

Universal Credit

A guide to using your journal



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What is universal credit?

Universal Credit is a benefit payment from the DWP (Department of Work and Pensions) for people aged over 18 but under State Pension age, who are on a low income or out of work. It includes support for the cost of housing, children and childcare, people with disabilities, carers and people too ill to work.

New claimants for benefits or people who have had a significant change in circumstances will have already been changed over to Universal Credit.

There will be some people who are still claiming legacy benefits.

What are legacy benefits?

- Income Support
- Employment and Support Allowance
- Working Tax Credits / Child Tax Credits
- Job Seekers Allowance
- Housing Benefit

The DWP is aiming to migrate everyone claiming legacy benefits over to Universal Credit via 'managed migration' by the end of 2025.

What to expect?

If you're receiving legacy benefits as detailed, then you'll will receive a letter from the DWP explaining that you need to migrate over to Universal Credit, the timeframe in which you must do this and how to make a new claim – please visit the DWP website (www.gov.uk) for further information and advice.

It's important that you only act once you've been notified by letter by the DWP as you may be entitled to protection of your existing benefits.

Universal Credit replaces the legacy benefits listed above into one monthly benefit which is paid in arrears. This includes a payment of your rent which is paid direct to you for you to pay your landlord. Claimants can ask for their UC to be paid twice a month, and for their housing costs to be paid directly to their landlord (APA).



Making your UC account

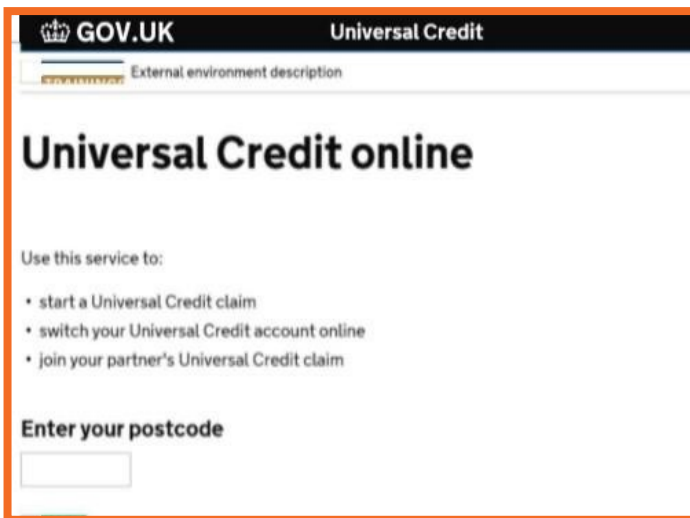
Universal Credit is applied for online using journal. You'll need an email address, and access the internet; this could be a smartphone, a laptop or PC with internet access, a tablet, or through the local library who offer public access to their computers.

There are some exceptional circumstances in which a UC claim can be made over the phone if you don't have access to the internet or will struggle to do this online.

Please speak to DWP UC Migration National Helpline on 0800 169 0328 if you need this extra help.

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

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

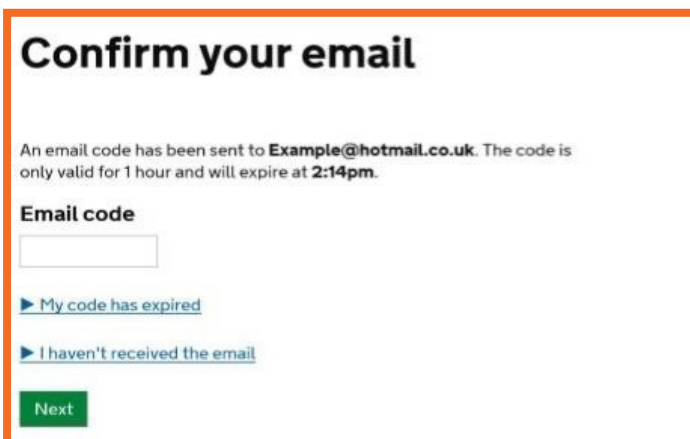


The screenshot shows the GOV.UK website for Universal Credit. At the top, it says 'GOV.UK' and 'Universal Credit'. Below that, there's a search bar and a link for 'External environment description'. The main heading is 'Universal Credit online'. Underneath, it says 'Use this service to:' followed by a list of three bullet points: 'start a Universal Credit claim', 'switch your Universal Credit account online', and 'join your partner's Universal Credit claim'. At the bottom of the page, there's a section titled 'Enter your postcode' with an empty text input field.

