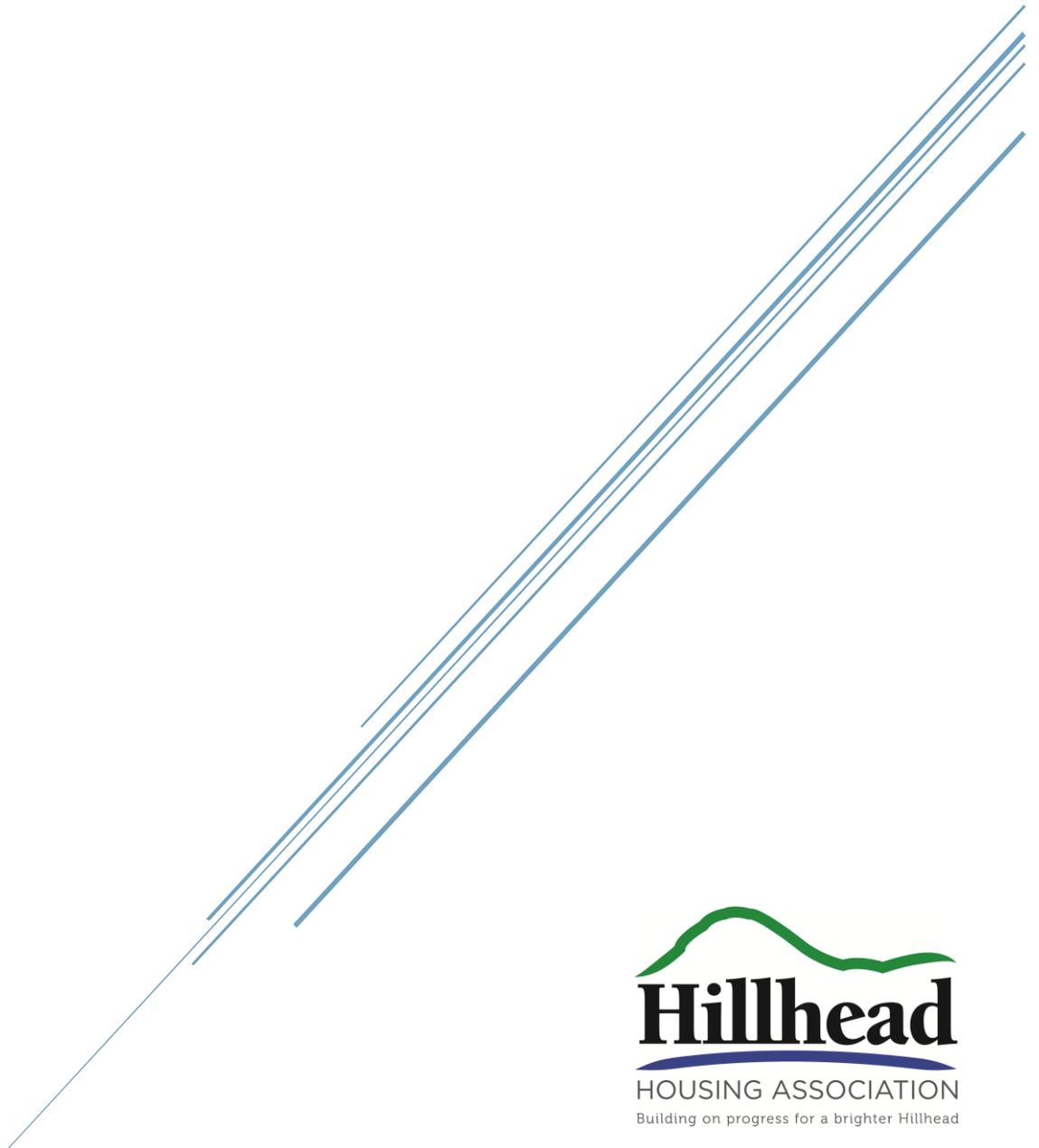


UNIVERSAL CREDIT

Understanding your Journal



Welfare Rights Service
0141 578 0200

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How to make a Claim

What is Universal Credit?

