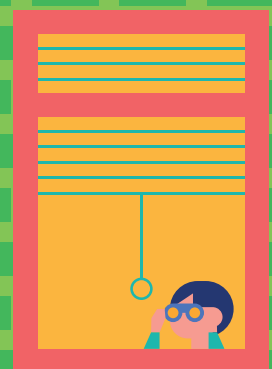
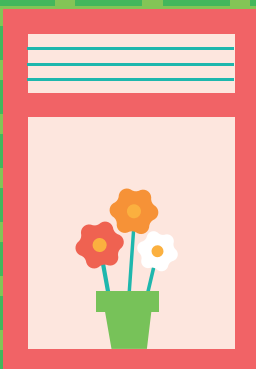
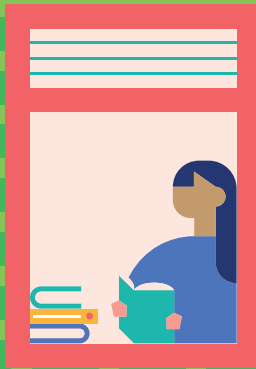
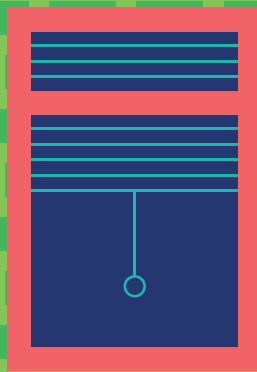
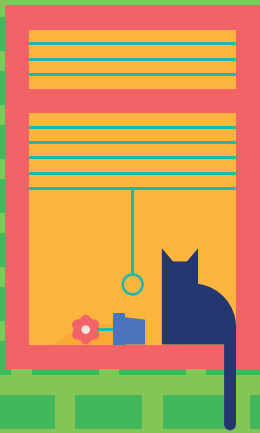




Mae eich  
**Budd-Daliadau**  
yn **Newid**



# Beth yw Credyd Cynhwysol?



Mae Credyd Cynhwysol yn un taliad misol sydd wedi cael ei gyflwyno gan y Llywodraeth. Mae'n cymryd lle y chwech Budd-Dal; Cymhorthdal Incwm, Lwfans Ceisio Gwaith, Credyd Treth Plant, Credyd Treth Gwaith, Budd-dal Tai a Lwfans Cyflogaeth a Chymorth.

## Mae'n wahanol oherwydd:

- Mae'n un taliad misol i'ch cartref.
- Bydd yn cael ei dalu yn uniongyrchol i fewn i'ch cyfrif banc.
- Chi fydd yn gyfrifol am dalu eich rhent yn uniongyrchol i'ch landlord.
- Bydd rhaid i chi wneud cais ar-lein i'w dderbyn.

## Beth sydd angen i chi ei wneud



### 1. Agor cyfrif banc

Os nad oes gennych fynediad i gyfrif banc, mae angen i chi agor un. Dim ond i gyfrif banc gall taliad Credyd Cynhwysol gael ei wneud.



### 2. Cael mynediad i'r we

Bydd eich Canolfan Waith leol yn rhoi gwybod i chi pan fydd angen i chi wneud cais am Credyd Cynhwysol. Bydd angen i chi greu cyfeiriad e-bost er mwyn gwneud cais Credyd Cynhwysol.



### 3. Dechrau cyllidebu

Bydd y ffordd rydych yn cael eich talu yn newid i fod yn un taliad misol, sy'n cynnwys eich rhent. Mae'n bwysig eich bod yn dechrau cyllidebu a chynllunio rŵan.

## Pa bryd fydd angen i fi wneud cais?

Os ydych yn hawlio unrhyw un o'r Budd-Daliadau canlynol bydd eich Canolfan Waith Leol yn gadael i chi wybod:

- Budd-Dal Tai
- Credyd Treth Plant
- Credyd Treth Gwaith
- Cymhorthdal Incwm
- Lwfans Cyflogaeth a Chymorth
- Lwfans Ceisio Gwaith

neu os oes unrhyw newid yn eich amgylchiadau bydd angen i chi roi gwybod i'ch Canolfan Waith Leol i weld os oes angen i chi wneud cais.

## Pa mor hir fydd hi'n gymryd i fy nghais gael ei brosesu?

Os oes gennych yr holl wybodaeth sydd angen, mi ddylai gymryd 5 wythnos. Os ydych yn meddwl y gewch chi drafferth talu eich biliau yn y cyfnod hwn gallwch wneud cais am daliad cymorth sy'n raid ei dalu nôl.

Cysylltwch â'ch Canolfan Waith Leol am fwy o wybodaeth.



