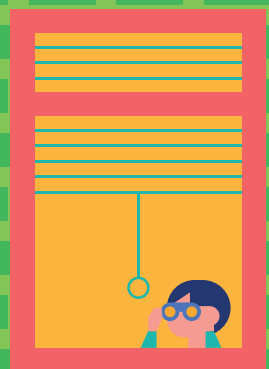
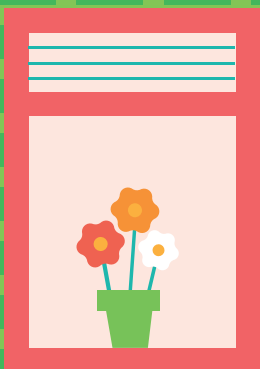
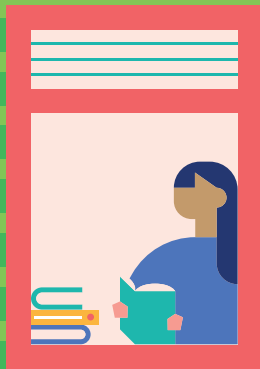
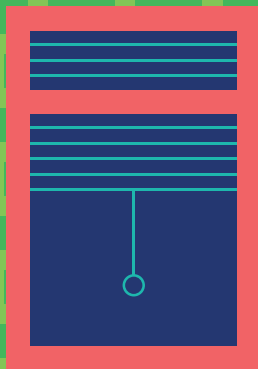
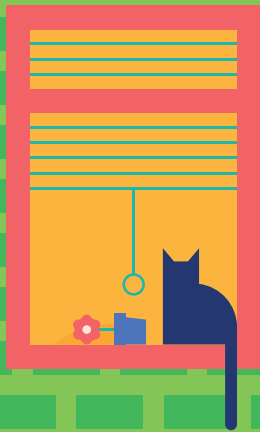




Your
Benefits are
Changing



What is Universal Credit?



Universal Credit is one single monthly payment which has been introduced by the Government. It replaces the six main benefits.

It's different because:

- It's 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, it's important 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 in the meantime you can request an advance which must be paid back.

Contact your local Job Centre Plus for more information.



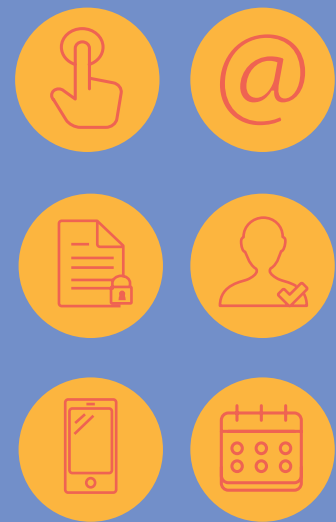
Are You Ready?



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 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 **0345 450 3064**.

Housing association tenants

Cartrefi Cymunedol Gwynedd
0300 123 8084 or e-mail
enquiries@ccgwynedd.org.uk

Grŵp Cynefin
0300 111 2122 or e-mail
post@grwpcynefin.org

North Wales Housing
01492 572727 or e-mail
rent@nwh.org.uk

Budgeting

For basic advice and information use the online calculators: **www.gov.uk/benefits-calculators**

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

Gwynedd Council
01286 682689
budd-daliadau@gwynedd.llyw.cymru

Get Online

You can receive support to use the internet and to set-up an email address at your local library or i one of the Digital Gwynedd drop-in sessions.

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