Universal Credit (UC) is a new benefit that is replacing income-based Jobseekers Allowance, Employment and Support Allowance, Income Support, Housing Benefit, Child and Working tax credits. You only have to claim UC if you are of **working age** and are making a **new-claim** for one of the benefits that UC replaces. If you are only reporting a **change of circumstances**, then you should be able to stay on your old benefits (known as 'legacy benefits').

Universal Credit joins the six benefits listed above, into one monthly benefit which is paid in arrears. Claimants can ask for their UC to be paid twice a month, and for their housing costs to be paid directly to their landlord.

If you are unsure about whether or not you should be claiming Universal Credit, please get advice from the Welfare Rights Officers.

Universal Credit is known as a 'Lobster Pot' benefit; once you are on it, **you cannot go back to your legacy benefit**. This is why it is important that you get advice before you make a claim for UC.

You can contact the Welfare Rights Officers on 0141 578 0200

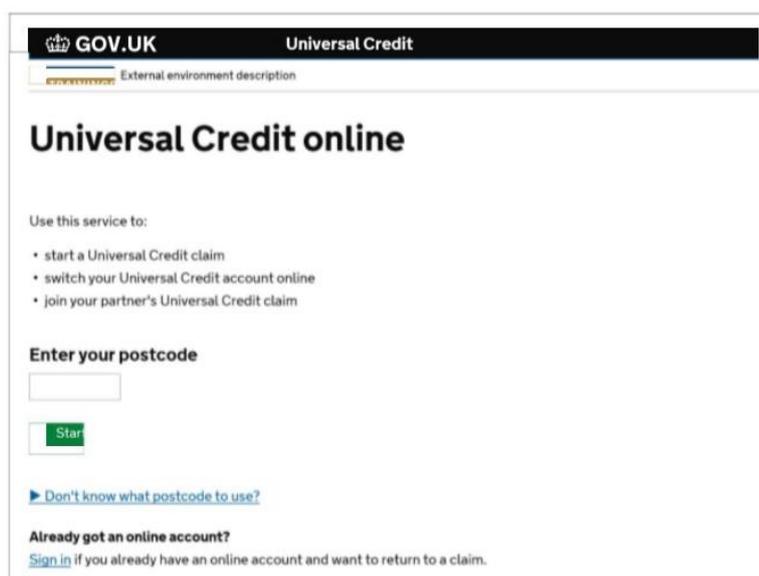
Making your UC Account

Universal Credit is applied for **online**. You will need to have an email address, and a means to access the internet; this could be a smartphone, a laptop or PC with internet access, a tablet, or through the local library who offer public access to their computers.

As your UC is online only, the DWP will **no longer write to you**, so it is important that you **check your journal regularly**.

If you want help to claim UC, you can contact the Welfare Rights Service.

Firstly, you'll need to go to www.universal-credit.service.gov.uk to make your claim.



The screenshot shows the GOV.UK website for Universal Credit. At the top, there is a black header with the GOV.UK logo and the text 'Universal Credit'. Below the header, there is a small orange box with the text 'External environment description'. The main heading is 'Universal Credit online'. Underneath, it says 'Use this service to:' followed by a bulleted list: 'start a Universal Credit claim', 'switch your Universal Credit account online', and 'join your partner's Universal Credit claim'. There is a section titled 'Enter your postcode' with a text input field and a green 'Start' button. Below that, there is a link that says 'Don't know what postcode to use?'. At the bottom, there is a section titled 'Already got an online account?' with a link that says 'Sign in if you already have an online account and want to return to a claim.'

You'll be asked to create an account with the DWP, and for this you'll need your email address and personal details.

