

# UC *Universal Credit* and budgeting

Universal Credit is a new in and out of work benefit paid monthly.  
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](https://ucpp.dwp.gov.uk/universal-credit-preparation)

2



## **Make sure you have an account**

Get information about suitable bank, building society or credit union accounts at [moneyadvice.service.org.uk](https://moneyadvice.service.org.uk)

3



## **Work out your monthly budget**

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

Visit [www.gov.uk/universalcredit](https://www.gov.uk/universalcredit) to find out more about the new service