

# Do you need help and advice?



You can start to prepare for Universal Credit (UC) now. Here's what you need to do:

1. If you have not got access to a mobile phone number, get one
2. Set up an email account
3. Have a bank, building society or credit union account that allows direct debits. If your existing account is overdrawn and subject to charges, open another account for UC
4. Take control of your finances now, to help you manage the move to monthly UC payments.

## Where can I get some help?

- If you have concerns about UC and how you will manage, or if you want advice on how to keep your account up to date, speak to your Income Officer at Howard Cottage
- If you need further help with budgeting, we will put you in touch with our Money Advice Officer. If you have large or complex debts, we can signpost you to appropriate agencies that will be able to advise you.

## What other help is available?

- If you need help with applying for UC, visit your local Jobcentre Plus or your local council – they will have trained staff available to help you
- If you receive any letters from the Department for Work and Pensions (DWP), make sure you read them, because they may be inviting you to claim UC. Be warned: if you fail to make a claim for UC, your benefit may be suspended. If you don't understand what the letters mean, ask the DWP for clarification
- When you apply for UC, you will be given a dedicated work coach at Jobcentre Plus. Make sure you speak to them because they will be able to help you with budgeting and will be able to answer any questions you may have about UC
- You'll find a wealth of helpful advice and guidance on the government website: [www.gov.uk/universal-credit](http://www.gov.uk/universal-credit)

**UC** Universal Credit