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

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

Don't worry, if you forget your login details, DWP can email you reminders with this information.



The screenshot shows the 'Confirm your email' page. The heading is 'Confirm your email'. Below the heading, it says '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.' There's a section titled 'Email code' with an empty text input field. Below that, there are two links: 'My code has expired' and 'I haven't received the email'. At the bottom, there's a green 'Next' button.

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.

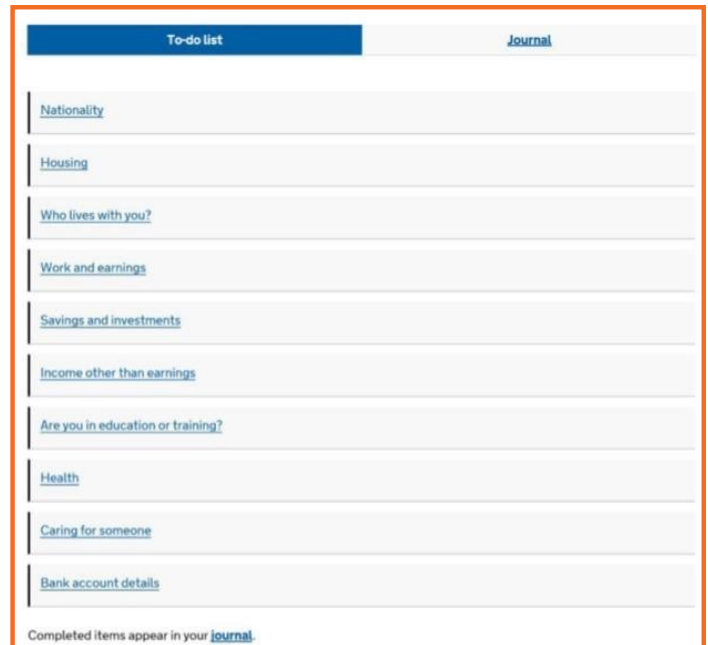
Now that you've set up an account to access your journal, it's now time to start your claim for UC!



Claiming UC

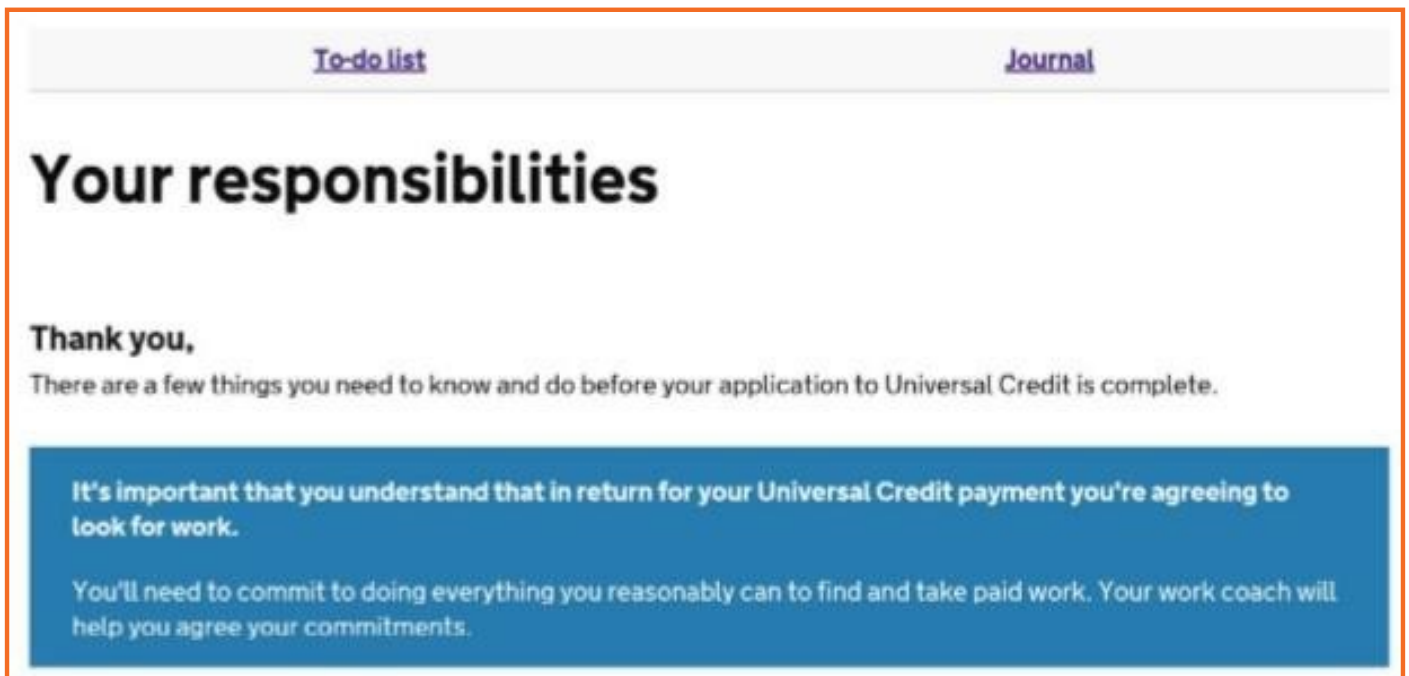
To claim UC, just work your way through the 'to-dos' on the screen.

