

UNIVERSAL CREDITS

A Step-By-Step Guide

Provided By LIP Legal Services

This document is designed to provide a comprehensive guide to the online process of applying for UNIVERSAL CREDITS, and the steps you need to take to comply with maintaining your account online.

This document is not designed to take the place of direct legal advice, all questions should be emailed to info@liplegalservices.com.

Document Created in January 2020.

The guidelines for UNIVERSAL CREDITS are subject to change, it is advised that you seek further assistance.

Before you make a Universal Credit Claim

To make a Universal Credit claim, you will need:

- Email address
- Your personal information (Name, address and phone number)
- Details of your income and savings
- Bank account details
- Childcare costs details (if appropriate)
- Housing costs details (rent/mortgage costs, landlord/mortgage provider details etc)
- Internet access
- Proof of Identity

Information correct at time of publishing

Step 1

How to create an account for Universal Credit

Creating an account

Signing up for Universal Credit is simple.
To register online click on the link

<https://www.gov.uk/apply-universal-credit>

Enter your postcode and click on the green button that reads 'Start' to begin. Making a claim may take up to 30 minutes for a single person and up to an hour for a couple.

 **Universal Credit**

TRAINING01 External environment description

Universal Credit online

Use this service to:

- start a Universal Credit claim
- switch your Universal Credit account online
- join your partner's Universal Credit claim

Enter your postcode

Start

[▶ Don't know what postcode to use?](#)

Already got an online account?

[Sign in](#) if you already have an online account and want to return to a claim.

If you have already set up your account select the option to **'sign in'** to your online account.

Next, you will be asked if you have any children living in your household and offered three options. Your answers will determine the questions that follow.

How many children live with you?

'Children' are 19 or younger, and might include:

- your own and your partner's children
- any children you've adopted
- children you're the legal guardian for

Do not include:

- foster children
- children you aren't responsible for - for example, your sister's children if she lives with you