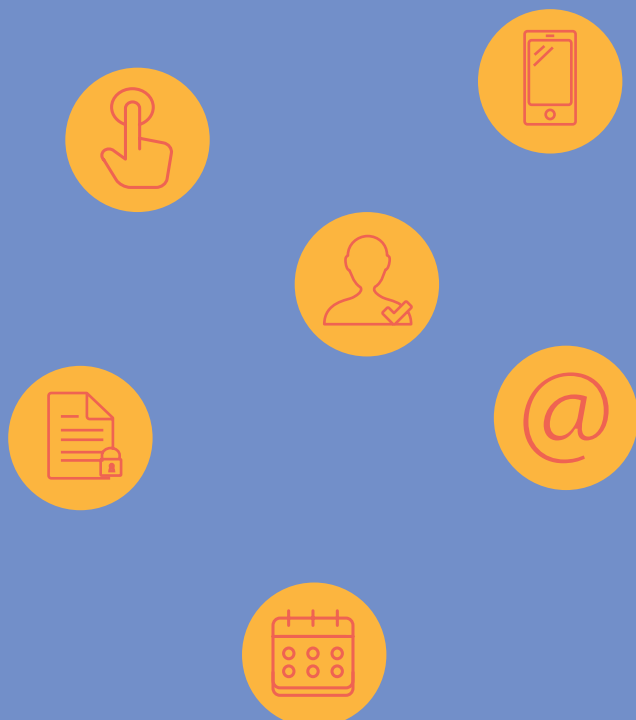
# Ydych Chi'n Barod?



## Rhestr Wirio

I wneud y broses o wneud cais am Gredyd Cynhwysol mor hawdd a chyflym a phosib, gwnewch yn siŵr bod gennych y canlynol:

- Cyfrif banc (neu debyg) sy'n gallu gwneud a derbyn taliadau**
- Mynediad i'r we i allu gwneud cais**
- Prawf o bwy ydych chi (cerdyn llun)**
- Creu cyfeiriad e-bost**
- Rhif ffôn symudol**



# Cysylltwch



## Budd-daliadau

Am help gyda cais newydd cysylltwch â'ch Canolfan Waith leol.

Am gefnogaeth un-i-un gyda achosion cymhleth, cysylltwch â Cyngor ar Bopeth ar **01286 682301**.

## Tenantiaid cymdeithasau tai

Cartrefi Cymunedol Gwynedd  
**0300 123 8084** neu e-bost  
[ymholiadau@ccgwynedd.org.uk](mailto:ymholiadau@ccgwynedd.org.uk)

Grŵp Cynefin  
**0300 111 2122** neu e-bost  
[post@grwpcynefin.org](mailto:post@grwpcynefin.org)

Tai Gogledd Cymru  
**01492 572727** neu e-bost  
[rent@nwh.org.uk](mailto:rent@nwh.org.uk)

## Cyllidebu

Gallwch ddefnyddio cyfrifiannell ar-lein i gael cefnogaeth a gwybodaeth gyffredinol:  
[www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators)

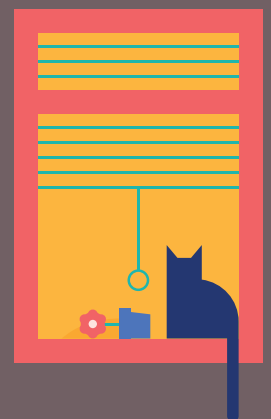
Os ydych angen cyngor cyffredinol am gyllideb, cysylltwch â:

**01286 682689**  
[budd-daliadau@gwynedd.llyw.cymru](mailto:budd-daliadau@gwynedd.llyw.cymru)

## Mynediad i'r we

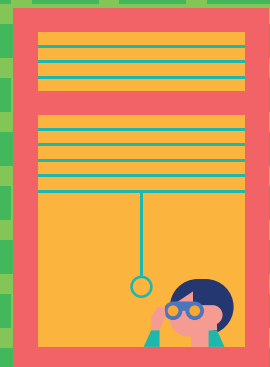
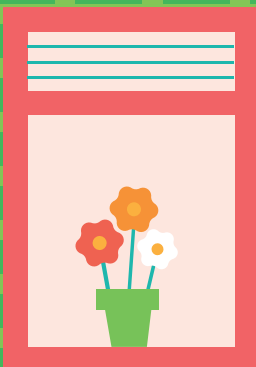
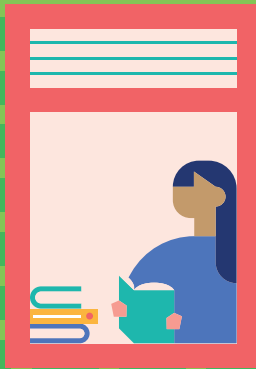
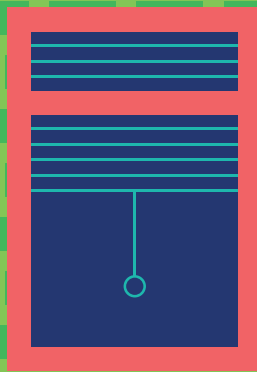
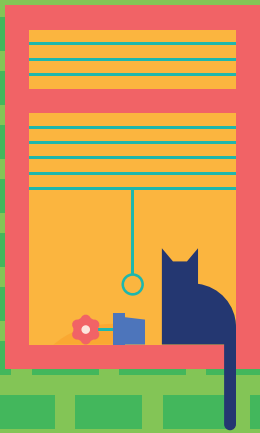
Gallwch gael cefnogaeth i ddefnyddio'r we a chreu cyfeiriad e-bost yn eich Llyfrgell neu yn un o sesiynau galw heibio Gwynedd Ddigidol.