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've already been paid other DWP benefits.



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 everything or 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:



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 in one go.

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 connected.

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.

Next

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.

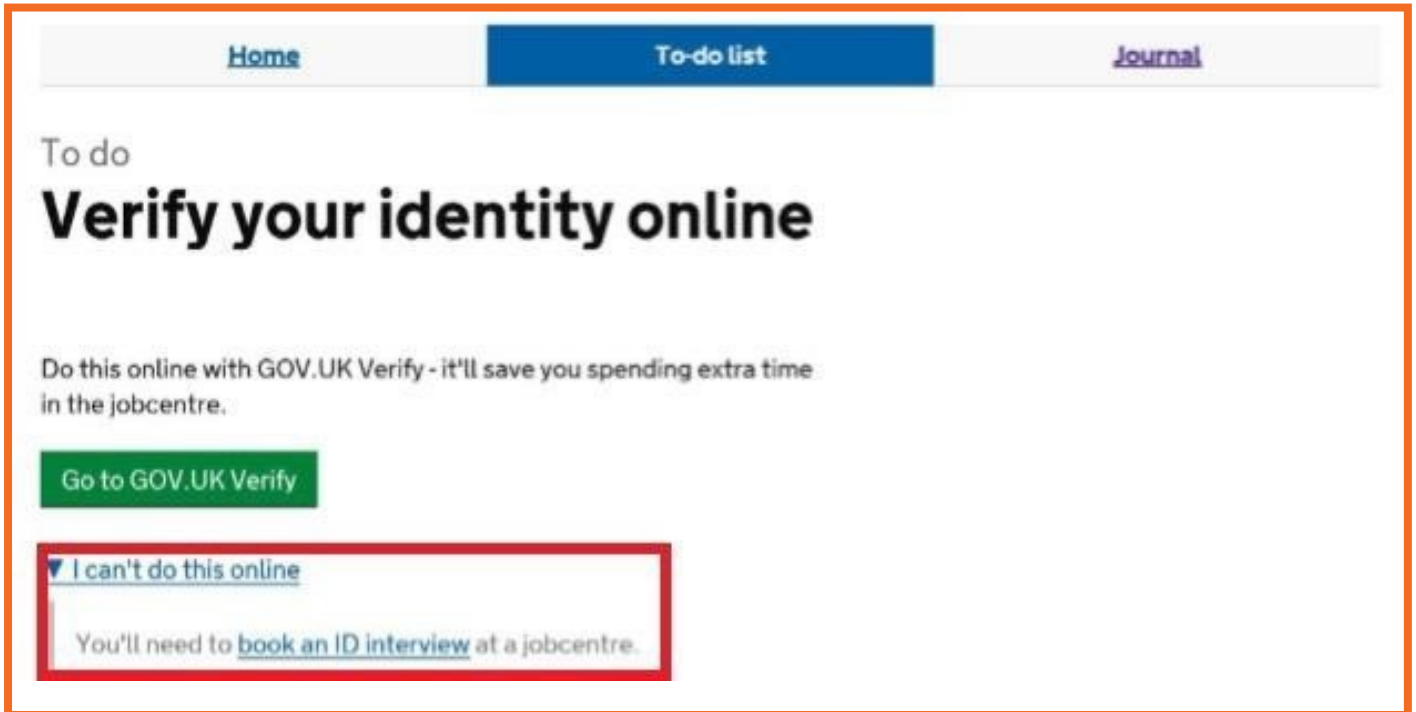
Yes, give me a linking code for my partner

No, my partner gave me a linking code



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 are able to upload pictures of documents (by using a smartphone). You can then verify your ID through Experian, the Post Office or another company partnered with the DWP.



