

Universal Credit – managing your money in England and Wales

This guide can help you:

- Understand how Universal Credit works
- Apply for Universal Credit
- Draw up a budget and cut back on your spending
- Discover how working affects your Universal Credit
- Deal with your housing costs



Making your money and pension choices clearer

Whatever your circumstances, MoneyHelper is on your side. Online and over the phone, we offer clear guidance that's quick to find, easy to use and backed by government. We can also point you to trusted services if you need more support.

We can help you:

- deal with debt
- understand your pension options
- reduce your spending and build up savings
- navigate life events such as redundancy, relationship breakdown, retirement or bereavement
- budget for bills or major purchases
- learn about mortgages and renting
- find out about extra benefits and entitlements.

Just search for MoneyHelper: **moneyhelper.org.uk**

Free impartial guidance

online | over the phone

From





Here to help you

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1. How does Universal Credit work?

Universal Credit is a benefit to support you if you're on a low income, whether you are in or out of work.

You might be able to claim if:

- you're aged 18 or over (there are some exceptions if you're 16 or 17)
- you are, or your partner is, under State Pension age
- you and your partner or spouse are on a low income and have less than £16,000 in savings
- you live in the UK.

If you're living with someone in a couple, you'll have to make a joint claim (see p4).

How much you'll get

Universal Credit is made up of a basic allowance plus different elements for things like housing costs, bringing up children, caring, or sickness and disability.

The amount you get in Universal Credit can go down or up, depending on what income you get from:

- working
- a pension
- other benefits
- savings and investments above £6,000.

Our Benefits calculator is a quick and easy way to check what you could get: **moneyhelper.org.uk/benefits-calculator**

There are no limits on how many hours you can work. Instead, the amount you get will reduce or go up depending on your monthly earnings (see p18).

How it's paid

Universal Credit is paid as a single monthly payment for your whole household, paid directly into your bank account.

If this includes any help with your rent, it's up to you to pay your landlord. See page 15 for more help.

You might have to wait up to five weeks for your first payment, as it's paid in arrears. But if you'll struggle, you can apply for an advance payment (see p10).

Don't delay making a claim for Universal Credit

Universal Credit payments can only be backdated for up to a month. So if you don't claim now, you could miss out on money you're entitled to.

You can always cancel the claim if you get a job or things improve financially.

The Citizens Advice Help to Claim service can support you to apply. See page 9.

Find out more at **moneyhelper.org.uk/universal-credit-introduction**

2. Universal Credit has replaced six legacy benefits

If you're under State Pension age and on a low income, Universal Credit is the key benefit to give you extra money to live on.

Universal Credit has replaced these benefits:

- Housing Benefit
- Child Tax Credit
- Working Tax Credit
- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance.

You can no longer make a new claim for legacy benefits and most people who were getting them have now moved on to Universal Credit.

If you're getting income-related Employment and Support Allowance (ESA), you can expect to be asked to move to Universal Credit at some point in 2025.

You will be sent a letter inviting you to apply for Universal Credit. Letters will be sent throughout the year.

Your letter will tell you how and when to apply for Universal Credit

You don't need to do anything until you get your letter, which will tell you when to apply and what to do next.

When you apply for Universal Credit, you will not need to provide medical evidence such as fit notes, or have a Work Capability Assessment (WCA) again if:

- you move from ESA to Universal Credit without a break, and
- you have already completed a WCA, and
- you were in the 'support group' or 'work-related activity group' in ESA when you made your claim to Universal Credit.

If you need any help or support, details will be provided within your letter, or you can visit **gov.uk/ucmove**

3. Applying for Universal Credit

Most people make and manage their application for Universal Credit online and it can take up to five weeks to get your first payment.

This means it's important to have all the information you need when you make your application.

How to apply checklist

When you apply, make sure you have:

- ☐ Bank, building society or credit union account details (see p5)
- ☐ An email address
- ☐ Housing information including how much rent you pay and tenancy agreement or mortgage statement
- ☐ Details of income, including payslips
- ☐ Details of savings and additional income
- ☐ Details of how much you're paying for childcare
- ☐ Photo ID (passport, driving licence, identity documents)

Joint claims

You have to make a joint application for Universal Credit if you live with someone as a couple.

This means you'll get one payment paid into a single bank account. If you have children, the payment usually goes into the bank account of the main carer.