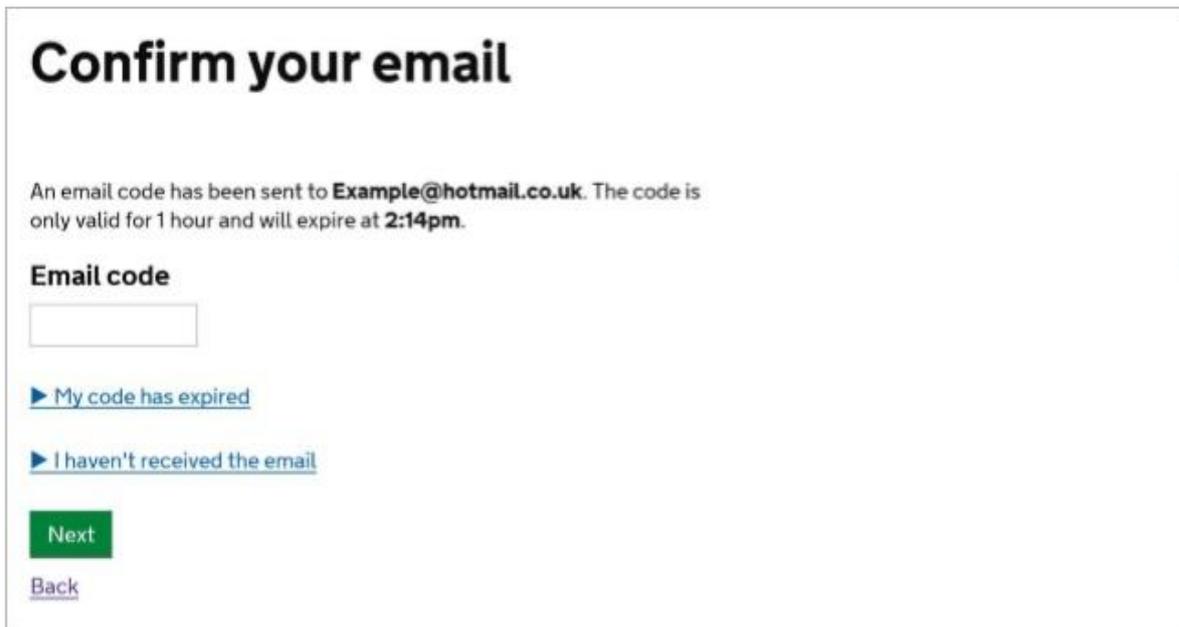
You will need to make up a username and a password, as well as answer two security questions which you should keep a record of, as you'll need these to log into your journal each time.

☆Don't worry, if you forget your login details, the DWP will email you reminders for this information. ☆

Once you've set up your account, the DWP will email you a verification code to complete the process. This can take a couple of minutes to come in, but the code is active for an hour after it has been sent.

Remember to keep an eye on your trash/spam/junk folder of your email inbox, as sometimes the verification email can go in there!

If the code doesn't arrive, check you have input the correct email address, and you can request a new code.



Confirm your email

An email code has been sent to **Example@hotmail.co.uk**. The code is only valid for 1 hour and will expire at **2:14pm**.

Email code

[▶ My code has expired](#)

[▶ I haven't received the email](#)

Next

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Now that you've set up an account to access your journal, it's now time to start your claim for UC!

Claiming UC

To claim UC, you'll work your way through the 'to-dos' that come up as boxes on the screen. You can do these in any order you want to, and once you've completed each section, these drop off the screen, so you don't need to worry about missing anything.

The DWP will ask where you live, how much your rent is, and when your tenancy started, as well as who else lives with you.

They'll also ask you about any illnesses you have, work you do, or caring responsibilities you have. You'll need to provide your bank details, even if you have already been paid other DWP benefits.

To-do list	Journal
Nationality	
Housing	
Who lives with you?	
Work and earnings	
Savings and investments	
Income other than earnings	
Are you in education or training?	
Health	
Caring for someone	
Bank account details	

Completed items appear in your [journal](#).

After you've completed all of the to-dos for your claim, the DWP will ask you to double check all of the information that you've provided. You'll be able to read through all of the information and confirm that they are correct, and make changes if there are any mistakes.

You'll need to declare that all of the information that you have provided is correct and accurate, as well as agreeing to keep your journal up to date. You also need to accept your 'responsibilities' before your claim is accepted by the DWP:

Your responsibilities

Thank you,

There are a few things you need to know and do before your application to Universal Credit is complete.

It's important that you understand that in return for your Universal Credit payment you're agreeing to look for work.

You'll need to commit to doing everything you reasonably can to find and take paid work. Your work coach will help you agree your commitments.