If the online verification doesn't work, 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 do this online' link (highlighted in red) and will need an ID appointment at the local 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.





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 in 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 sickness, 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.

Report a change
of circumstances

Report a fit note

Add a note
to your journal

Advances
Apply for an advance and check repayments

View to-do list

My commitments

Payments

Universal Credit Guide

Job applications
interested, applied, interviewing

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

If you don't report the change quickly, you could potentially lose money and there's 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.

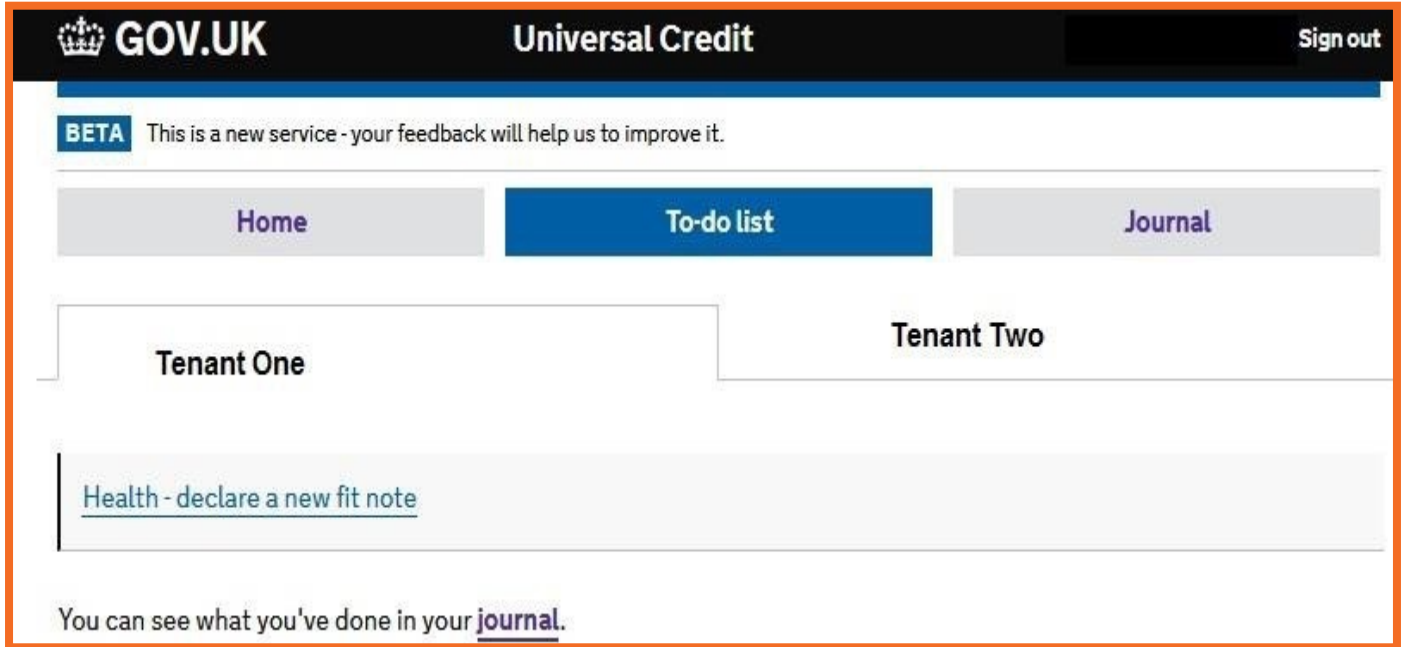
Any changes that you report will take effect for the whole of your benefit month, so it can be to beneficial to report changes as soon as they occur.



To-do list

Your work coach, or case manager at the DWP, will set you tasks via your journal that you 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 no or less UC money awarded.



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's good 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. 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're not sure of what you need to do, you can ask your work coach via your journal, or over the phone.