☐ No children live with me

☐ 1 or 2 children live with me

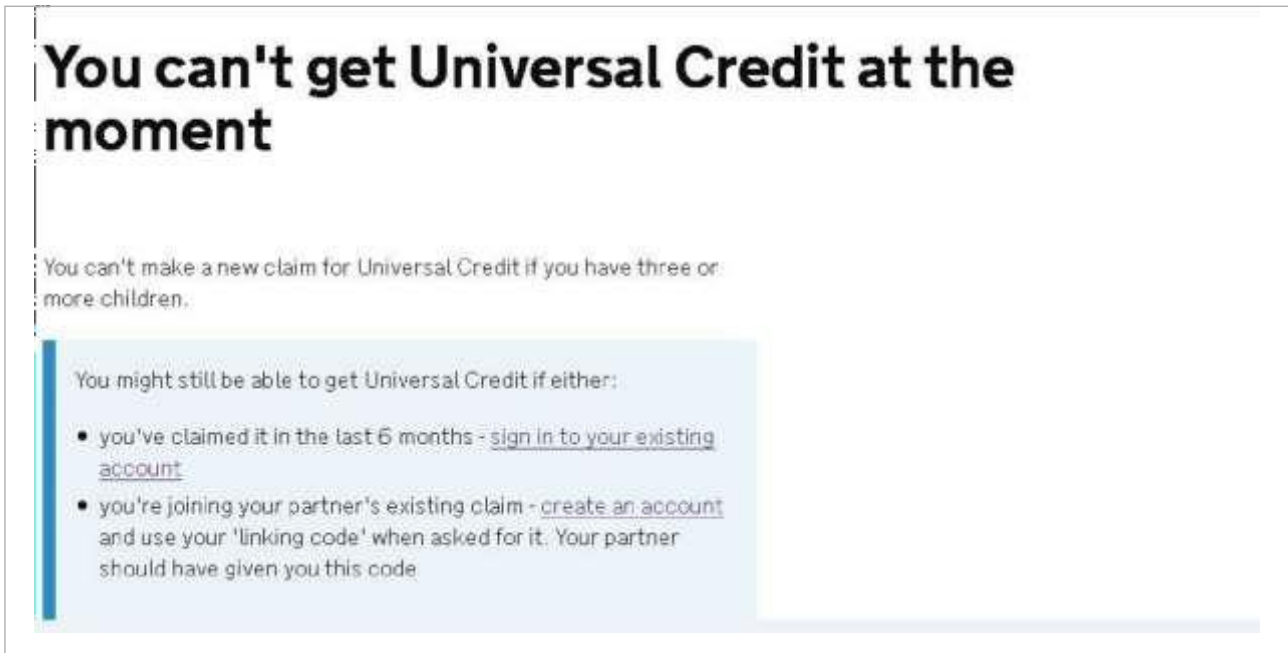
☐ 3 or more children live with me

[Next](#)

[Back](#)

If you answer, one or two children live with me, you will be asked for your children's details.

Should you answer three or more children, the following message will appear:



You can't get Universal Credit at the moment

You can't make a new claim for Universal Credit if you have three or more children.

You might still be able to get Universal Credit if either:

- you've claimed it in the last 6 months - [sign in to your existing account](#)
- you're joining your partner's existing claim - [create an account](#) and use your 'linking code' when asked for it. Your partner should have given you this code

You will not be able to proceed further and should consider whether you would be entitled to another benefit.

From the initial screen you can create an account, sign in to an existing account, or link accounts together using a partner code to show that you're part of a couple.

You will be asked to create a username and password as requested.

Take a note of your username and password for future use. It is important that you do not share your username and password with anyone.

You will then be prompted to choose two security questions from a range of options.

One of these security questions will be asked when you use your account in the future.

Recording your Personal Details

Confirm your email

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**.

Email code

[▶ My code has expired](#)

[▶ I haven't received the email](#)

[Next](#)

[Back](#)

You will be asked to enter your date of birth and email address.

After entering in some personal details, you need to choose how you want to be contacted by the Department for Communities.

An email code will be sent to your email address. This code should be entered to confirm your email account. If your code has expired (as it is more than one hour from you requested the code) you can have another code sent to you by clicking the [My code has expired](#) link.

You will now see the below screen – confirming that your account has been created.

Account created

Make a claim within 28 days or you'll have to create your account again.

You may need details of:

- housing costs and any rent agreement
- any savings and income, including other benefits
- people who live with you

If you don't have these details, you can still start your claim.

 You may be prosecuted or need to pay a penalty if you give wrong or incomplete information.

Make a claim

To proceed to the claim stage, click **Make a claim**

Step 2

Single or
joint claim?

You will now be asked whether you are making a claim for as a single person or as a couple.

If you do not have a partner choose
'No I'm single' And proceed to [Step 3](#).

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](#)

[Back](#)

You will then be advised that you need to link your details with your partner's details and you will need a linking code to be able to do this. If your partner has already submitted

a claim to Universal Credit and declared a partner, they may already have been given a linking code.

Link your details -

Give this linking code to your partner

Your partner will need their own Universal Credit account. They'll be asked for the code when linking to your details.

NKBM Q4GR

This code is valid until 25 September 2017.

[Next](#)

[Back](#)

Take a note of this code as you will need it later in the claim process.

Step 3

Making your Universal Credit claim

Completing your To Dos

A To Do is an action that you need to complete in order to progress your claim to Universal Credit.

To Dos can be completed in any order and it is essential that each To Do is completed.

Some To Dos are reactive questions depending on the information you give.

asked specific questions if they relate to you. So if you have no children in your house for example, no other questions about children will be asked.

To-do list

Journal

Nationality

Housing

Who lives with you?

Work and earnings

Savings and investments

Income other than earnings

Are you in education or training?

Health

Caring for someone

Bank account details

Completed items appear in your [journal](#).

By selecting the option that applies to you and pressing 'done', the To Do is completed, removed from your list and stored in your account for future reference.

Information is saved after each page so if you need to stop for any reason you can return to where you left off.

However, your claim for Universal Credit will not be finished until all your To Dos have been completed and you have declared that the information is correct.

What information is required?

