

What is Universal Credit?

An Easy Read Guide



***Universal
Credit***





If you are over 16 and under 65 and you do not have enough money to live on you might be able to get top up benefits to help you. At the moment these top up benefits are:

- Income Support
- Income Related Jobseekers Allowance
- Income Related Employment and support Allowance
- Housing Benefit
- Child Tax Credit
- Working Tax Credit

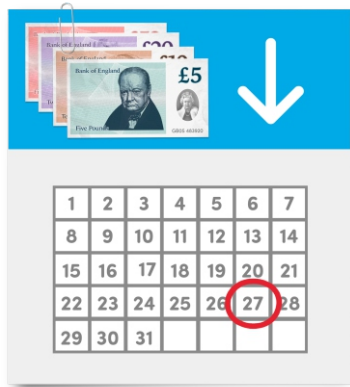


Universal Credit will take the place of all these benefits so you can just claim one benefit to top up your income.

You might not have to move to Universal Credit straight away. It is being brought in slowly.



You will still be able to get other benefits like Personal Independence Payment (PIP) and help with Council Tax. Universal Credit only replaces the benefits listed above.



Universal Credit will be a monthly payment to help you pay for things like:

- Bills
- Food
- Clothes
- Bus fares/train fares



Universal Credit can provide extra help if:

- you have children
- you need help with their housing costs
- you are disabled or have a health condition
- you care for a disabled person
- you need help with your housing costs.



Universal Credit works differently from other benefits - so if you're moving from another benefit it's important to know the differences.



The biggest differences

You can get Universal Credit if:

- You are unemployed but also if you are working.
- You are unable to work because you are ill or disabled
- You will get a single payment each month, rather than weekly or fortnightly.
- Your rent costs will be paid to you as part of your Universal Credit. You will then need to pay these to your landlord every month.

Ask for advice if you need help swapping over to monthly payments or managing your rent.



For help with Universal Credit you can:

- Ask for help at your **local library**
- Call the **Welfare Rights helpline** on **01629 531535**
- Speak to your local **Citizens Advice** service. You can find your nearest one online at **www.derbyshirecab.org.uk**
- Call **Derbyshire Unemployed Workers' Centre** on **01246 231441**