If you're not used to managing your money together or you sometimes argue about money, visit moneyhelper.org.uk/talking-about-money

If you're worried about making a joint claim, for example because of domestic abuse, your partner's gambling or misuse of drink or drugs, you can tell your work coach in confidence. They are trained to help you and can arrange for money to be paid to you separately.

If you're worried about financial abuse, visit moneyhelper.org.uk/protecting-against-financial-abuse

Make sure your tenancy agreement is up to date to say whether it is a joint or single tenancy. If it isn't clear, it could delay the payment of your Universal Credit or you could end up with the wrong amount of money.

→ 4. Having the right bank account

Your bank, building society or credit union account must let you:

- receive automated payments because this is how Universal Credit will be paid
- set up Direct Debits and standing orders to pay your rent and other bills.

If you haven't used Direct Debits or standing orders before, talk to your account provider about how to arrange the best date for payments to go out. Don't set them up until you know how much Universal Credit you will get and you've got your first payment. This will help you avoid having to pay charges or fees for going into your overdraft.

Find out how to open a bank account for your benefits at: moneyhelper.org.uk/uc-bank-account

Fee-free basic bank accounts

If you don't qualify for a standard bank account, such as if you have a poor credit history, you might be offered a fee-free basic bank account instead.

Some banks, including HSBC, RBS, Lloyds, Barclays and Halifax, now accept a Universal Credit statement as identification for opening an account, if you don't have the usual identification needed.

Fee-free basic bank accounts:

- allow you to make and receive automated payments
- don't allow you to have an overdraft
- won't charge you any fees (but the people you owe money to might if you miss a payment).

Find out more about which banks offer fee-free basic bank accounts at moneyhelper.org.uk/fee-free-basic-bank-accounts

Choosing the right bank checklist

To open a bank account you need:

- ☐ Identification (eg passport, driving licence)
- ☐ Proof of address (eg utility bill, tenancy agreement)

Discover more about how to open a bank account at moneyhelper.org.uk/open-bank-account

5. Universal Credit if you're sick or disabled

Claiming Universal Credit online may be more difficult if you have an illness or disability that makes it hard for you to use the internet or manage things yourself.

If you need help, you can call the Universal Credit helpline. You can book an appointment for someone to call you back and help you make your claim over the phone (see p21).

The DWP operates a visiting service if you are unable to leave your home or are in hospital. A Citizens Advice Help to Claim adviser can also support you throughout your claim for Universal Credit and help you arrange a DWP home visit (see p9).

Using a representative or appointee

You can also appoint a representative. They will be able to find out information for you and help you understand things about your claim.

A representative should be someone you know and trust, such as a friend, family member or a support worker. You'll have to give permission for someone to become your representative. You can do this through your online journal, over the phone or face-to-face with your work coach.

You can find out more about representatives and appointees at gov.uk/guidance/universal-credit-consent-and-disclosure-of-information

If you want to do this formally, you can arrange for someone to be an appointee. Becoming an appointee is a legal arrangement.

The DWP interviews potential appointees and can remove the right to be one too. An appointee might also be held responsible for overpayments. Find out more at gov.uk/become-appointee-for-someone-claiming-benefits

Work Capability Assessments

If you are making a new claim because of sickness or disability you will need to undergo a Work Capability Assessment. This is designed to assess how your disability or illness affects your ability to work. A Help to Claim adviser can support you with preparing for the assessment (see p9).

If you're moving from Employment and Support Allowance (ESA) you will get a letter telling you what you need to do (see p3).

How does Universal Credit affect PIP and DLA?

If you're getting Personal Independence Payment (PIP) or Disability Living Allowance (DLA), it will continue to be paid along with your Universal Credit payment.

These benefits won't affect the amount you get in Universal Credit.

Find out more about claiming Universal Credit if you're sick or disabled at moneyhelper.org.uk/universal-credit-for-disabled-people

6. Universal Credit if you have children

If your children live with you, you could get an extra payment each month.

The child element of Universal Credit helps with the costs of bringing up children.

You usually get a monthly payment for your first two children, or all of them if they were born before 6 April 2017.

This continues until they turn 16, or 19 if they stay in full-time non-advanced education. Your payment would stop on the 31 August after their birthday.