Information will be requested on:

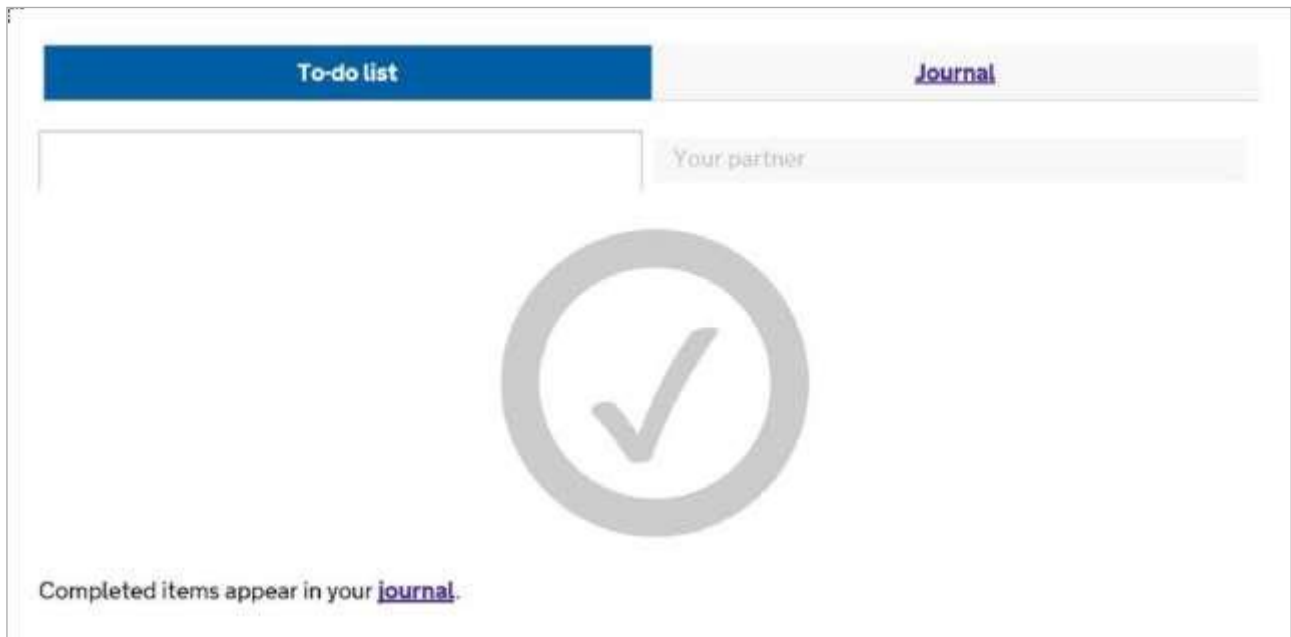
- savings
- earnings
- health
- additional benefits
- other people living in your household
- your living situation
- your bank account details
- nationality

An example of a To Do is:

The screenshot shows the 'To-do list' interface with the following elements:

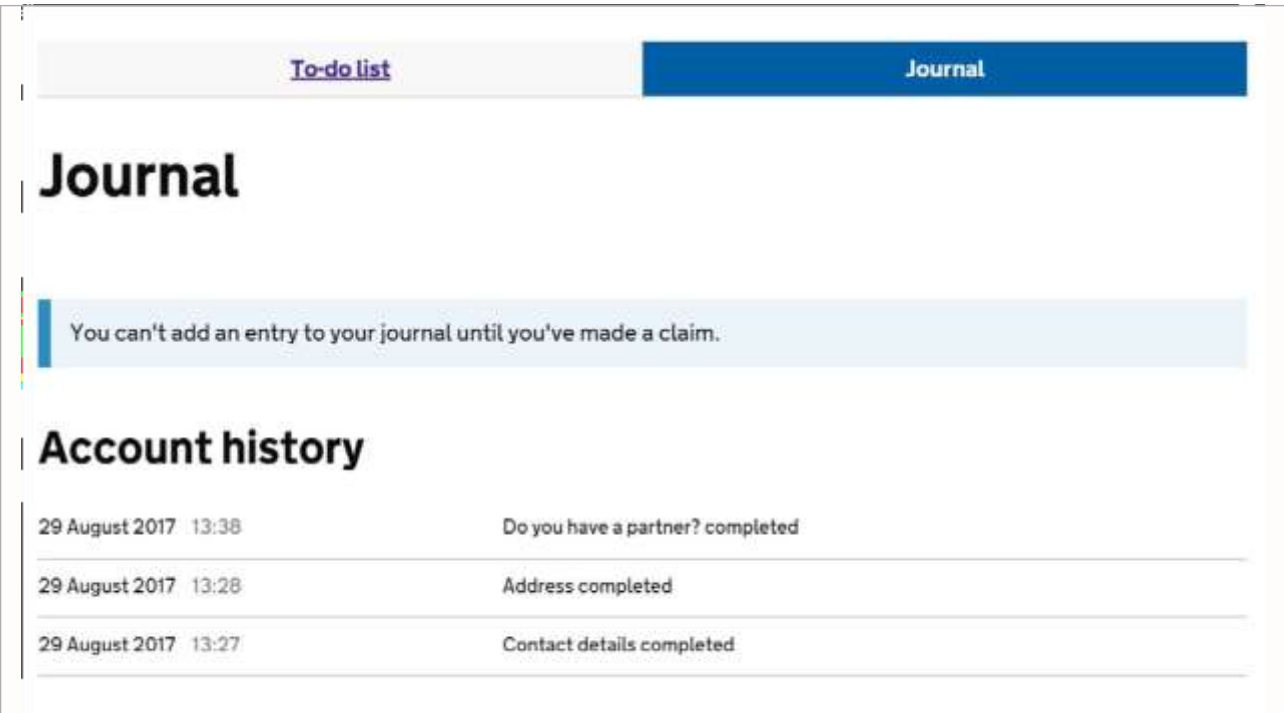
- To-do list** (active tab) and **Journal** (inactive tab).
- Address** task: Marked as complete with an information icon. Text: "This task is now complete."
- Partner task** (highlighted in blue): "Your partner still needs to set up a Universal Credit account. They will have to enter this linking code: **NKBM Q4GR**. They have until 25 September 2017."
- Input field** for "Your partner" (placeholder text).
- Links** for other tasks: [Nationality](#), [Housing](#), [Who lives with you?](#), and [Work and earnings](#).

When a To Do has been completed, the following message will appear:



You will now be asked for your bank account details. You will need your bank/building name, account holder name, sort

Your Journal



Your journal keeps a history of the actions throughout the lifetime of your account. Your journal will show completed To Dos as well as messages between you and your Work Coach.

Step 4

Adding a partner to your claim

If you have a partner, they now need to make their own claim to Universal Credit and link it to yours using the partner linking code provided previously. To do this you will need to sign out of your account and ask your partner to create an account or sign in if they already have an account.

Your partner should follow steps 1–3 of this instruction. They will be asked to input the linking code, your first name and postcode to ensure their account is linked to the correct account for you.

You will each have your unique username and password and you'll be able to see each other's To Dos.

Link your details -

To make a joint claim, you must link your details with your partner's.
You need a linking code to do this.

Do you need a linking code?

- ☐ Yes, give me a linking code for my partner
- ☒ No, I want to use the linking code my partner got

Next

[Back](#)

Link your accounts

Enter the linking code from your partner

Your partner's first name

Give it exactly as they did when they set up their account.

Postcode

Next

Again your partner will be asked to disclose details of their income, health, savings, nationality, housing etc.



To-do list

Journal

Your details are now linked with your partner's.

Partner 1

Partner 2

Nationality

Who lives with you?

Work and earnings

Your Commitment

Both you and your partner will be made aware of your responsibilities for example, to actively look for work in order to receive Universal Credit. You will be asked to make an appointment with your Work Coach to agree your Commitment once your claim has been submitted. Your Commitment will clearly outline what will happen if you do not meet your responsibilities.

[To-do list](#)

[Journal](#)

Your responsibilities

Thank you,
There are a few things you need to know and do before your application to Universal Credit is complete.

It's important that you understand that in return for your Universal Credit payment you're agreeing to look for work.

You'll need to commit to doing everything you reasonably can to find and take paid work. Your work coach will help you agree your commitments.

