How to claim Universal Credit

**Important:** Check with SAIL (0800 160 1842) if you are receiving other benefits &/or unsure whether you should apply for Universal Credit

Universal Credit can help you with your living costs (including housing costs) if you’re on low income or out of work.

**Step 1: Check if you’re eligible**  [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

**Step 2: Create an account and make a claim**  [https://www.gov.uk/apply-universal-credit](https://www.gov.uk/apply-universal-credit)

- You will need: an email address, a mobile phone that you can get text messages on, a bank account, information about housing costs, benefits, earnings, savings & ID
- If you live with your partner, they will also need to set up an account. You’ll be given a code to link the accounts together.
- You will be asked to verify your identity using the government’s Verify service. Not everyone can use the Verify service and if it doesn’t work for you, you will have the opportunity to verify your identity at the JobCentre.

**Step 3: Book an appointment at your local Jobcentre & attend your interview**

- You'll need to have an interview with Jobcentre Plus. You'll be told how to arrange this after you submit your claim. It will be within 10 working days.

**Step 4: Apply for an advance on your first payment**

- If you need help with bills or other costs while you wait for your first payment, you can apply to get an advance

**Step 5: Get your first payment**

- You'll get your first payment 5 weeks after you claim. Your account will be updated to tell you how much it will be.

If you can’t apply online or need advice phone the **Universal Credit helpline:** 0800 328 5644

The above basic information & more detail is available at:
[www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)
[www.citizensadvice.org.uk/benefits/universal-credit/](http://www.citizensadvice.org.uk/benefits/universal-credit/)