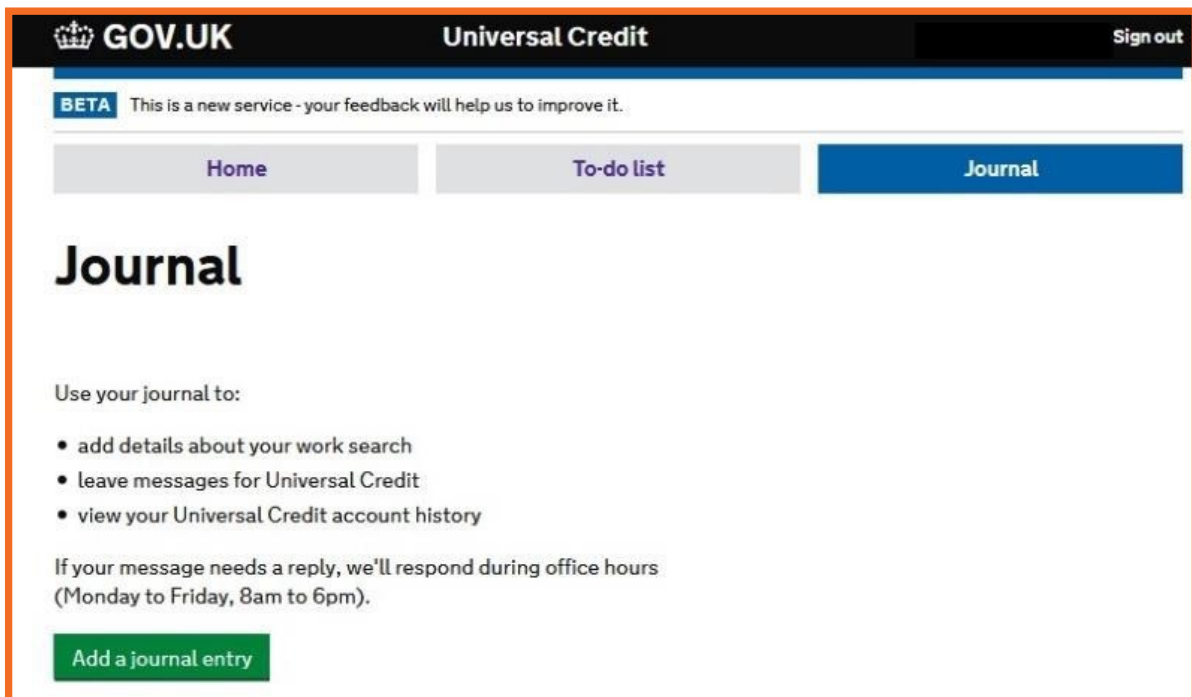


Journal entries

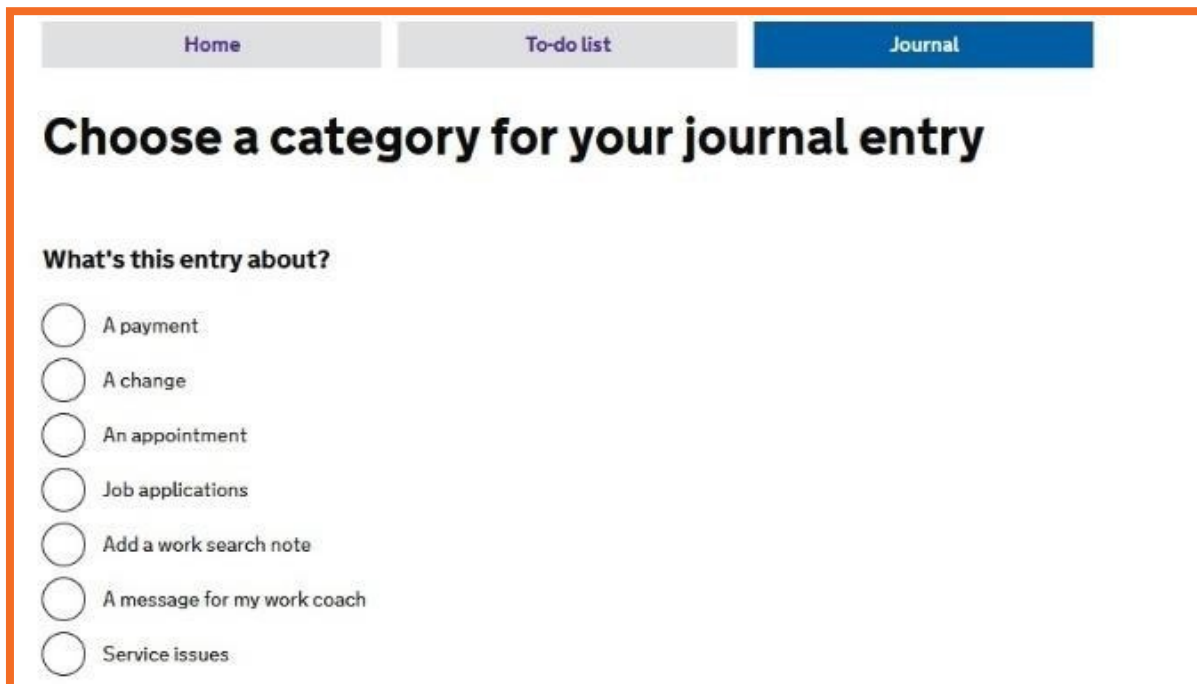
As we've already mentioned, the DWP will no longer send you letters, and instead leave you notes on your journal. If you need to speak to your case manager, you should first try and leave a message on the journal.

