

Universal Credit

Welcome to Advice Direct..., the written information service from Guild Advice.

This leaflet is designed to provide you with information about Universal Credit. The information in this leaflet is for guidance only and does not provide a complete statement of the full Universal Credit rules.

What is Universal Credit?

Universal Credit is a new benefit for those of working age that has started to replace 6 existing benefits with a simpler, single monthly payment if you're out of work or on a low income. The aim of Universal Credit is to help you to be better off in work, start a new job or work more hours. It combines the various means tested benefits available currently with one combined benefit.

Universal Credit will eventually replace:

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

Universal Credit was introduced on 29th April 2013 in selected areas of Greater Manchester and Cheshire.

At this time, your [eligibility to claim Universal Credit](#) depends on where you live and your personal circumstances.

If you already claim a benefit, you will continue to do so as normal and you will be told when Universal Credit will affect you. Universal Credit will be gradually rolled out to the rest of the UK from October 2013 and will be completed by 2017.

If in doubt, please seek further support from specialist agencies in regards the roll out of Universal Credit.

Eligibility

You may be able to receive Universal Credit if you meet the basic rules of entitlement and the financial conditions.

The basic rules are:-

- You are aged 18 or over
- You are under the qualifying age for pension credit
- You are not in education
- You are in Great Britain
- You accept a claimant commitment

The additional financial conditions relate to any capital that you may have – including savings, stocks, shares, property and trusts. All are taken into account for the purposes of Universal Credit, although your main residence is disregarded, certain compensation payments are disregarded and any capital owned by your children.

Generally, if you have more than £16,000 in “capital” you will not be eligible for Universal Credit. If your capital is between £6,000 to £16,000, you are treated as having an income of £4.35 per £250 of capital over £6,000.

Are students eligible to claim Universal Credit?

Studying full time or part time can have a major impact on your entitlement to benefits. Students who are in full-time Higher Education are generally **not entitled** to Universal Credit under the above basic rules.

As a student you may be eligible for Universal Credit if you fall within one of the following categories:-

- You have a child.
- You are a single foster parent (including some kinship carers).
- You are disabled and get disability living allowance or the new personal independence payment – with an assessment of “limited capability to work”.
- You are aged under 22, without parental support, on a non-advanced course started before your 21st birthday.
- You are a member of a couple and your partner is not a student.
- You have taken time out of your course due to illness or caring responsibilities, these have now ended and you are waiting to rejoin your course.

- You are over the qualifying age pension credit.

Student loans and grants will count as income but only during the academic year.

How to claim

If you believe you may qualify for Universal Credit, and claims are allowed within your area, you will need claim Universal Credit via one of the following 3 routes:-

1. Online at www.gov.uk/universal-credit
2. By telephone (0845 600 0723 or textphone 0845 600 0743)
3. In person if necessary

Sources of Help

Guild Advice, Guild of Students

Email: thearc@guild.bham.ac.uk

Visit the website at: <http://www.guildofstudents.com/support/thearc/>

Guild Advice Opening Hours (Term Time)*

Monday - Friday	10am — 4pm
<i>Drop In Clinics</i>	<i>12-2pm</i>
Saturday & Sunday	CLOSED
*Vacation Periods	12 noon – 2pm

Universal Credit Overview

<https://www.gov.uk/universal-credit>

Department for Work and Pensions (DWP)

The link below provides general information on a range of benefits.

Website: <https://www.gov.uk/browse/benefits>

Birmingham City Council

Housing Benefit & Council Tax Benefit Department

Provides advice and information on Housing Benefit and Council Tax Benefit.

Telephone: 0121 464 7000, Text Phone: 0121 303 1119

Email: contact@birmingham.gov.uk website: www.birmingham.gov.uk

Selly Oak Neighbourhood Office

Provides advice and information on Housing Benefit and Council Tax Benefit.

Tel: 0121 303 5738

Jobcentre Plus

Website: <https://www.gov.uk/contact-jobcentre-plus>

Citizens Advice Bureau

For free, impartial and confidential advice or to find out where your nearest bureaux is visit:

www.citizensadvice.org.uk / www.adviceguide.org.uk

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