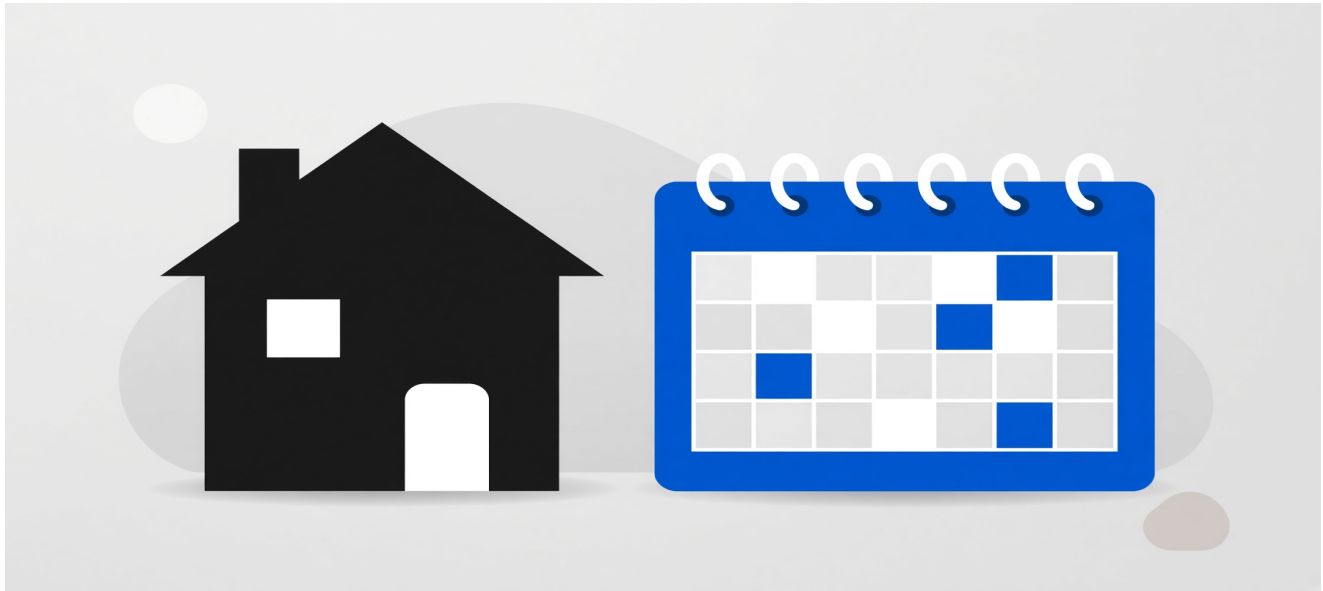




Universal Credit, in one sitting

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There is no single amount

The monthly standard allowance depends on your age and on whether you claim alone or as a couple. Children, rent, childcare or caring are added on top. Wages then reduce what is left.

Savings of £16,000 or more usually stop the claim. Savings over £6,000 and under £16,000 reduce it. The home you live in is not counted as savings.

How a claim starts

Claim online at GOV.UK. You need identity, a bank account, and the household facts. The first payment is usually about five weeks later. An advance is a loan, taken off later payments. It is not extra money.

Help with rent for a working-age household is the housing element, not a new Housing Benefit claim. The element is capped. This check does not look up the Local Housing Allowance.

Who it is not for

A household where both people are over State Pension age uses Pension Credit, and Housing Benefit if they rent. A person with no recourse to public funds, or a person on asylum support, does not get Universal Credit.

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The check is free. A written pack is £29. Nothing in this PDF is sent to a department.