

Benefits guide - Universal Credit

What it is and how to apply



Who is it for?

This benefit is available to anyone who is:

- out of work but looking for work

OR

- unable to work due to health problems

OR

- who has a low income.

To qualify you must :

- be aged 18 or over (but in some cases 16) and under state pension age;
- not be in full-time education;
- have savings of £16,000 or less;
- if you live with someone as a couple, you must make a joint claim (and your income and savings will be combined for the purposes of your claim).

What are the rates?

Universal Credit is payable every calendar month at the following rates:

Single person aged under 25	£316.98
Single person aged 25 or over	£400.14
Joint claimants, both aged under 25	£497.55
Joint claimants, both aged over 25	£628.10

The above rates may be REDUCED, depending on your income or savings. You may be entitled to EXTRA payments if you have children, childcare payments, health problems, caring responsibilities, or housing costs (rental costs only – not mortgages).

How do I claim?

Claims must usually be made online by visiting www.gov.uk/apply-universal-credit but a helpline is available on 0800 328 5644 (text phone – 0800 328 1344).

[Read more...](#)

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What happens next?

Once you have started your online claim, you will have to attend a Job Centre for an interview with a Work Coach, and sign a 'claimant commitment', which is a record of what you will be expected to do if you are awarded Universal Credit.

If you are unable to work due to health problems, you will usually have to fill in a form explaining what your health problems are and how they prevent you working. You may then have to go through a medical assessment (by phone or face-to-face).

However, you may be exempt from both the form and the assessment if you are waiting for, receiving or recovering from chemotherapy or radiotherapy.

There are also special rules to 'fast-track' applications for anyone who is 'terminally ill' (i.e. might have 12 months or less to live).

Please note:

if you are already receiving 'legacy benefits' (e.g. Employment and Support Allowance, Income Support or Housing Benefit) you should take specialist advice before claiming Universal Credit.

More help from Brain Tumour Support

The above information is only a very brief outline, and further help and advice can be taken from Brain Tumour Support by calling 01454 422 701 or emailing support@braintumoursupport.co.uk and requesting a referral to the Welfare Benefits Service.

“

*It will absolutely
change my life, for sure.
Thank you again for
fighting my corner, it's
meant such a lot.*

”

**We are here
to help you**



Contact us: 01454 422701

support@braintumoursupport.co.uk
www.braintumoursupport.co.uk