☐ I understand these commitments

Next

Partner 1 is not receiving Armed Forces Independence Payment

[See full details \(opens in new window\)](#)

Are these details correct?

☒ Yes

☐ No, change this

☐ I agree with the full details of my claim.

Next

Your Declaration

[To-do list](#) [Journal](#)

Declaration

By submitting this claim, you agree:

- the information you've given is complete and correct
- you'll report changes to your circumstances promptly in your online account (or call 0345 600 4272 if this isn't possible)

 You may be prosecuted or need to pay a penalty if you give wrong or incomplete information, or you don't report changes. Your Universal Credit can be reduced or stopped.

☐ I agree

[Submit claim](#)

A summary is provided of the details you and your partner have entered with an option to agree or change the details input on each individual entry.

If everything is correct, you'll be able to proceed to Your Commitment which outlines the activities you need to complete in order to receive Universal Credit.

Customer Survey Questions (Optional)

You are asked to complete a few optional surveys to assess the process.

Before you continue

Help us improve the service by answering some questions. They are optional and will not affect your claim.

Did anyone help you make your claim?

For example, a family member, friend or someone from the Jobcentre or a charity.

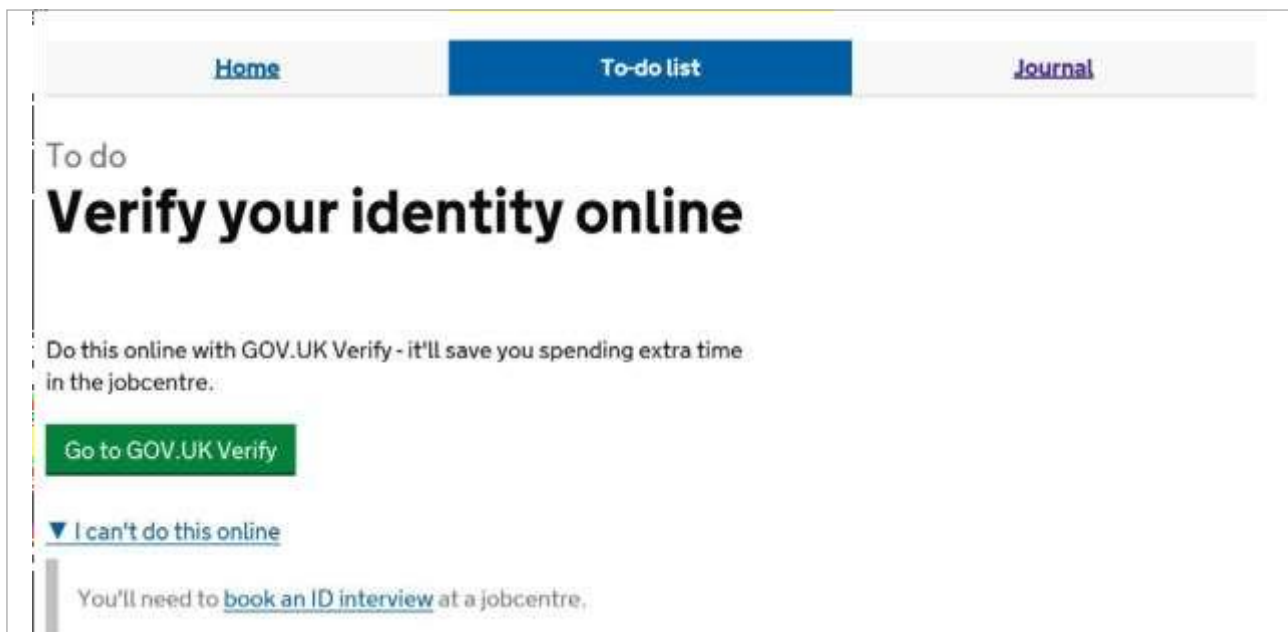
☐ Yes ☐ No

[Skip](#)

What next?