I understand these commitments

Next

Claiming as a Couple

If you have a partner, you'll both have to have your own accounts to access your UC journal. You both have to answer the same questions, and you may not be able to answer all the questions, as the system won't let you progress until your partner has completed their application.

Unlike a claim for a single person, you'll need to link your two claims together. The DWP will send you a linking code for you to give to your partner, so that your accounts are joined together.

Make a joint claim

You and your partner need to claim together. You can't claim by yourself.

What you'll get depends on your circumstances as a couple, including your incomes.

You still need to make a joint claim if your partner is working, or is in the UK on a visa.

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Link your details -

To make a joint claim, you need to link your details with your partner's. You need a linking code to do this.

Do you need a linking code?

If your partner has started a joint claim, they'll have a linking code for you.

Yes, give me a linking code for my partner

No, my partner gave me a linking code

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Verifying your ID

At this point, you'll be asked to verify your identity. You have two options; you can prove who you are through the Government website www.verify.gov.uk if you have in-date photo ID and the facility to upload pictures of documents (e.g. a smartphone). You can then select to verify your ID through Experian, the Post Office or another company who has partnered with the DWP.

The online verification website is still being worked on, so there may be errors when you try to verify your ID.

If the online verification doesn't work, or you don't have any photo ID, or just don't feel comfortable with the online system, you can click on the 'I can't so this online' link (highlighted in red) and have an ID appointment at the local Jobcentre.

[Home](#)

To-do list

[Journal](#)

To do

Verify your identity online

Do this online with GOV.UK Verify - it'll save you spending extra time in the jobcentre.

[Go to GOV.UK Verify](#)

[I can't do this online](#)

You'll need to [book an ID interview](#) at a jobcentre.

You'll then see instructions of what documents you can take to your ID appointment, as well as the number to call to make your appointment.

Once your ID has been verified, your claim is now up and running! This means that you can access all of the features in your journal, and ask for a Short-Term Benefit Advance (STBA) to help tide you over while you wait for your first proper payment of UC.

Any money you borrow as a STBA will have to be repaid and will be deducted directly from your UC.

The STBA amount will be agreed between you and the DWP. Normally, you have a year to repay the balance. The maximum the DWP will offer to pay you is your maximum award of UC, which will also include your housing costs.

The STBA is an interest-free loan, meaning that what you borrow, is what you'll pay back.

Your first repayment deduction will come off your first payment of your actual UC award, so your payment will be reduced. Your Journal will show the agreement of what you've borrowed, and how long you'll have to pay it back.

Your Journal

Navigating your journal

Sign in to your Universal Credit account

Username

Password

Sign in

[▶ Problems signing in?](#)

Don't have an online account?

You may be able to use the [Universal Credit online service](#) to:

- make a new claim
- switch your existing Universal Credit account online
- join your partner's Universal Credit claim

Used GOV.UK Verify to confirm your identity?

If you have an online Universal Credit account, you can also [sign in with GOV.UK Verify](#)

With your claim now up and running, you'll need to regularly check your journal and carry out any to-dos that the DWP have set you.

You'll need to log in to your journal using your username and password, as well as correctly answering one of your security questions.

Once you've logged in, you will see your home page, where you can navigate all of the functions within your journal.

From here, you can click on the boxes to look at your payments, check your correspondence with the DWP, see your to-dos, speak to your work coach, report a new sick line, and report changes in circumstances.

You can click on the 'tabs' that run across the top of the screen to go back to your home page (if you're on another screen) or to access your 'to-do' list or see your journal.

Alternatively, you can press the boxes that are shown in the middle of the screen.

BETA This is a new service - your feedback will help us to improve it.

- Home
- To-do list
- Journal

What happens next

Your statement is now available. Check **payments**.

You'll be paid on 15 September 2019.

<p>Report a change of circumstances</p>	<p>Report a fit note</p>
<p>Add a note to your journal</p>	<p>Advances Apply for an advance and check repayments</p>
<p>View to-do list</p>	<p>My commitments</p>
<p>Payments</p>	<p>Universal Credit Guide</p>
<p>Job applications interested, applied, interviewing</p>	

Each year, you'll need to report your rent increase through the 'change of circumstances' box to ensure that UC have the correct rent amount being used in your calculations.