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 attach 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'.



The screenshot shows the GOV.UK Universal Credit Journal page. At the top, there is a navigation bar with the GOV.UK logo, the text 'Universal Credit', and a 'Sign out' link. Below the navigation bar, there is a 'BETA' badge and a message: 'This is a new service - your feedback will help us to improve it.' The main navigation area has three tabs: 'Home', 'To-do list', and 'Journal', with 'Journal' being the active tab. The page title is 'Journal'. Below the title, there is a section titled 'Use your journal to:' followed by a bulleted list: 'add details about your work search', 'leave messages for Universal Credit', and 'view your Universal Credit account history'. Below the list, there is a message: 'If your message needs a reply, we'll respond during office hours (Monday to Friday, 8am to 6pm).' At the bottom of this section, there is a green button labeled 'Add a journal entry'.



The screenshot shows the 'Choose a category for your journal entry' page. At the top, there is a navigation bar with three tabs: 'Home', 'To-do list', and 'Journal', with 'Journal' being the active tab. The page title is 'Choose a category for your journal entry'. Below the title, there is a section titled 'What's this entry about?' followed by a list of radio button options: 'A payment', 'A change', 'An appointment', 'Job applications', 'Add a work search note', 'A message for my work coach', and 'Service issues'.



Your commitments

Your homepage also displays your Claimant Commitment which you agreed with your work coach at the Jobcentre. This is what you've 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. Given that you and your work coach work on this together, make sure that it's 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're reasonable.

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

If you are earning as much as can be expected depending on your current circumstances.

You will receive financial support without any other conditions to increase your earnings.

If you are able and available to work.

You will need to do everything you reasonably can to give yourself the best chance of finding work. Preparing for and getting a job must be your full time focus. If you do not do this without a good reason you will receive reduced payments of your Universal Credit, known as a sanction.

If you currently have limited capability for work, related to a disability or health condition, but this is expected to change over time.

You will be supported until your circumstances improve and you can work. You will be expected to prepare for work so far as you are able.

If you have a disability or health condition that prevents you from working.

You will not be required to work and will be supported through Universal Credit.

If you care for a severely disabled person for at least 35 hours per week.

You will not be required to work and will be supported through Universal Credit.

If you are the lead carer for a child.

You will be supported in your current circumstances. What is expected of you as a lead carer in return for getting Universal Credit will be based on the age of the youngest child in your household.



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 stopped or reduced for a set period of time.

There are different levels of sanctions 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.

If you are sanctioned and you disagree, you can request a mandatory reconsideration of the decision, and ultimately, make the decision to appeal. If your appeal is successful, the sanction can be lifted, and any money you're owed can be paid back to you.

If you have more than one sanction, they won't 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.



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're affected by the benefit cap, the bedroom tax, or have a non-dependant deduction.

Another reason may be that you have not updated your rent charge which is applied every April. 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.

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.



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're 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.

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 amount they take 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 pay your rent. Failure to pay your rent can mean that court action, and ultimately, your eviction, can be taken against you by your landlord.