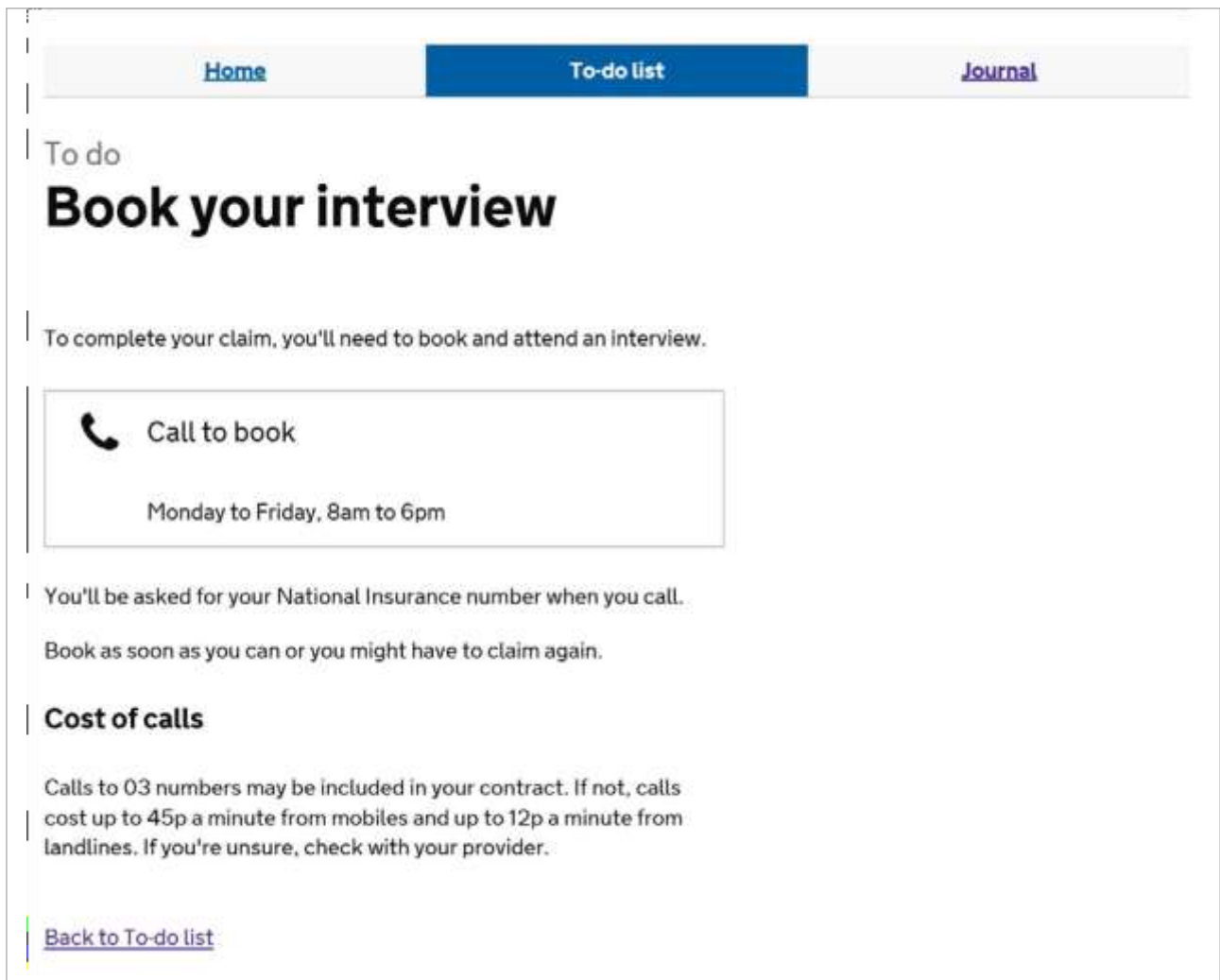
You will now need to verify your identity, you can do so on the below link.

To verify online visit www.gov.uk/verify



If you select 'I can't do this online',
next few screens will tell you what identity documents you need to verify your identity at the
Jobcentre Benefits office.

