UNIVERSAL CREDIT DOESN'T HAVE TO BE SCARY

There are lots of things you can do to get ready for Universal Credit

CYMRYD RHEOLAETH TAK£ CONTROL

CARTREFI CONWY
creu cymunedau i fod yn falch ohonynt
creating communities to be proud of

WHAT IS UNIVERSAL CREDIT?

Universal Credit is a single monthly payment for people in or out of work.

It replaces some of the benefits and tax credits that you might be getting now:

HOUSING BENEFIT

CHILD TAX CREDIT

INCOME SUPPORT

WORKING TAX CREDIT

INCOME-BASED JOBSEEKER'S ALLOWANCE

INCOME-RELATED EMPLOYMENT AND SUPPORT ALLOWANCE

NB – these changes will only affect people of working age.

WHEN WILL IT AFFECT YOU?

Universal Credit will affect more people from April 2018. If you live in the county of Conwy, receive benefits and your circumstances change, or if you are a new claimant, you will be asked to claim Universal Credit. A change of circumstances could be:

- You are found fit for work so Employment and Support Allowance stops
- Relationship starts or ends
- Bereavement
- Change in working hours
- Loss of job
- Move from Job Seekers to Income Support when your child is born
- Becoming a carer
- You are a lone parent and your youngest child turns 5
- If you become sick and unable to work

UNIVERSAL CREDIT IS DIFFERENT BECAUSE:

- You will only get one monthly payment for your household- this will include any housing costs you are entitled to e.g. rent
- Universal Credit will be paid into your bank account
- If you're entitled to help with your rent this will be included in the monthly payment and you will have to pay the rent to Cartrefi Conwy yourself
- You will have to apply for and monitor your Universal Credit claim online
- You will still need to claim some benefits separately, like Council Tax Reduction and Personal Independence Payment.

It can take at least 5 weeks to get your first payment so try and put some money aside so you're not left struggling.

We are here to help you:

The change to Universal Credit may feel scary to some people but our Money Support Team is here to help you with:

- Your Universal Credit claim
- Setting up a bank account
- Budgeting
- Debt advice signposting
- Saving money on bills

We can also help you to get online and set up an email address.

Want some help and support?

Phone: 0300 1230040
Email: enquiries@cartreficonwy.org

GET READY FOR UNIVERSAL CREDIT

Your checklist - Cut this off and keep it safe!

To make your Universal Credit claim as quick and easy as possible, make sure you've got the following information:

- Your email address (you can't claim without one!)
- Your (and your partner's) National Insurance number
- The name and address of your bank, your account number and sort code
- Your postcode
- The best phone number (landline or mobile) to contact you on
- Your landlord's address (Cartrefi Conwy, Morfa Gele North Wales Business Park, Cae Eithin, Abergele, LL22 8LJ)
- Your rent (you can find this online at www.mycartrefi.org or call us)
- Your tenancy start date
- Details of any children / relatives / other people who live with you, including their name, date of birth, relationship to you and income
- Details of any savings
- Details of how much you earn from work e.g. recent payslips
- Details of any other money you receive
- How much you pay for childcare (if you want to claim for childcare costs)
- Child benefit reference numbers for any children you claim child benefit for - this can be found on letters to you about child benefit, it will start with 'CHB' and is made up of 8 numbers and 2 letters, e.g. CHB12345678. Phone the Child Benefit Office on 0300 200 3100 (textphone 0300 200 3103) if you need help

IMPORTANT

You'll need evidence for all these details for when you go to your interview, so you'll need to gather all the documents together.