

Universal Credit is a new benefit for people who are on a low income or out of work. It is paid into your account as a **single monthly household payment** from which you pay all your bills, including rent.

Get ready in **three simple steps**

1



Check what changes you need to make

Use our Personal Planner to get ready for Universal Credit
ucpp.dwp.gov.uk/universal-credit-preparation

2



Make sure you have an account

You'll need a suitable account - such as a bank, building society or credit union account - for your monthly payment

3



Work out your monthly budget

Plan ahead. Ensure your bills are paid promptly. Make your money go further with a monthly budget

Money advice is available

The independent **Money Advice Service** can give help on choosing a suitable account, planning a monthly budget and paying your own rent.

moneyadvice.org.uk

Their Money Advice Line is on **0300 500 5000**



**the Money
Advice Service**

Your **Jobcentre Plus** work coach can tell you about help in your area. This could include advice from local organisations to open a bank account or put together a monthly budget.

jobcentreplus