

UNIVERSAL CREDIT

Universal Credit is a monthly payment provided to support the living costs of people who are on a low income, out of work or unable to work.

Eligibility Requirements for claiming Universal Credit

- You must live in the UK
- You must be an adult (aged 18 or over) and under State Pension age (details¹ [here](#))
- You must have money, savings and investments valued below £16,000
- If you are living with your partner, you must make a joint claim on behalf of both of you, even if your partner is not eligible for Universal Credit. The amount of Universal Credit you receive will depend on both you and your partner's income and savings.
 - If you live with your partner and one of you has reached State Pension Age, you will still be able to claim Universal Credit as a couple, but you cannot claim both Universal Credit and Pension Credit.
- You can claim Universal Credit if you are in full-time education, but only if one of the following applies to your situation:
 - You live with an eligible partner
 - You are responsible for a child
 - You are 21 or under, enrolled in a school and do not have parental support
 - You are studying a course for which no student loan or finance is available

Determining Universal Credit Amount

The amount of Universal Credit you will receive depends on your income and any earnings. There are standard allowances of Universal Credit depending on your age and the number of people for whom you are responsible. A list of these allowances can be found [here](#)². You will receive an additional amount of money if one of the following applies to your situation:

- You are responsible for one or more children. This amount is capped after the second child, unless your children were born in 2017 or earlier.
- You are a carer for a disabled child or adult.
- You are disabled.
- You can receive UC to cover up to 85% of your childcare costs if you are working.

Your Universal Credit payments can be reduced if your income, savings or investments are above the threshold, or you owe money for utility bills, council tax or other expenses.

- Your UC payment will be reduced by 55p for every £1 you or your partner earn. More information about specific amounts can be found [here](#)³.
- If you begin earning enough that you are no longer eligible for UC, you will be notified before your payments are stopped. If your income later decreases, you could become eligible for UC again. Depending on how much time has passed since you stopped receiving UC, you might have to reapply for it.

Payment information

¹ [Check your State Pension age - GOV.UK \(www.gov.uk\)](#)

² [Universal Credit: What you'll get - GOV.UK \(www.gov.uk\)](#)

³ [Universal Credit: How your earnings affect your payments - GOV.UK \(www.gov.uk\)](#)



Universal Credit is paid once a month into your bank account. It usually takes around 5 weeks from the day you make a new UC claim for your first payment to be processed. If you and your partner both claim UC, you will receive a single monthly payment per household. If you are unable to manage a single monthly payment, you can request to have an **Alternative Payment Arrangement (APA)**. This is usually only paid to people suffering from mental health issues, learning difficulties or addiction, or those who have experience of homelessness or domestic abuse. Under an APA, you can arrange to receive more regular payments or to have the payments sent to someone else (this can include a partner or landlord).

Making a Claim

To claim Universal Credit, you must create an account online and apply [here](#)⁴ within 28 days of creating your account. If you are making a claim with a partner, you will both need to create separate accounts and then make a joint claim.

You will need to provide some information and supporting evidence when making a claim for Universal Credit. Before you apply, you will need to know:

- Your bank account details
- How much rent you pay.
- Your income, and any savings or investments you hold (such as shares, or a property that you rent to others).
- Details of any disability or health condition that affects your work.
- How much you pay for childcare, if applicable.

You will also need to provide at least one document proving your identity. These documents can include:

- Passport
- UK driving licence
- Debit or credit card.
- Recent payslips or bank statements

You do not need to provide all of the above.

In order to apply, you will need a bank account, an email address and access to a telephone. If you do not have these, you can call the Universal Credit helpline or go to a job centre. Calls to the Universal Credit helpline are free and can be made between 8am-6pm on Monday-Friday. The number to dial is 0800 328 5644.

- You can also use the Help to Claim service provided by Citizens Advice, which can be found [here](#)⁵. This is a free service supporting people to make online applications for Universal Credit.
- and, credit cards or mortgages).

Our helpline is ready to assist you. For further information, feel free to reach out to us on WhatsApp at +447360861633 or via email at Afghanistan@uspuk.org

⁴ [Universal Credit online - Universal Credit \(universal-credit.service.gov.uk\)](https://universal-credit.service.gov.uk)

⁵ [Contact us about a Universal Credit application - Citizens Advice](#)

*Information last updated on 15.11.2023

*The content in this pack is for informational purposes only. It is not professional advice. Seek guidance from relevant experts or authorities for specific concerns or decisions.