If you have three children and are worried about claiming, contact the Citizens Advice Help to Claim Service, as there are exceptions when it's possible to claim for more than two children.

Learn more at moneyhelper.org.uk/en/benefits/benefits-if-you-have-children/claiming-child-benefit

If your child has a disability

Depending on your child's condition, you might get an extra payment – called the disabled child addition.

You can still claim Child Benefit

Any Universal Credit payment is separate to Child Benefit, so you can claim both at the same time.

Childcare costs and Universal Credit

If you're working and need help with childcare costs, the childcare costs element of Universal Credit can cover up to 85% of your fees. This is capped at £1,031.88 a month for one child and £1,768.94 a month for two or more children.

If you're making a claim, both of you must be working unless one of you can't work because of ill health or because you need to spend some of the time away from the home.

If you're moving into work or increasing your hours, you can claim your childcare costs upfront.

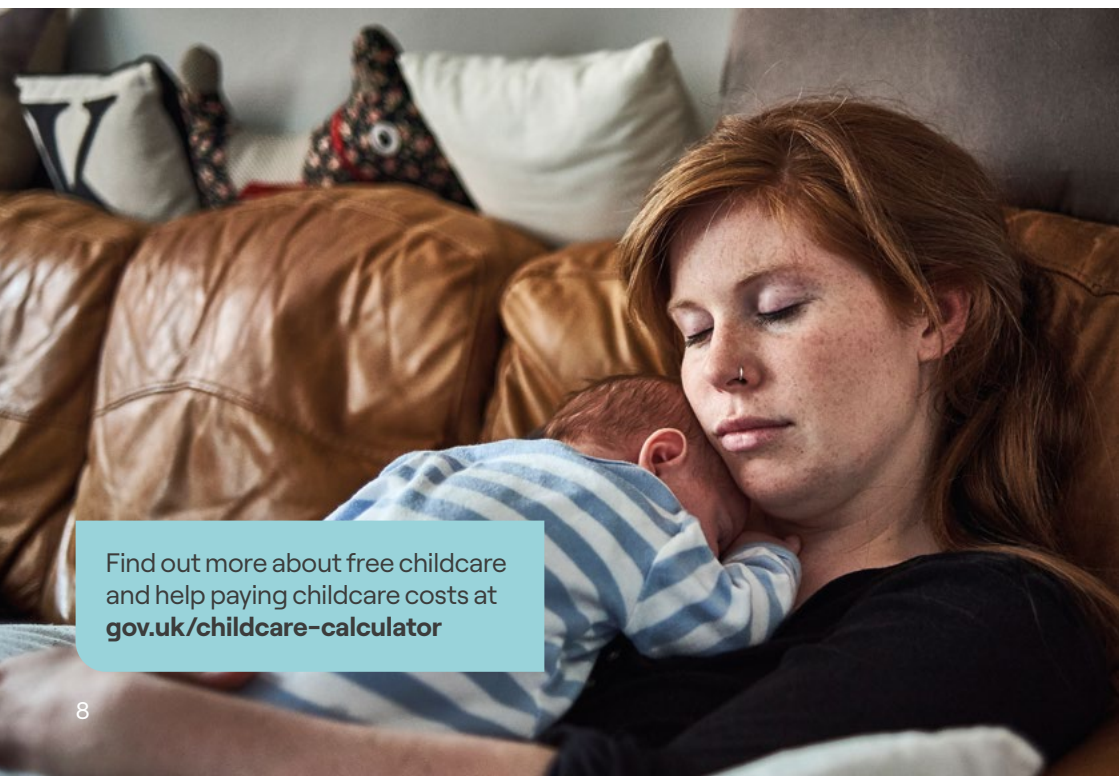
It's also worth checking if you qualify for funded childcare – in England and Wales parents of three and four-year olds are entitled to up to 30 hours a week of funded childcare. Since September 2024 parents of children from the age of nine months have been entitled to 15 hours of funded childcare in England. From September 2025 eligible parents of children from the age of nine months will be entitled to 30 hours of funded childcare.

If you think you'll struggle to find or keep a childcare place because you're starting work or have a break between jobs, ask your work coach about the Flexible Support Fund.

It might also be able to help you with:

- paying the deposit for a childcare place if you find a job
- keeping a childcare place while you're on maternity leave or have a short break between jobs.

