to claim Universal Credit?

- If you receive a Managed Migration Notice then you must claim Universal Credit as the benefits you get will stop.
- If you haven't received a Managed Migration Notice, get advice to make sure Universal Credit is right for you.
- The managed migration process is still quite new and you may not receive your migration notice until 2024.

## How to Make a Universal Credit claim

### Step 1

Visit: [www.gov.uk/universal-credit/how-to-claim](https://www.gov.uk/universal-credit/how-to-claim)

If you can't make a claim online, call the Universal Credit helpline on **0800 328 5644**.

You can also call Citizens Advice Bureau (CAB) on **0800 023 2581**.

### Step 2 (claiming online)

You'll need to create an account with the following information:

- create a username and password;
- answer two security questions
- your email address
- your mobile phone number (if you don't have one enter 000000000000);
- Choose how you want to receive messages – email or text.; and
- You will then get a security code. Check your email or text and enter it when asked.

### Step 2 (claiming by phone)

If you need to make a claim by phone, you will also need to:

- create a username and password;
- answer two security questions; and
- have your bank/building society details ready.

### Step 3 – make a claim

- Click 'make a claim.'
- Complete all sections - this is your 'To-Do' list.
- Tick to agree to the Claimant Commitment. If you don't, your claim will not be accepted.
- Click '**submit** claim'.

**Step 4 – verify your identity**

- If you have photographic ID you can verify your ID online at **gov.uk/verify**
- If not, the DWP will contact you if they need more information.
- If you don't sign your Claimant Commitment you won't be entitled to Universal Credit.
- Watch out for notes on your journal and phone calls. These calls may appear as a withheld number.

**What is a Claimant Commitment?**

This is what you agree to do in exchange for receiving Universal Credit and includes looking for work or preparing to work.

**Step 5**

Once you make a claim, your Work Coach will contact you. Remember to check your journal or answer any calls from a withheld number.

- Make sure you attend an interview if asked. Your claim won't be processed until after that interview.
- They will discuss your Claimant Commitment with you.
- Tell your Work Coach about any health problems, reading and writing difficulties, caring responsibilities, or if English is not your first language so they can include that on your claim.

If you're not happy, still sign it and then ask for it to be reviewed.

**Step 6**

Provide any additional information you are asked for.

Remember to do this as soon as possible, so that your claim is not cancelled.

If you need help, call us on **0800 479 7979**.