

Shropshire can UC?

Working age? Then you need to know about Universal Credit, it's coming in 2018.

Anyone making a new claim for Income Support, the income-based Jobseeker's Allowance, Employment and Support Allowance, Housing Benefit or tax credits may need to claim **Universal Credit**. You should still claim any contribution-based benefits.

Universal Credit - managing your money

Universal Credit means changes to the way you get paid.

For a start, all money comes to you, monthly.

Are you a renter? Universal Credit will include money towards your rent and YOU will have to pay your landlord. It won't include help with council tax: contact your council for that.

The first payment of Universal Credit is made to you after 5 weeks.

So – how will you manage? The tips overleaf might help you...

You can get advance Universal Credit up to a full month's money – you might need it to pay rent. Ask your work coach or call the helpline.

Set a budget to help you manage monthly. There's a great tool to help you on the Money Advice website <https://www.moneyadviceservice.org.uk/en/tools/money-manager>

Can you save something? Can you get your rent into credit or put some by to help whilst waiting for payment? This might be really hard but if you can, having a 'cushion' put by will help.

Banking and paying bills. Do you have a bank account to help you organise and pay bills? If not, check out the advice on how to do this on the Money Advice website <https://www.moneyadviceservice.org.uk/en/categories/running-a-bank-account>

Not online? Call the Money Advice Service on 0800 138 7777 instead. You can get online at your local library or you can find out about other venues near you.

Want to know more about Universal Credit? Check out the Money Advice website <https://www.moneyadviceservice.org.uk/en/articles/universal-credit-an-introduction> or phone the Universal Credit helpline on 0800 328 9344 (0800 328 5644 if your Universal Credit is already online).

If this was useful – pass it on!