If you're worried about how you'll budget for childcare costs before you get your first payment, a Help to Claim adviser (see p9) or your work coach can help you.



Find out more about free childcare and help paying childcare costs at gov.uk/childcare-calculator

7. Using the Citizens Advice Help to Claim support service

Citizens Advice has a free, independent and impartial Help to Claim service.

The service is available to everyone and can support you in the early stages of your Universal Credit claim – from the application through to your first payment.

How the Help to Claim Service works

Help to Claim is available online or over the phone through local Citizens Advice services.

You can contact the Citizens Advice Help to Claim support service on:
Telephone: 0800 144 8444
(Mon–Fri, 8am–6pm)
Textphone: 18001 0800 144 8444

British Sign Language (BSL) Video Relay Service can help you with the early stages of your Universal Credit claim. Find out more by searching “BSL” at **citizensadvice.org.uk**

If you need face-to-face help

If you need face-to-face help with your claim, your local Citizens Advice can refer you to your local Jobcentre Plus so you can get support from a specialist work coach.

They will then talk to you about your own situation so they can assess the level of support you need.

If you need support to start your Universal Credit claim, the types of things the Help to Claim adviser can help you with include:

- setting up an email address and/or a Universal Credit account
- getting a bank account
- working through the to-do list for making a successful claim
- explaining the online journal and how it is used
- accessing the Universal Credit phone claim service
- accessing DWP home visit support.

If you need help getting ready for your first payment, support can include helping you to:

- verify your identity
- get your important paperwork and documents together
- prepare for coping with your first monthly payment
- make sure your work coach understands your personal circumstances
- apply for an advance and get additional financial support.

After you've received your first Universal Credit payment, Advicelocal can provide other help and support with benefits. Find out more at **advicelocal.uk**

→ 8. Universal Credit advance payments

It can take up to five weeks to get your first Universal Credit payment. If you will have little or no money until your first payment, you can ask for an advance.

You will need to explain why you need the advance and you should get a decision the same day. Any advance agreed should be paid into your bank in five working days.

You can ask for up to a full month's payment as an advance. But be careful to only ask for what you need, as you will have to repay this from your future Universal Credit payments for up to 24 months.

If you only claim a part payment but find you need more money, you can make a further claim for the remainder of your first full payment.

Once the first assessment period is over, you can't claim another advance payment.

To ask for an advance:

- talk to your work coach
- ask through your online account
- call the Universal Credit helpline (see *Useful Contacts* on p21)
- talk to a Citizens Advice Help to Claim adviser.

Find out more about advance payments and budgeting advances at moneyhelper.org.uk/advance-payment

Advance payment checklist

If you're considering applying for an advance payment, you need to think about:

- ☐ **How much do you need?** You will have to repay the advance from your future Universal Credit payments, so only ask for what you need.
- ☐ **What do you need it for?** You will need a reason for asking for an advance and if you can get through the five weeks without it, your future payments will be higher.
- ☐ **How will you pay it back?** The repayments are taken from your basic allowance. How will this affect the amount of money you have for everyday essentials?

9. Universal Credit advance payment scams

Be aware of being targeted by scammers offering low-cost loans or government grants.

You might be called by someone claiming to work for Jobcentre Plus or targeted through social media ads. Many of the scammers have convincing websites, with government logos and testimonials.

Beware of being offered cheap 'loans' or 'grants'

They may call it a loan or a grant but what they are doing is applying for the advance payment on your behalf and taking some of this money as their fee. To do this, they must make a claim for Universal Credit in your name and they will ask for your personal details and documents.

Never give out personal information

Don't hand over any personal details or documents, such as your bank account, or any form of photo ID, like your passport or driving licence.

Any money you get will have to be paid back and it could be seen as fraud. This is because if the scammer also claims Universal Credit for you, they may lie about your circumstances to get more money. Scammers have also targeted groups of people such as students who can't usually claim Universal Credit.

If you need an advance payment, there is no need to pay anyone else to apply for you.

You can report scams to Action Fraud on **0300 123 2040**, or by visiting **actionfraud.police.uk**

Find out more here:
moneyhelper.org.uk/en/benefits/problems-with-benefits/universal-credit-scams

10. Draw up a budget

Making a budget helps you stay in control of your money and identify areas to cut back. Make sure you:

- total up your income from Universal Credit, work, and other benefits income or pensions
- make a list of all your outgoings
- split spending into essentials and things you can do without
- start with major living costs like housing and energy
- don't forget any childcare costs
- remember to include travel and transport
- include debts like loans and credit card payments.

