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Your benefits and tax credits are changing

You've claimed Universal Credit

What happens next?



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Advance payments

If you have not got enough money to live on while you wait for your first Universal Credit payment, you can ask for an **advance payment**. An advance payment can give you up to the amount of your expected Universal Credit award. Your payments will be reduced while you pay the advance back, usually within a year. You can ask for an advance payment at any time from the day you claim until three working days before your assessment date.

Week 1

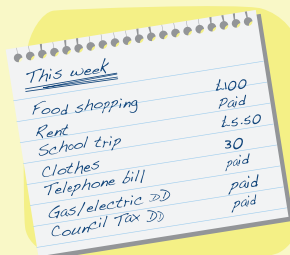
When you make a new claim for Universal Credit, the date you claim will be your assessment date. This is the date your payment will be calculated every month.

You need to:

- Phone the free Universal Credit helpline on **0800 328 5644** and tell them you have claimed online. You need to arrange to meet a DWP work coach
- If it is urgent, you can ask for an advance payment straight away



Week 2



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

You need to:

- Tell your work coach if you think you'll need help to manage your monthly payment or to claim online – the DWP can refer you to our Springboard service for help and advice
- Ask your work coach for an advance payment, if you need one

Week 3

Week 4

Week 5

On your assessment date, your Universal Credit will be calculated, and you will be able to see how much you will get in your online journal. Your payment can take up to seven days to reach your account. It may be delayed if you have not given the DWP all the information needed to assess your claim, including the amount of your rent.



You need to:

- Tell us of any changes to your income if you are claiming council tax reduction
- Set up a council tax direct debit or change your direct debit so that it is on or just after the date you get your Universal Credit payment

Council tax reduction

If your income changes monthly or there is a delay in your first Universal Credit payment, you may get an overpayment of council tax reduction. We will contact you to discuss the best way of dealing with this.



Help while you are waiting

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Help may be available while you are waiting for your first payment, depending on your circumstances:

- A loan from **Oxfordshire Credit Union**, if you have been saving for at least three months. You may also be able to get a loan if you have joined through your employer's payroll or take out a Child Benefit loan.
- Food parcels from the **Community Emergency Foodbank**. You will need to have access to cooking facilities and a food bank voucher from a referral agency.
- Free or cheap food may be available. See the **Food Access** map and database at www.oxford.gov.uk/foodservicesmap for more information.
- Avoid loan sharks and payday loans. Loan sharking is illegal and dangerous, and borrowing from a loan shark or taking out a payday loan is an extremely expensive type of credit.

Universal Credit is run by the DWP. Our **Springboard** service provides support to Universal Credit claimants:

- **Springboard Digital: help to make and manage your claim online.** We can help you get online or find the support that works for you.
- **Springboard Money: help and advice if you are struggling to manage one monthly payment.** If you would like help with budgeting or are struggling to pay your rent or bills, we can help or find other support for you.

Contact us



01865 249811



For up to date information and advice, visit
www.oxford.gov.uk/uc

If you would like this information in large print or another format, please let us know.

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