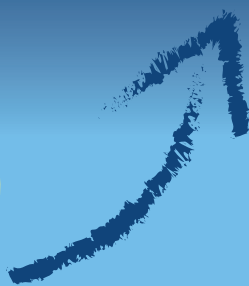


Your benefits and tax credits are changing

You've claimed Universal Credit

# What happens next?



# Advance payments

If you have not got enough money to live on while you wait for your first Universal Credit payment, you can ask for an **advance payment**. An advance payment can give you up to the amount of your expected Universal Credit award minus any housing costs. Your payments will be reduced while you pay the advance back, usually within a year. You can ask for an advance payment at any time from the day you claim until three working days before your assessment date.

## Week 1

When you make a new claim for Universal Credit, the date you claim will be your assessment date. This is the date your payment will be calculated every month.

### You need to:

- Phone the free Universal Credit helpline on **0800 328 5644** and tell them you have claimed online. You need to arrange to meet a DWP work coach
- If it is urgent, you can ask for an advance payment straight away



## Week 2

### You need to:

- Tell your work coach if you think you'll need help to manage your monthly payment or to claim online – the DWP can refer you to Ipswich Housing Action Group (IHAG) on 07999 085829 or email [pbs@ihag.co.uk](mailto:pbs@ihag.co.uk)
- Ask your work coach for an advance payment, if you need one



Week 3

Week 4

Week 5

On your assessment date, your Universal Credit will be calculated, and you will be able to see how much you will get in your online journal. Your payment will be made seven days after the end of your monthly assessment period. It may be delayed if you have not given the DWP all the information needed to assess your claim, including the amount of your rent.



#### You need to:

- Tell us of any changes to your income if you are claiming council tax reduction
- Set up a council tax direct debit or change your direct debit so that it is on or just after the date you get your Universal Credit payment
- Set up a rent direct debit if you are an IBC tenant

## Council tax reduction

If your income changes monthly or there is a delay in your first Universal Credit payment, you may get an overpayment of council tax reduction.

We will contact you to discuss the best way of dealing with this.



## Help while you are waiting

Help may be available while you are waiting for your first payment, depending on your circumstances:

- Local Welfare Assistance is available. Please contact your support worker or local advice service, eg Citizen's Advice.
- Avoid loan sharks and payday loans. Loan sharking is illegal and dangerous, and borrowing from a loan shark or taking out a payday loan is an extremely expensive type of credit.

## Contact us



For up to date information and advice, visit  
[www.ipswich.gov.uk/uc](http://www.ipswich.gov.uk/uc)



### **Customer Service Centre**

Visit the Customer Service Centre at the Town Hall,  
Princes Street, Ipswich. Open Monday - Friday 8:30 - 17:00