Our quick, easy-to-use Bill prioritiser helps you understand which bills and payments to deal with first and how to avoid missing any payments. Find out more at [**moneyhelper.org.uk/cost-of-living/bill-prioritiser**](https://moneyhelper.org.uk/cost-of-living/bill-prioritiser)

11. Budget planner

Monthly income	
Universal Credit	
Earnings from work	
Other benefits	
Pensions	
Other income	
Total income:	

Essential costs	
Rent or mortgage	
Council Tax	
Gas and electricity	
Water	
Phone and broadband	
Transport and travel	
Care and health costs	
School and childcare costs	
Child Maintenance	
Work-related costs	
Other essential costs	
Total essential costs:	

Flexible costs	
Personal costs	
Food and housekeeping	
Entertainment and leisure	
Total flexible costs:	

Total monthly outgoings (essential and flexible):	
--	--

Priority debts	
Court fines	
Council Tax	
TV Licence	
Child Maintenance	
Gas and electricity bills	
Income Tax, National Insurance and VAT	
Mortgage, rent and any loans secured against your home	
Hire purchase agreements, if what you're buying with them is essential	
Missed payments owed to DWP (Department for Work and Pensions) or HMRC	
Total priority debts:	

Non-priority debts	
Overdraft	
Credit cards	
Personal loan	
Store or catalogue payments	
Loans from friends or family	
Water	
Total non-priority debts:	

Total income minus total costs and total debts:	
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Make a budget with our free Budget planner tool

Our free online tool helps you keep track of your money. Plus, it suggests ways to improve your finances: moneyhelper.org.uk/budget-planner

12. How to save money

Think about the following:

- Check with your energy provider to find out if you qualify for a social tariff.
- Look out for discounts and vouchers.
- Cut back on grocery shopping.
- Reduce the cost of cooking.
- Sell your old stuff online.
- Transfer your credit card debt.

Whatever is going on in your life, there might be ways to make your income go further. Learn how to cut back on costs and see what extra help is available at **moneyhelper.org.uk/cost-of-living/squeezed-income**



13. Paying your housing costs

With Universal Credit, you're responsible for paying your rent to your landlord.

Make sure your rent date is just after you get paid

Your Universal Credit payment will be made on the same date every month. When you know when this is, ask your landlord if you can move the date you pay your rent to just after you get your Universal Credit payment – or wages if you're also working.

Set up a standing order

After you get your first Universal Credit payment, set up a standing order so your rent is paid to your landlord automatically on the same date every month, so you won't have to remember to do it.

You can ask your bank to do this, or set it up through online banking.

Put your rent in a separate account

Set up a separate account and a standing order so your rent money is separate from your spending money.

What to do if you have a rent shortfall

Your Universal Credit payment may not cover all your housing costs. This is more likely if you are living in private rented housing.

If this happens you may be able to claim a Discretionary Housing Payment (DHP) from your local council to cover the shortfall in rent.

You can also use a DHP for a rent deposit or to pay rent in advance for a property you are going to move into.

You can only claim a DHP after you have received your first Universal Credit payment.

To help you prepare before you get your first payment, a Help to Claim adviser can help you work out whether your Universal Credit payment will cover all your rent and help you make a claim for a DHP to your local council if you need one (see p9).



If you're a homeowner

If you have a mortgage, you might be able to get help to cover your interest payments. This is called a Support for Mortgage Interest (SMI) loan. The loan must be repaid when you sell your home, unless you transfer the loan to your new property.

If you're making a new claim for Universal Credit, you'll have to wait three months (three assessment periods) from the time you claim SMI until your first SMI payment is made.

It's best to apply as soon as you can, however SMI can be backdated to the date you first qualified for it.

If you are already getting SMI, this will continue when you move onto Universal Credit.

Find out more about Support for Mortgage Interest at moneyhelper.org.uk/smi

Council Tax Reduction

If you're claiming Universal Credit, you might be able to get some help towards paying your Council Tax.

Each local council has its own Local Council Tax Reduction scheme, so you will need to apply to them directly.