By clicking the **Book your interview** link you will be given the following information:



The screenshot shows a web application interface with a top navigation bar containing three links: 'Home', 'To-do list', and 'Journal'. The 'To-do list' link is highlighted with a blue background. Below the navigation bar, the page title is 'To do' followed by 'Book your interview' in a large, bold font. A sub-header reads 'To complete your claim, you'll need to book and attend an interview.' Below this is a box with a telephone icon and the text 'Call to book' and 'Monday to Friday, 8am to 6pm'. Further down, it states 'You'll be asked for your National Insurance number when you call.' and 'Book as soon as you can or you might have to claim again.' A section titled 'Cost of calls' explains that calls to 03 numbers may be included in the contract, with costs up to 45p a minute from mobiles and up to 12p a minute from landlines. At the bottom, there is a link 'Back to To-do list'.

Home To-do list Journal

To do

Book your interview

To complete your claim, you'll need to book and attend an interview.

 **Call to book**

Monday to Friday, 8am to 6pm

You'll be asked for your National Insurance number when you call.

Book as soon as you can or you might have to claim again.

Cost of calls

Calls to 03 numbers may be included in your contract. If not, calls cost up to 45p a minute from mobiles and up to 12p a minute from landlines. If you're unsure, check with your provider.

[Back to To-do list](#)

During your interview you will be given a 16 digit Personal Security Number. Take a note of this number as you will need it to access your account in future.