If you don't report the change in time, you could potentially lose money and there is no way to get that money back. Your claim is your responsibility to keep up to date, and forms part of your Commitment.

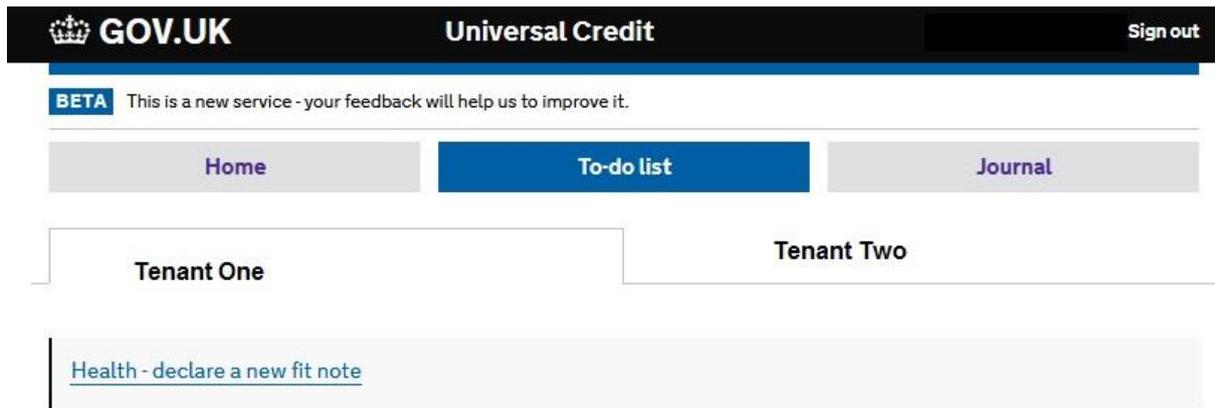
You can also report other changes, such as a partner coming to live with you, a change of address, children joining your family, starting a new job etc.

Any changes that you report will take affect for the **whole** of your benefit month, so it can be to your advantage to report changes as soon as they occur.

To Do List

Your work coach, or case manager at the DWP, will set you tasks via your journal that you will need to complete to ensure that you remain entitled to UC.

Failure to complete these to-dos can mean that you are **sanctioned** and have less UC coming in.



You can see what you've done in your [journal](#).

You may get a text or email alert advising you that a 'to-do' has been added to your journal if you have set these alerts up. **However, it is good practice to check your journal at least weekly as alerts aren't always sent.**

You'll be able to see your partner's to-do list, but not complete the tasks for them. This is because managing your account is your own responsibility, but if your partner fails to do one of their own tasks, this could impact upon your award of UC.

You can click on each 'to-do' and more information will be displayed. If you are not sure of what is being asked of you, you can ask your work coach via your journal, or over the phone.

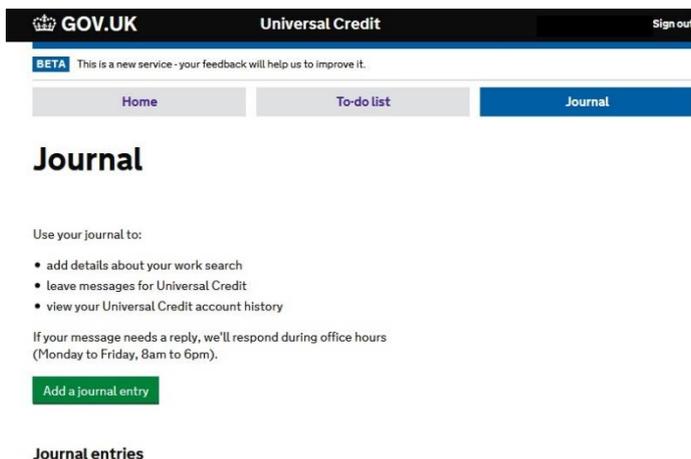
Journal Entries

As we've already mentioned, the DWP will no longer send you letters, and instead will leave you notes on your Journal. This is their preferred method of contact. If you need to speak to