Most councils won't backdate payments unless you have a really good reason for not applying straightaway. So if you're claiming Universal Credit for the first time, make sure you apply for a reduction as soon as you've made your claim.

You can apply to your local council for Council Tax Reduction at gov.uk/apply-council-tax-reduction



14. If you go into rent arrears

If you think you're going to be late with your rent:

- talk to your landlord, housing association or council before there's a problem
- open their letters and return their calls
- try to work with them to find a practical solution.

These things will show you're making an effort to keep on top of things.

Apply for a Discretionary Housing Payment

If you haven't done so already, apply for a Discretionary Housing Payment through your local council that could help you to top up your rent.

If you're already in rent arrears

Talk to your landlord or your work coach about setting up direct payments if you're already behind on your rent.

This way, your rent will be paid directly to your landlord until you're back on track.

If you want to carry on paying the rent yourself, ask your work coach for a more frequent payment. You will get your Universal Credit payment fortnightly or weekly. This might help you pay your rent on time.

If your landlord asks for a direct payment

Your landlord can also ask the DWP for a direct payment to be made to them if you have fallen behind with the rent.

At the same time they can ask for the rent arrears to be paid back from your Universal Credit payments. This may leave you with very little money to live

on, especially if you are also paying back an advance payment or a tax credit overpayment.

If you're paying back rent arrears

Tell your work coach if the repayments are too high and you risk going into more debt. They can help to set them at a rate you can afford. You should also get urgent debt advice to help you get back on track.

Use our debt advice locator tool or speak to your work coach about finding debt advice near you.

Advice about rent arrears or eviction

If you're worried about rent arrears or eviction while you're waiting for your first payment speak to:

Citizens Advice Help to Claim service
(see p9)

Shelter

Telephone: 0808 800 4444

Website: [shelter.org.uk](https://www.shelter.org.uk)

If you need support and help managing rent arrears or other debts, you can find free, confidential debt advice online, over the phone or face to face at [moneyhelper.org.uk/debt-advice-locator](https://www.moneyhelper.org.uk/debt-advice-locator)

15. Universal Credit, working, budgeting and saving

There is no limit to the number of hours you can work on Universal Credit. But how much you work and how often you get paid can affect your payment.

This can make budgeting seem difficult, particularly if your income changes each month – like a zero-hours contract or being self-employed.

Here are ways to help.

Keep track of your pay days

Your Universal Credit payment is based on your earnings from the previous calendar month.

So how often your wages are paid can affect your Universal Credit payment, particularly if you're paid weekly, fortnightly or every four weeks.

Look ahead at the next year and spot when you might have a month where you are paid more often.

Make sure you save some of that money to tide you over during the next month when your Universal Credit payment will be lower.

If your Universal Credit payment stops

If you get more wages than usual in a calendar month, your Universal Credit payment could stop completely.

Look at your calendar and plan ahead for when this might happen and talk to your work coach if you need help.

For more help on what to do to manage more than one payment from work a month, read the guide at gov.uk/guidance/universal-credit-and-earnings

Help to Save

Help to Save is a savings scheme for people on low incomes who are claiming certain benefits. Help to Save gives you a bonus payment from the government paying a 50% bonus on the amount saved, up to a maximum of £1,200 over four years.

Even if you no longer qualify for Universal Credit, it won't affect your Help to Save account – you only need to qualify on the day you apply for the account.

Find out more at gov.uk/get-help-savings-low-income

16. If you're self-employed

You will have to attend an interview when you apply for Universal Credit to show that your self-employment is regular, organised, developed and is expected to make a profit.

If you're unable to show enough evidence, you might have to look for and be available for other work while getting Universal Credit.

You will have to report your earnings online every month so the DWP can work out how much your next Universal Credit payment will be.

Find out more about Universal Credit when you're self-employed at moneyhelper.org.uk/universal-credit-for-the-self-employed

Budgeting if your income is not the same each month

Even if your income from work and Universal Credit changes each month, it's still possible to budget. The best place to start is by working out your outgoings every month using our Budget planner on page 13. But you should also:

- make sure you have enough to cover the essential bills
- think ahead and plan for more expensive months, such as Christmas or school holidays
- budget for your lowest monthly income, so whatever happens you can cover your essential costs.