Step 5

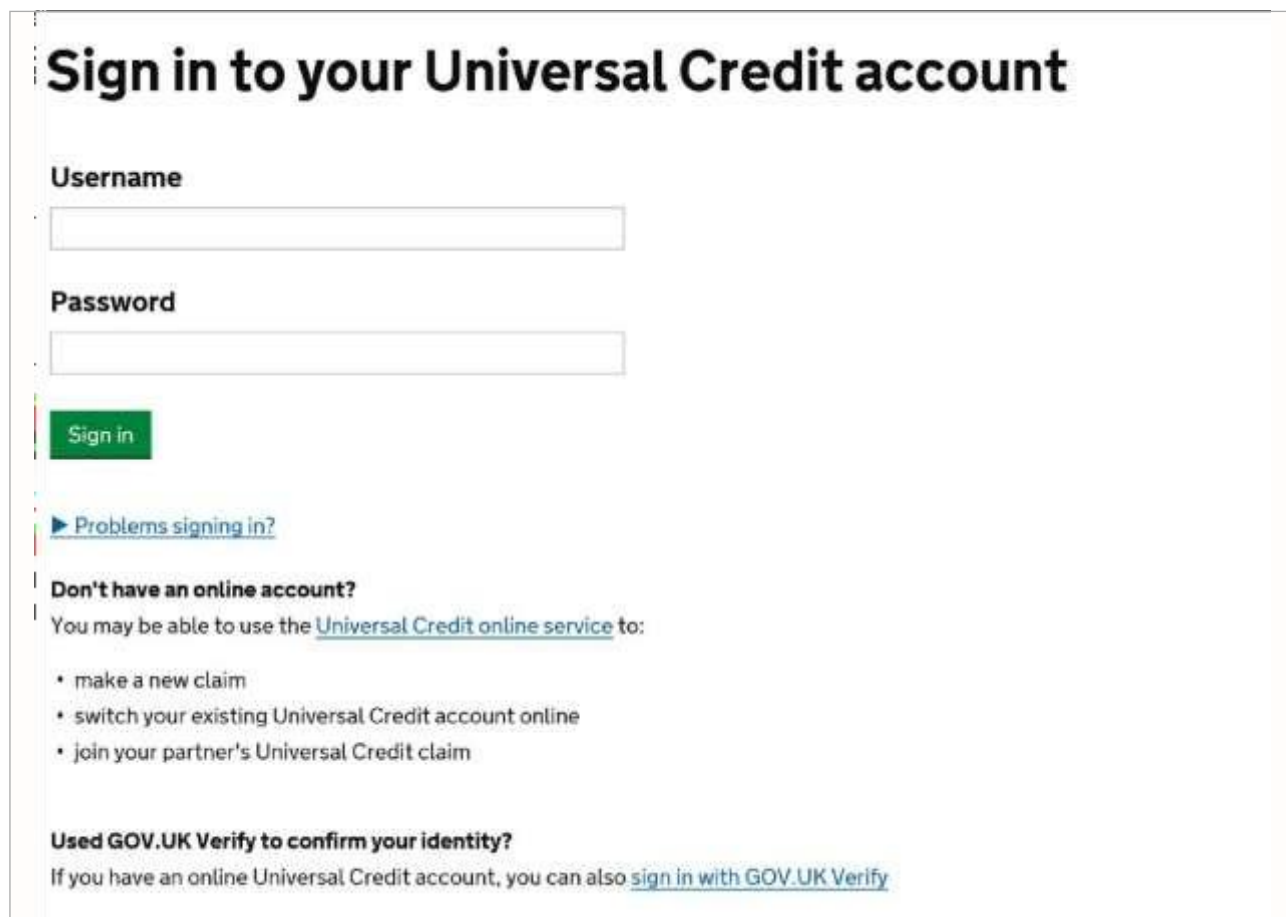
Maintaining your Universal Credit claim

If you have a To Do to complete you'll be notified by text or email, depending on how you asked us to contact you, to prompt you to log in. An example could be that you need to provide a copy of your CV. When you log

document or image adding any additional comments and then complete the To Do.

Sign in

Sign in to your account using the username and password you chose when you created your account.

A screenshot of the Universal Credit sign-in page. The page has a white background with a light blue border. At the top, the heading "Sign in to your Universal Credit account" is displayed in a large, bold, black font. Below the heading, there are two input fields: "Username" and "Password", each with a light gray border. To the left of the "Sign in" button is a small green square. The "Sign in" button is a green rectangle with white text. Below the button is a link "Problems signing in?" with a blue triangle icon. Further down, the text "Don't have an online account?" is followed by a paragraph: "You may be able to use the [Universal Credit online service](#) to:". Below this is a bulleted list with three items: "make a new claim", "switch your existing Universal Credit account online", and "join your partner's Universal Credit claim". At the bottom, the text "Used GOV.UK Verify to confirm your identity?" is followed by a paragraph: "If you have an online Universal Credit account, you can also [sign in with GOV.UK Verify](#)".

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](#)

In you will see a To Do from your Work Coach asking for this and you will be able to upload the



You will then be asked to enter four of the numbers from your Personal Security Number.

If your Personal Security Number has not been issued you will instead be asked one of the security questions you selected when you created your account.



Confirm your identity

Enter numbers from your personal security number

1st 2nd 10th 16th
 ** ***** * ** ***

[► What is a PSN?](#)

[Next](#)

[Request a new PSN](#)

[Back](#)

Your Home Page

Home To-do list Journal

Report a change of circumstances Add a note to your journal

View to-do list Guide

Your commitments

This is what you've agreed to do in order to receive Universal Credit.

It's important that you understand that in return for your Universal Credit payment you're agreeing to look for work.

You'll need to commit to doing everything you reasonably can to find and take paid work. Your work coach will help you agree your commitments.

Only when your claim has been submitted does

your home page become available and each home page is different for each individual. You can report changes of circumstances online and can also view your To Do lists and journal. If you're reporting a change of circumstance that does not have an option online, then you can report it using the journal.

You'll also be able to view your monthly statement online too. This breaks down your payments so you'll understand why you're being paid a certain amount and shows you each piece of information, each deduction and any penalties that you may have.

In some cases you will be able to make a start on your Commitment before meeting your Work

Coach. It will ask you about what work you can do, previous experience and what you will be doing to find work or earn more. This will help you and your Work Coach understand what needs to happen next.

Your journal keeps a history of the actions throughout the lifetime of your account. Each time a To Do is completed it is moved to the journal.

Some To Dos can be reviewed such as claim submissions, any additional information, upload a document or any conversations that you have ongoing with a member of staff.

You can also add notes to your journal about your work search or other activities that you are doing to help improve your circumstances such as

careers advice or getting support to help you manage your money.

If the note is important or you'd like to ask a direct question, then there is a tick box to alert a

member of staff to that action underneath.

Once your note is saved, a notification is sent to the staff member looking after your claim to let them know you have saved a message in your account that requires attention.