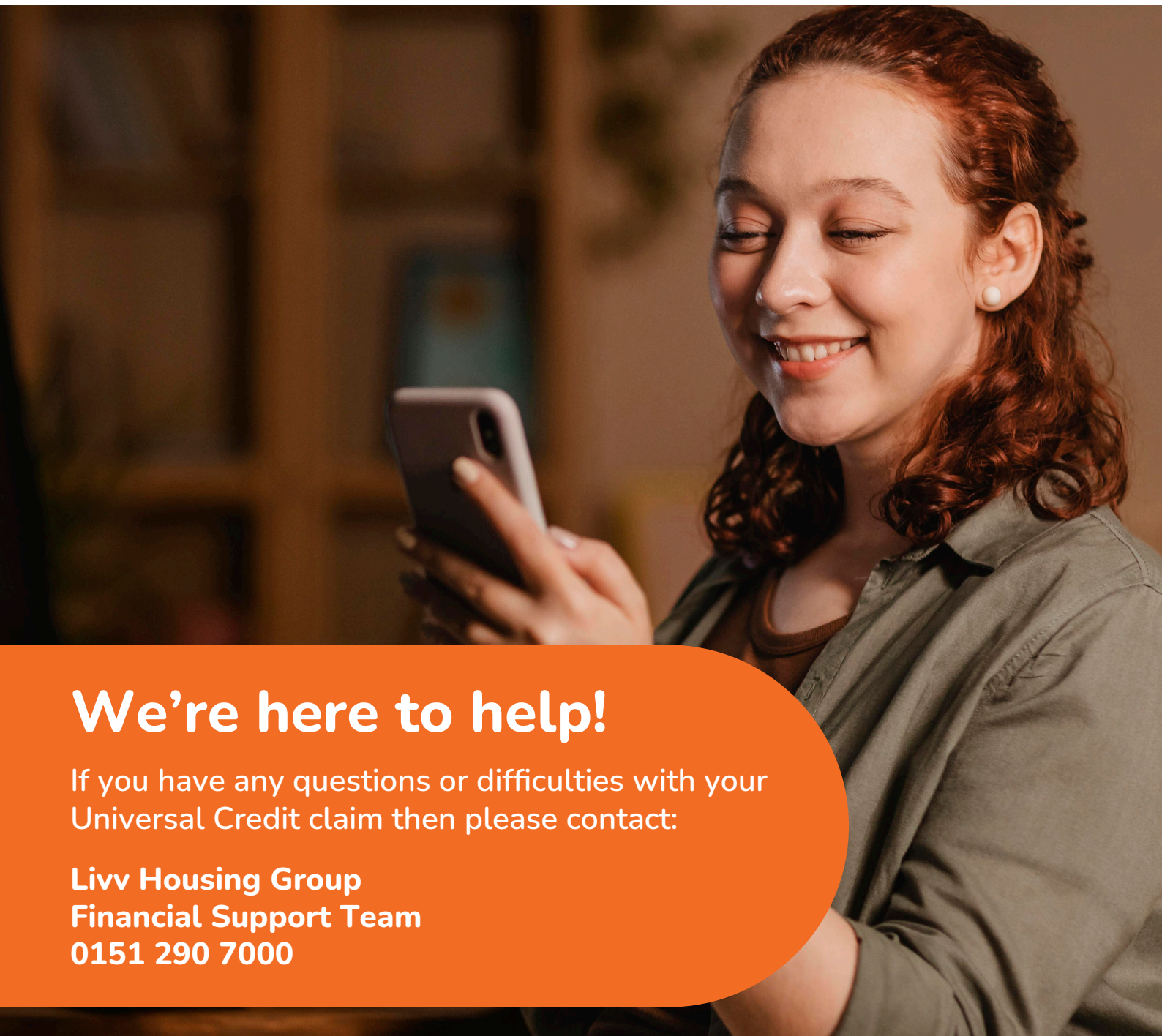


Your Assessment period

When you started to claim UC dictates when your benefit month (or Assessment Period) runs from. So, for example, if you claimed on the 9 August, then your benefit month would be from the 9 August until the 8 September. The DWP then finalise your income and complete their calculations, before issuing you your payment seven 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's 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'.



We're here to help!

If you have any questions or difficulties with your Universal Credit claim then please contact:

Livv Housing Group
Financial Support Team
0151 290 7000