Learn more about how to budget for an irregular income at moneyhelper.org.uk/budgeting-for-irregular-income

17. Getting online

The benefits of getting online

Most people have to make and manage their Universal Credit claim online.

If you're new to computers or don't feel confident using them, now is a good time to learn and get up to speed.

Being online can save you money

You can find lots of ways to save money on bills and spending online.

It's also easy to compare the best deals for gas, electricity, mobile phones, broadband, insurance, supermarket shopping and petrol. Plus many websites offer money-off vouchers or cashback.

Find out more about using online comparison websites at moneyhelper.org.uk/price-comparison

Learn how to use a computer

Go to these places to find out about free training:

- Call or visit your local library for help to get online.
- Ask your Jobcentre Plus adviser or work coach.
- Find free digital skills support in your area by calling the National Careers Service on 0800 100 900.

- Visit the Good Things Foundation at goodthingsfoundation.org to find your nearest training centre.

- Learn My Way offers free courses on using a computer, browsing the web and finding work online at learnmyway.com

Help getting online

Some providers including BT, Sky, EE, Virgin and Vodafone (as well as local providers), offer low-cost plans to help you get online if you're getting Universal Credit or certain other benefits.

Find out more about who offers these packages at uswitch.com/broadband/guides/broadband-deals-for-low-income-families

TalkTalk offer a six-month uncapped broadband package for jobseekers, with no contract or credit check. You can get a voucher through your work coach.

Help with internet bills

The UK National Databank offers free mobile internet data for up to 12 months to people who can't afford it and also have extra needs. Find out more at goodthingsfoundation.org/find-support/map

18. Useful contacts

MoneyHelper

MoneyHelper is independent and backed by government to help you make the most of your money. We give free, impartial money and pensions guidance to everyone across the UK – online and over the phone.

Visit us at moneyhelper.org.uk

Or contact us via:

Phone

Money guidance

UK: **0800138 7777**

if you're outside the UK:

+44 20 3553 2279

Mon – Fri 8am to 6pm

Pensions guidance

UK: **0800 011 3797**

if you're outside the UK:

+44 20 7932 5780

Mon – Fri 9am to 5pm

Webchat

moneyhelper.org.uk/moneychat

[moneyhelper.org.uk/
pensionschat](https://moneyhelper.org.uk/pensionschat)

WhatsApp

+44 7701 342744

(money guidance only)

Online communities

Join our Facebook groups for support: [moneyhelper.org.uk/
online-communities](https://moneyhelper.org.uk/online-communities)

For specialist support for benefits and any questions about your claim, speak to these organisations.

Universal Credit helpline

Telephone: 0800 328 5644

Textphone: 0800 328 1344

Monday – Friday 8am to 6pm. Closed on bank and public holidays. Calls are free.

Citizens Advice Help to Claim

Telephone (England): 0800 144 8 444

Textphone: 18001 then: 0800 144 8 444

Telephone (Wales): 08000 241 220

Find a benefits specialist near you advice.local.uk

Citizens Advice

Adviceline: 0800 144 8848

Textphone: 18001 0800 144 8848

Advicelink Cymru

Telephone: 0800 702 2020

Monday – Friday 9am to 5pm

Shelter

Telephone: 0808 800 4444

Monday – Friday 8am to 6pm.

Closed bank holidays.

[Shelter.org.uk](https://shelter.org.uk)

Turn2Us

advicefinder.turn2us.org.uk

grants-search.turn2us.org.uk

Online skills

National Careers Service

0800 100 900

Online Centres Network
[gov.uk/ukonline-centre-internet-
access-computer-training](https://gov.uk/ukonline-centre-internet-access-computer-training)

Learn My Way

learnmyway.com

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper. A small portion of a red object is visible at the bottom left corner.

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Cymraeg

Contact us

Money guidance **0800 138 7777**

Mon – Fri 8am to 6pm

Pensions guidance **0800 011 3797**

Mon – Fri 9am to 5pm

Text relay services **1800 10800 915 4622**

Mon – Fri 8am to 6pm

WhatsApp **+44 7701 342744**

Website **moneyhelper.org.uk**



Calls from the UK are free. To help us maintain and improve our service, we may record or monitor calls.

Accessible formats

If you would like this guide in Braille, large print or audio format please contact us on the above numbers. Information correct at time of printing (April 2025). These guides are reviewed once a year.