

The Universal Credit Claimant Journey



How do I claim Universal Credit?

Claims for Universal Credit should be made online at <https://www.gov.uk/apply-universal-credit>.

Provide Personal Details

What information do I need to apply for Universal Credit?

Make sure you have all the necessary information – listed below – before you start the online application process. It must be completed in one session, and if you are inactive for more than 20 minutes, it will time out and you will have to start the process again.

You will need:

- Your **postcode**.
- Your **National Insurance number** (if you can't find your National Insurance number, HM Revenue and Customs can post it to you – see <https://www.gov.uk/lost-national-insurance-number> for more information).
- Your **email address** and **phone number**.
- Details of the **bank (including Post Office Card Account), building society or credit union account** you want Universal Credit paid into.
- Your **rent agreement** (if you have one): your landlord's address and how much you are paying.
- Your **annual rent statement** – if you don't have this you may ask the Council for this.
- Details of your **savings or other capital**, and any **salary or other income**.
- Details of any **income that's not from work**, for example from an insurance plan.
- Details of **any other benefits** you're getting.

- [How do I claim Universal Credit?](#)
- [What information do I need to apply for Universal Credit?](#)
- [When will I know how much Universal Credit I will get?](#)
- [What happens once I've applied for Universal Credit?](#)
- [What should I do before my interview?](#)
- [What happens at my work search interview?](#)
- [What is the Claimant Commitment?](#)
- [What happens if I fail to meet my Claimant Commitment responsibilities?](#)
- [What happens when I am working?](#)
- [What happens if my circumstances change?](#)
- [Why has my Universal Credit been cut or stopped?](#)

- If you have any children you will also need their details, including **Child Benefit Reference number** (if they have one).
- If you currently pay for childcare you will also need your **childcare provider's details**, including their registration number. Your childcare provider should be able to give you this.

Submit Your Claim

When will I know how much Universal Credit I will get?

Once you have answered all the questions on the online claim form, a figure will be displayed to show you what someone in your circumstances is likely to get to cover their household needs. This figure is only a guide though, and may be different to the amount you actually receive. The date you should receive your Universal Credit should also be shown; this will be about five weeks from when you submit your claim. However, in certain circumstances, it can be arranged so that you receive your Universal Credit payment within 21 days of submitting your claim.

What happens once I've applied for Universal Credit?

The Department for Work and Pensions will contact you by telephone, text or email to tell you the date of your personalised [work search interview](#), and what evidence you will need to bring to it.

What is a work search interview?

A work search interview will take place with a Work Coach after you submit your claim for Universal Credit. At your work search interview you will need to agree a claimant commitment; a document that sets out the steps you have agreed with your work coach to find work. You will also find out how often you need to be in contact with your work coach from then on, and review what you have agreed to do to prepare for work or find work.

Confirmation of Interview

What should I do before my work search interview?

Before your work search interview, you will be asked to:

- Confirm your identity and provide documents that support your Universal Credit claim.
- Sign a copy of your claim details.

Interview

What happens at my work search interview?

At the interview you will:

- Discuss your job search and put together a [Claimant Commitment](#), which you will need to agree as a condition of your entitlement to Universal Credit. If you do not accept the Claimant Commitment, the claim will be closed.
- Be advised of the support that is available.

- Discuss any help you might need with budgeting.
- Be reminded of your responsibilities and what will happen if you do not carry out these responsibilities.

In certain circumstances, your Work Coach may also discuss [Alternative Payment Arrangements](#) with you.

Award Notification and Payment

What is the Claimant Commitment?

Your Claimant Commitment will be agreed at your personalised work search interview, it sets out what you have to do to prepare for work or find work. For example, your Claimant Commitment might state that you have to spend 35 hours a week looking for work. If you fail to accept your claimant commitment at your work search interview it could lead to your claim for Universal Credit being closed.

What happens if I fail to meet my Claimant Commitment responsibilities?

If you fail to meet one of your Claimant Commitment responsibilities and can't give a good reason to explain why, your Universal Credit payment may be reduced or stopped. This is known as a disallowance or a sanction. However, not all parts of your Claimant Commitment will be sanctionable, you need to agree with your Work Coach what is sanctionable and what is not.

What are Alternative Payment Arrangements?

As Universal Credit is paid monthly, during your work search interview your Work Coach may identify that you may need help – through an Alternative Payment Arrangement – to help you manage your money and pay your bills on time.

If there is a risk of financial harm to you and/or your family, and you have been identified as needing additional support, then the following Alternative Payment Arrangements may be available to help you:

- Paying the housing element of Universal Credit as a Management Payment direct to the landlord.
- More frequent than monthly payments.
- A Split Payment of an award between partners.

If you have an Alternative Payment Arrangement, a review will take place after a while to decide whether you are now capable of managing the single monthly payment.

Confirmation of Starting Work

What happens when I am working?

You need to tell the Universal Credit Service Centre who your employer is. Either you or your employer will need to report how much your take home pay is on a monthly basis.

The new system – Real Time Information – lets employers provide HM Revenues and Customs and the Universal Credit Service Centre with up to date information about your earnings in real time. If your

employer is not on the Pay As You Earn (PAYE) in real time system, you will need to report your take home pay yourself.

What happens if my circumstances change?

You are responsible for reporting all changes of circumstances to the Universal Credit Service Centre. It is best to do this straight away.

If a change means that you are entitled to a higher Universal Credit award, but you don't tell the Universal Credit Service Centre about it until later, your payments will not be backdated so you will lose that extra money you could have got.

If you delay telling the Universal Credit Service Centre about a change that reduces the amount of money you receive, the extra money you got will be taken from your payments for a while.

Why has my Universal Credit been cut or stopped?

There are a number of reasons why your Universal Credit may have been cut or stopped:

- You've been sanctioned
- Money is being deducted so that an overpayment can be repaid
- Money is being deducted to repay an advance you got
- A third party deduction may be made to repay a debt
- You're suspected of, or being investigated for, benefit fraud
- Your circumstances have changed

You can challenge the decision to cut or stop your Universal Credit if you do not agree with the reason given. If no reason has been given it might just be a delay or a problem in paying it; you should contact the Universal Credit Service Centre. The Citizen's Advice Bureau (Tel: 01595 694696) can also offer you independent advice if there is a problem with your Universal Credit.