Cysylltwch â Gwynedd Ddigidol ar **07854 690529**, neu ewch i'ch llyfrgell leol





Your  
**Benefits** are  
Changing



# What is Universal Credit?



Universal Credit is one single monthly payment which has been introduced by the Government. It replaces the following six benefits; Housing Benefit, Child Tax Credits, Working Tax Credits, Income Support, Employment Support Allowance and Jobseekers Allowance.

## It's different because:

- You only get one monthly payment for your household.
- It will be paid directly into your bank account.
- You will be responsible for paying your rent directly to your landlord.
- You will have to apply for and manage your claim online.

## What you need to do



### 1. Open a bank account

If you don't have access to a bank account, you will need to open one. Universal Credit payments can only be made into a bank account.



### 2. Get online

Your Local Job Centre Plus will notify you when you need to claim Universal Credit. You will need to set up an email address and claim Universal Credit on-line.



### 3. Start budgeting now

The way you get paid will change to one monthly payment including your rent. Start planning your budget now, you need to plan ahead.

## When will I need to make a claim?

If you are claiming one of the following benefits you will be notified by the Local Job Centre Plus:

- Housing Benefit
- Child Tax Credits
- Working Tax Credits
- Income Support
- Employment Support Allowance (income related)
- Jobseekers Allowance (income based)

or if you have a change in circumstance you will need to contact your local Job Centre Plus to see if you are required to claim.

## How long will it take for my claim to be processed?

If you have all the information required, it should take 5 weeks. If you think you are going to struggle to pay your essential bills you can request an advance which must be paid back.

Contact your local Job Centre Plus for more information.



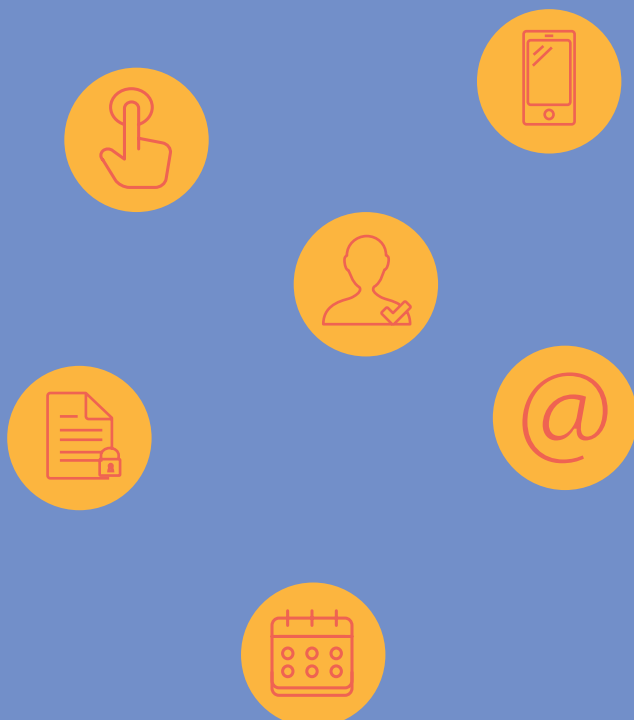
# Are You Ready?



## Your checklist

To make the Universal Credit claim process as quick and easy as possible, make sure you have the following:

- A current bank account (or similar) that can make and receive automated payments**
- Access to the internet to make a claim**
- Photo ID**
- Set up an email address**
- Mobile phone number**



# Get in touch



## Benefits

For help with a new claim contact your local Job Centre Plus.

For one to one advice and support in more complicated circumstances, contact Citizens Advice on **01286 682301**.

## Housing association tenants

Cartrefi Cymunedol Gwynedd  
**0300 123 8084** or e-mail  
[enquiries@ccgwynedd.org.uk](mailto:enquiries@ccgwynedd.org.uk)

Grŵp Cynefin  
**0300 111 2122** or e-mail  
[post@grwpcynefin.org](mailto:post@grwpcynefin.org)

North Wales Housing  
**01492 572727** or e-mail  
[rent@nwh.org.uk](mailto:rent@nwh.org.uk)

## Budgeting

For basic advice and information use the online calculators: [www.gov.uk/benefits-calculators](http://www.gov.uk/benefits-calculators)

If you need general support and advice on budgeting, contact:

**01286 682689**  
[budd-daliadau@gwynedd.llyw.cymru](mailto:budd-daliadau@gwynedd.llyw.cymru)

## Get Online

Gallwch gael cefnogaeth i ddefnyddio'r we a chreu cyfeiriad e-bost yn eich Llyfrgell neu yn un o sesiynau galw heibio Gwynedd Ddigidol.

Contact Gwynedd Ddigidol on **07854 690529**, or visit your local library.