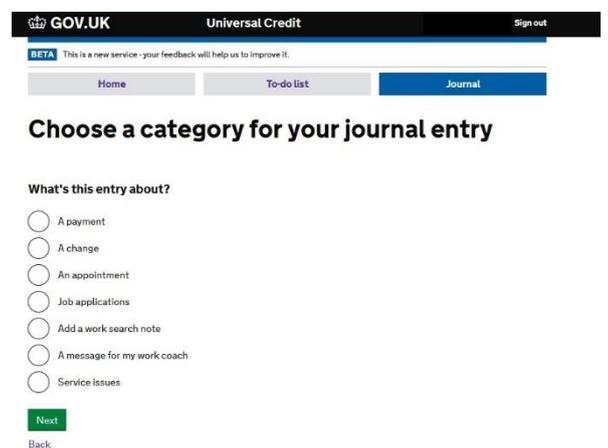
your case manager, your first port of call should be to leave a message on the Journal.

Click on the 'Journal' tab or box and this should show you your journal entries.

You'll be able to see previous correspondence that you've had from the DWP, including letters that they will have



attached as a PDF, notes that have been left, as well as all the information that you put in when you first made your claim. Click on the green box to add a journal entry. You'll then be asked to pick a category that your message fits into; if you're not sure how to class your message, you can select 'message for my work coach'.



You'll then have a message box that you can type into. Whilst your work coach is likely to be based in the Dundas Centre in Glasgow, it is best if you try to write your message using English.

- Txt spk can mean tht msg meanings r lost
- TYPING IN CAPS IS SEEN AS SHOUTING, AND COULD MAKE THE DWP SEE YOU AS AGGRESSIVE
- Nae usin' proper sassenach can make ye difficult tae ken, like.

Your Commitments

Your homepage also displays your Claimant Commitment which you will have agreed with your Work Coach at the Jobcentre. This is what you have agreed to do in return for receiving your UC. Depending upon your circumstances, it could be as simple as checking your journal regularly, or looking for work 35 hours per week.

If you don't comply with your Claimant Commitment, you face being **sanctioned**, but given that you and your work coach work on this together, make sure it is reasonable, and something that you'll be able to do. If you're not happy with your claimant commitment, you can 'accept under duress' and ask for the commitment to be changed. The DWP have the discretion to change the commitments, provided that they are reasonable.

As your Commitments are based on your circumstances, if you are a couple, you and your partner may both have very different tasks to complete to remain entitled to UC.



Sanctions

If you fail to meet your Claimant Commitment without having a good reason, the DWP may apply a **sanction** to your account. This means that your money will be reduced for a set period of time.

Between 50-20% of your personal allowance (£409.89 if you are single, or £594.04 if you're a couple) can be taken off of your UC if you are sanctioned.

There are different levels of sanction depending on what action you did or didn't take; such as refusing to go to an interview, or accept a job, or attend a medical assessment.

A **Low Level Sanction** may be applied if you failed to attend a meeting with your work coach without a good reason. This means that the DWP would sanction your UC for 7 days + however many days it took you to make and attend a new appointment.

Medium Level Sanctions can last between 28 & 91 days, and for serious cases, your UC may have been **sanctioned for up to three years** in the past!! (This ended on 27/11/2019, so the longest sanction you can have is for 26 weeks- although, you can have several sanctions running one after the other)

If you are sanctioned and you disagree, you can request a **mandatory reconsideration**, or the decision, and ultimately, take the decision to an **appeal**. If your appeal is successful, the sanction can be lifted, and any money you are owed can be paid back to you. Also, if you are sanctioned again after winning your appeal, it'll be treated as a first-time 'offence', meaning that you could stay on a low level sanction, rather than receiving a medium length once!

If you have more than one sanction, they will not run at the same time. Instead, they run back-to-back. So when one sanction ends another one starts.

Whilst you have had your UC sanctioned, you are entitled to claim **hardship** money, but this is a loan and will have to be paid back once the sanction is lifted.

If you are sanctioned, it is always best to challenge the decision.

The Welfare Rights Officers can help you challenge decisions.

