

# Your benefits and tax credits are changing

You've claimed

**UC** *Universal  
Credit*



What  
happens  
next?

# Advance payments

If you haven't 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 monthly payments will then be reduced while you pay the advance back, usually within a year. You can ask for an advance payment at any point from the day you claim, until three working days before your payment date.

## Week 1

When you make a new online claim for Universal Credit, the date you submit your claim will be your assessment date. This will be the date you are paid from and the date on which 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 Department for Work and Pensions (DWP) work coach
- If it is urgent, you can ask for an advance payment straight away



## Week 2

### You need to:

- Tell your work coach if you think you'll need help to manage your monthly payment or to claim online
- Ask your work coach for an advance payment if you need one



**Week 3 ... processing...**

**Week 4 ... processing...**



## **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 you currently receive help paying your Council Tax and you now have to claim Universal Credit, your Council Tax Reduction will be cancelled when we receive your Housing Benefit stop notice from the DWP. You must reapply if you still want to receive help with paying for your Council Tax.

**You can only do this online by visiting [aylesburyvaledc.gov.uk/universal-credit](http://aylesburyvaledc.gov.uk/universal-credit)**

If you're not sure if you're entitled to Council Tax Reduction don't delay and check or make a claim for it straight away.

# Help while you are waiting

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



- A loan from **Swan 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 if you 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 [aylesbury.foodbank.org.uk](http://aylesbury.foodbank.org.uk) or [facebook.com/foodbank.aylesbury](https://facebook.com/foodbank.aylesbury)
- 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 **Customer Service Centre** provides support to Universal Credit claimants:

- **We can show you how to make and manage your claim online.** We can help you get online and find the support that works for you
- **We can give 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 find support for you

## Contact us

Visit our dedicated Universal Credit web page [aylesburyvaledc.gov.uk/universal-credit](http://aylesburyvaledc.gov.uk/universal-credit)



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