

## How to claim Universal Credit (and other benefits)

If you need to make a new benefit claim during the coronavirus outbreak, this will most likely be for Universal Credit. You can find out which benefit you might be entitled to by doing a benefits check here. [\[https://www.entitledto.co.uk/\]](https://www.entitledto.co.uk/)

### Who can claim Universal Credit?

You can claim Universal Credit if you have a low income, are unemployed or are unable to work. You must be:

- aged over 18
- under State Pension age
- have less than £16,000 in savings

There are some exceptions to this, for instance if you are self-employed and have business assets, receive a severe disability premium or if you are aged 16 or 17 but have grown up in care. Find out more information here.

[\[https://www.citizensadvice.org.uk/benefits/universal-credit/before-you-apply/Check-if-you-can-get-Universal-Credit/\]](https://www.citizensadvice.org.uk/benefits/universal-credit/before-you-apply/Check-if-you-can-get-Universal-Credit/)

Unlike the old-style benefits, Universal Credit is based on your household's income and needs. That means that if you live with a partner, you will need to make a joint claim.

### How to claim

The main way to apply for Universal Credit is by making an online application. If you can't claim online you can call the Universal Credit helpline instead. Calls are free and the line is open Monday to Friday, 8am to 6pm.

To make an application you will need details about you and the people you live with (such as your partner and children). A full list is available here

[\[https://www.understandinguniversalcredit.gov.uk/making-a-claim/before-you-claim/\]](https://www.understandinguniversalcredit.gov.uk/making-a-claim/before-you-claim/), and includes:

- An email address
- Your national insurance number
- Proof of your nationality
- Details of the account you want your payments paid into

If you need more help to make a claim, Citizens Advice run a Help to Claim service in England, Wales and Scotland. Find out more here.

[\[https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/help-to-claim/\]](https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/help-to-claim/)

Universal Credit helpline: 0800 328 5644

Apply online here. [\[https://www.universal-credit.service.gov.uk/postcode-checker\]](https://www.universal-credit.service.gov.uk/postcode-checker)

### Other benefits

There are other benefits that you may be able to claim instead of, or in addition to, Universal Credit. These are:

- 1) Council Tax Reduction  
This is to help towards the cost of your Council Tax bills and must be claimed directly from your local council. Find out more.  
[\[https://www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/help-with-your-council-tax-council-tax-reduction/council-tax-reduction-making-an-application/council-tax-reduction-who-can-apply/\]](https://www.citizensadvice.org.uk/benefits/help-if-on-a-low-income/help-with-your-council-tax-council-tax-reduction/council-tax-reduction-making-an-application/council-tax-reduction-who-can-apply/)
  
- 2) Contributory benefits, such as new-style Employment and Support Allowance (ESA)  
These are not means-tested but can be claimed if you have made enough National Insurance contributions. Find out more.  
[\[https://www.entitledto.co.uk/help/employment-and-support-allowance-contribution-based\]](https://www.entitledto.co.uk/help/employment-and-support-allowance-contribution-based)

Find out more information about Universal Credit here.

[\[https://www.understandinguniversalcredit.gov.uk/\]](https://www.understandinguniversalcredit.gov.uk/)