Understanding your Payments

How your claim is calculated

Universal Credit is made up of 'elements'– Standard/Couple Allowance, Child Element, Childcare Costs, Housing Costs, Carer's Element, and elements depending upon your Capability for Work.

All of these elements are added together to work out your 'maximum UC award'. If you had no other income (wages, pensions, other benefits) coming in, then this is how much UC you'd be entitled to.

You can find how much UC you have been paid in the 'Payments' screen of your Journal.

Payments

[Print this statement](#)

Assessment period: 9 August to 8 September

Your payment this month is

£498

This will be paid by 8pm on 15 September 2019

What you're entitled to

Standard allowance	£498.89
You get a standard amount each month. You said you're in a couple	
Housing	£400.75
You said that your rent is £400.75 per month	
Carer	£160.20
You said that you are caring for someone.	
Limited capability for work	£126.11
You said your health affects you at work or prevents you from working	
Total entitlement before deductions	£1,185.95

Your whole rent figure may not be included in the calculation if you are affected by the benefit cap, the bedroom tax, or have a non-dependant deduction (a set amount of £73.89 is taken off your housing costs each month if you have another adult, such as a son/daughter who lives with you).

Another reason may be that you have not updated your rent when it goes up in March. In this case it is best to update your journal as soon as possible.

If your full rent figure is not included in your calculation, it is important to find out why, as there are ways to mitigate some of the shortfall, such as applying for a Discretionary Housing Payment (DHP)

from the council. The DWP may put a note under your housing costs, to tell you why they are not paying your full housing costs- such as the bedroom tax, or a 'housing contribution' for another adult in the house.

☆If you're not sure why your whole rent is not being included, you can speak to the welfare rights officers, or your housing officer. ☆

Deductions from your UC

Once the DWP have worked out your 'Maximum UC', they now have to work out your actual award, and this is then shown below.

What we take off (deductions)

Other benefits

We take money off your payment:

As this is an average of other benefits that you're continuing to claim

Carer's Allowance	- £286.65
Payment to your landlord	- £400.75
We currently pay this to your landlord towards your rent.	
Total deductions	- £687.40
Your total payment for this month is	£498.55

The second part of your payment screen shows how much you are actually going to be paid, and shows any deductions that are going to be taken off your claim. Wages/Pensions/Other benefits are taken off first, and then any benefit overpayments, such as your short term benefit advance, or old social fund loans.

If you have one of the Work-Capability elements, or children, as part of your UC claim, then an earnings allowance is applied to your wages. The first £287 of your monthly wage is ignored, and then 63p for every £1 over this is taken off your UC claim.

If you do not have a work allowance, or if you have other income, such as a pension, or another benefit such as Carer's Allowance, then your income is taken off in full.

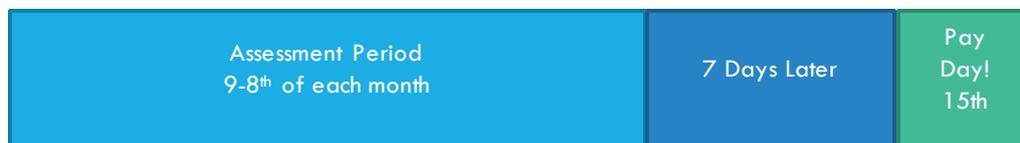
Deductions for any overpayments of old style benefits, short-term benefit advances and old social fund loans will also show up here.

If you have a lot of deductions, you can ask for the DWP to reduce the recovery to a lower amount if it is causing you **financial hardship**.

This section also shows whether or not your rent has been paid directly to your landlord, and it is important that you check this each month. Just because you have asked the DWP to pay your rent to your landlord, it doesn't mean that they will! If your rent is being paid to us, then it will be shown as a deduction, otherwise, your rent has been paid to you, and you will need to make arrangements to pay your rent. Failure to do so can mean that court action, and ultimately, your eviction, can be taken against you by your landlord.

Your Assessment Period

When you claimed UC dictates when your benefit month (or Assessment Period) runs from. So, for example, if you claimed on the 9th August, then your benefit month would be from the 9th of August until the 8th September. The DWP then finalise your income and complete their calculations, before issuing you your payment 7 days later.



