

# Get ready for Universal Credit

## What is Universal Credit?

Universal Credit is a new benefit for working age people who are on a low income or out of work. It replaces a number of existing benefits and tax credits:

- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance
- Income-based Employment and Support Allowance
- Working Tax Credit
- Child Tax Credit



**UC** Universal  
Credit

If you want to make a new claim for one of these you will usually have to claim Universal Credit instead.

## What you need to do to get ready

### 1. Get a bank account

You'll need a bank, building society or credit union account your monthly payment can be paid into.



### 2. Get online

You'll need internet access to make and manage your Universal Credit claim. You will also need an email address and to verify your identity online.

### 3. Get budgeting

Your monthly Universal Credit payment includes any help towards paying your rent. You'll need to budget so you can pay your rent, your bills and your other living costs.

| <u>This week</u> |       |
|------------------|-------|
| Food shopping    | £100  |
| Rent             | paid  |
| School trip      | £5.50 |
| Clothes          | 30    |
| Telephone bill   | paid  |
| Gas/electric DD  | paid  |
| Council Tax DD   | paid  |

- Need more help?**
- [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)
  - Free Universal Credit Helpline 0800 328 5644
  - [www.cambridge.gov.uk/universal-credit](http://www.cambridge.gov.uk/universal-credit)