

How to apply for Universal Credit



What is Universal Credit? (UC)

Universal Credit (UC), is the name of a benefit that some people who do not work, do not work many hours, or who do not earn much money can get.



The money is to help to pay for your living costs.

Living costs include things like rent , food and energy bills.



What you need to do to apply for Universal Credit



Step 1: Check that you can get Universal Credit

To see if you could get Universal Credit, read our [What is Universal Credit? Easy Read](#) page.



Step 2: Check if you will get more money if you claim Universal Credit

If you already get benefits or tax credits, they might end if you apply for Universal Credit.



You should check if you will get more money if you or your partner claim Universal Credit.



To check if you will get more money, you can ask someone to help you.



You can use [benefit calculators](#) to see how much money you could get.



Step 3: Make sure you have everything you will need
Before you apply for Universal Credit, you will need to know:



your name, address and telephone number

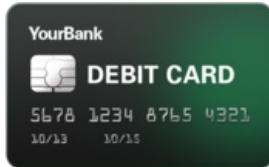


your date of birth



your National Insurance number if you have one.

You can find your National Insurance number on any letters you have had about your tax, pensions or benefits.



your bank or building society account number and sort code.



You will also need to know:

how much money you earn



how much you pay for rent and service charges.

Service charges are money you pay to your landlord, or the company who owns the building, to help to pay for looking after the building.



how much you pay for childcare (if you want help to pay for childcare)



how much money you have in savings and investments.

Investments are things which earn you money, like shares or a house which you rent to someone.



You will need to be able to say how your disability or health condition affects your work.

Find out how to do this on our [Work Capability Assessments Easy Read page](#).



You will also need some ID, like a debit card, tenancy agreement, energy bill or water bill.



Step 4: Apply for Universal Credit

You can apply for Universal Credit online or by phone.



If you want some help to apply for Universal Credit, you can:

- ask someone you trust to help you
- go to the jobcentre and ask for help
- ask a local organisation who helps people with their benefits
- use [benefit calculators](#)



If you want to claim online

You will need:

- your bank or building society account number and sort code
- an email address
- a phone



You will need to create an online account at: <https://www.universal-credit.service.gov.uk/start>



After you have created your account, you will need to answer all of the questions in 28 days or less.



If you do not answer all the questions in 28 days, you will have to start your claim again.



If you want to claim by phone, contact the Universal Credit helpline

- Phone: 0800 328 5644
- Textphone: 0800 328 1344
- Relay UK: 18001 then 0800 328 5644

Relay UK is for people who cannot hear or speak on the phone.



What happens after you have applied for Universal Credit?

You might have to wait for up to 5 weeks after you applied for Universal Credit to start to get the money.



After you have applied for Universal Credit, you will need to go to a meeting at your local jobcentre.



Read our Easy Read page '[The Universal Credit Jobcentre meeting](#)' to find out what will happen at the meeting.



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