Any income received within your Assessment Period is taken into account. Depending upon how you are paid your wages, you could have your UC 'capped'.

If there is a month where you were paid twice because of a public holiday, or because you are paid 4 weekly, or it is a 5-week month, meaning that you have one 'extra' payment of wages than you'd normally have, due to how UC is calculated, your UC may be 'capped'.

There is an ongoing legal challenge between anti-poverty campaigners and the government about how the DWP are treating earnings in 'capped' months. If your UC is reduced or stopped because of how the DWP have treated your earnings, you should request a **mandatory reconsideration** of the decision. The DWP won't action any appeals whilst their own legal cases are going through the courts, but it does protect your right to appeal once the Judges make their own decisions!

If you need help with your Universal Credit, or would like help to challenge a decision, please contact the Welfare Rights Service.

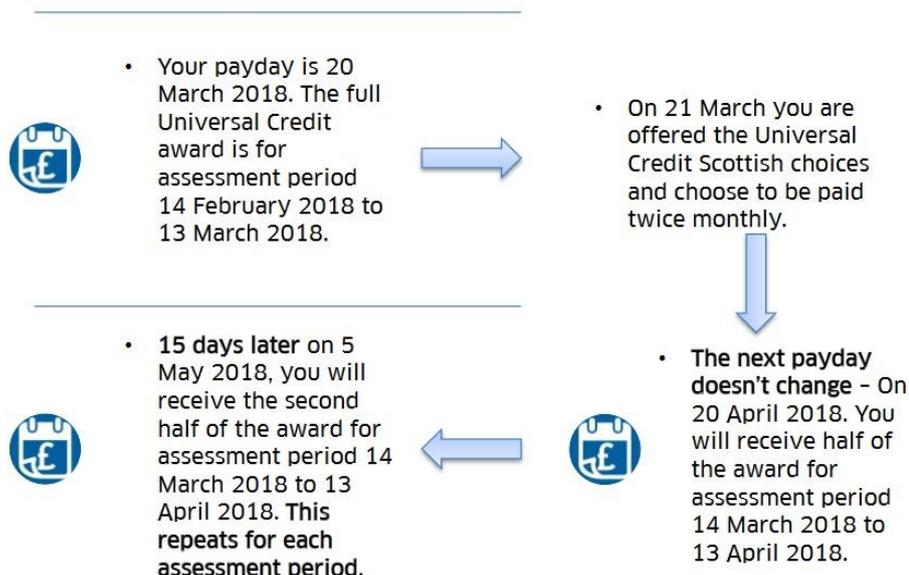
Scottish Choices

After your first assessment period, you will have a to-do about choosing how you are paid. The Scottish Government have an agreement with the DWP that Scottish Claimants can ask to have their UC

paid to them twice a month, and to have their landlord paid the housing costs directly.

Whilst this sounds great, there are a few things to look out for!

If you ask for your UC to be paid to you twice monthly,



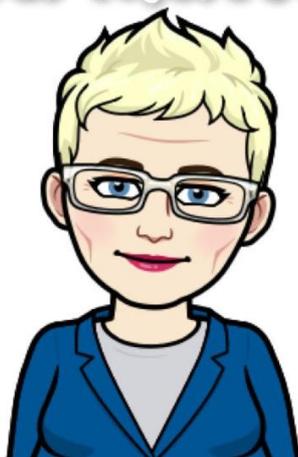
you will have to wait a full benefit month, and only receive half of your usual payment, as UC is always paid in arrears.

Your housing costs/rent will be deducted from your UC award, and paid to Hillhead HA on the same day that you are paid your UC.

If you are unsure about how the Scottish Choices may affect your UC, or if you have questions about anything raised in this leaflet, please do not hesitate to contact the Welfare Rights Service.

We are here to help!

you matter.



Hillhead Housing Association

Welfare Rights Service

0141 578 0200

Moira@hillheadhousing.org

Morag@hillheadhousing.org

This is not a comprehensive guide to Universal Credit and all information provided is correct at time of publication.

This should not be substituted for advice from a qualified Welfare Rights Officer