



Department
for Work &
Pensions

Before you apply for Universal Credit

**Easy
Read**



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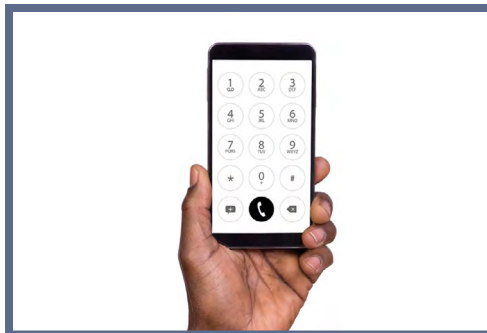
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1

Introduction



Department
for Work &
Pensions

Universal Credit is a benefit from the Department for Work and Pensions.



It helps pay your daily living costs.

UC Universal
Credit



You may be able to get Universal Credit if:

- You cannot work
- You are out of work
- You are in work and have low earnings.



Most new benefit claims will be for Universal Credit.



You should apply for Universal Credit online. Go to: www.gov.uk

Search for '**Universal Credit**'.



This information will tell you **what you will need** to apply for Universal Credit.



You should first **check if you can claim Universal Credit.**

For more information, please see the Easy Read guide - **'Who can claim Universal Credit'**.

For more Easy Read information about Universal Credit, go to www.gov.uk

Search for **'Easy Read Universal Credit'**.

2

What you need to apply online



You will need to have the following to claim Universal Credit:

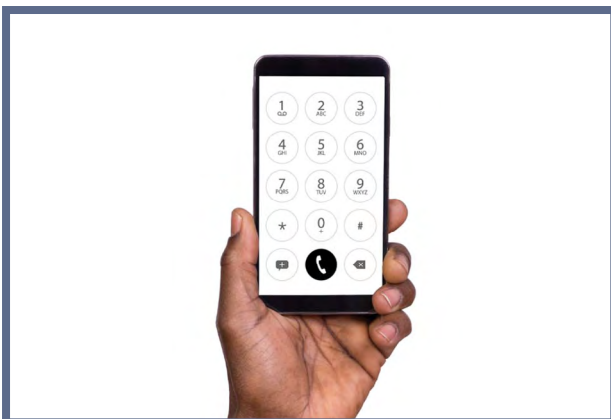
- Your bank, building society or credit union account details.

This is where we will pay your money.



E-Mail

- Your email address.



- Access to a telephone.



- Your housing information.

An example of this is how much rent you pay and when.



- Details about your **income or earnings** and any **capital** you might have.

?

Explanation

Earnings are money you get from being in work.

Money from savings or investments is known as **capital**.

Income could be:

- Money you get from benefits
- Money you get from pensions.



If you do not have these details, you can:

- Call the Universal Credit helpline
- Go to a jobcentre or
- Contact the Citizens Advice Help to Claim service.

Other information you must provide when you apply online



You will need to tell us if you have any savings or investments.

If you are in a couple, this means how much you have between you.



Tell us how much you pay for childcare if you want help with childcare costs.



When you apply online, you will have to prove your identity.

This means you can prove who you say you are.



Some examples of documents that can prove your identity are:

- Your driving licence
- Your passport.



- Your bank debit or credit card
- Your payslip or P60.



If we need any other information, we may need to arrange an appointment for you with the Universal Credit team.



This can happen if:

- They need more information about you.



- You cannot prove who you are online.



You will be told if your appointment will happen:

- In a jobcentre or
- Over the phone.

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Contact us



Most people contact Universal Credit online.



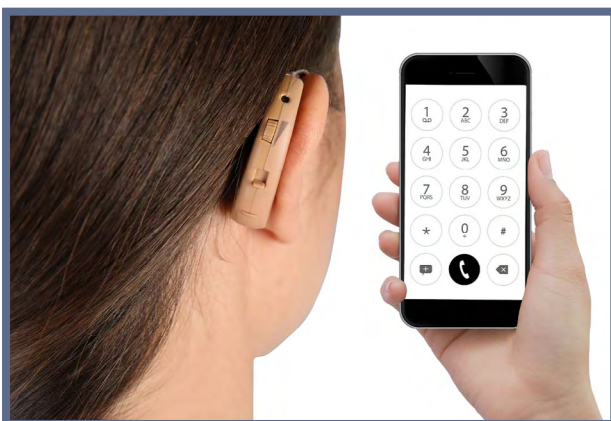
You may have a disability that means you cannot use a computer.



If you cannot apply online, call the **Universal Credit helpline**.



This helpline is open Monday - Friday,
8am to 6pm.



Telephone: **0800 328 5644**
Textphone: **0800 328 1344**



Welsh Language Telephone:
0800 328 1744



If you cannot hear or speak on the phone, you can use Relay UK:

18001 then **0800 328 5644**



If you are deaf and use British Sign Language you may be able to use the **Video Relay Service** (known as VRS).

For more information about who to contact, go to www.gov.uk/universal-credit/contact-universal-credit

For more Easy Read information about Universal Credit, go to www.gov.uk

Search for '**Easy Read Universal Credit**'.