



1. Understanding our Universal Credit guide

This is an introduction to what's in our Universal Credit guide.

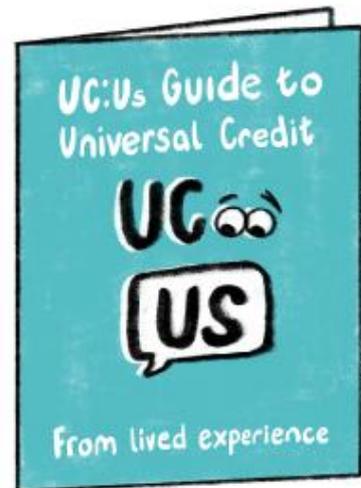
A big hello from us all!

We're here to help you apply for Universal Credit (UC).

Our team is made up of people who claim Universal Credit. We wrote this guide to help you apply for and manage your UC claim, and avoid some common headaches and pitfalls.

More than that, we want you to know you're not alone. We are here to help! There are many people just like you, who are claiming social security support.

The UC:Us team



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Introduction

Here's the first thing you need to know about Universal Credit: The people who designed the system are trying to get you to take more responsibility for your benefit claim. This means, they expect you to manage most aspects of the claim by yourself.

This can be a difficult process. There's a lot to consider and it can be complicated.

Our number one tip: before you make your claim, get advice from a qualified independent advice provider (see ["Important contacts"](#) on our website) . This is especially important if you currently get other benefits.

Getting advice from a qualified source will help you prepare for your responsibilities and keep your claim running smoothly. It can also help you decide if Universal Credit is the best option for you.

What is Universal Credit?

Universal Credit is a payment for people 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, and financial support for people with disabilities, carers and people too ill to work. (*Taken from nidirect.gov.uk site*)

Using this guide

Universal Credit can be complex and confusing. This guide is split into 11 different sections you can go straight to the information you need.

Navigating the guide

Click the 'Universal Credit Guide' button at the top of this page. Select a section from the drop down menu.

The first section of the guide covers the [key lessons we've learnt from claiming Universal Credit](#). It will make you aware of some of the most important aspects and could help you avoid some very difficult situations or problems (as you will see from our "what I wished I'd known" videos, that are featured throughout this guide).

The page [Before you apply for Universal Credit!](#) is a must read if you are about to apply for Universal Credit.

The majority of pages in the guide have more detailed information that relate to specific stages of Universal Credit. Some of these will not apply to you right now and some may not feature on your Universal Credit journey.

[Want to change things?](#) gives you some more information on how you can get involved in trying to improve Universal Credit.

[Important contacts](#) provides important contact details of qualified independent advice providers offering support on Universal Credit in Northern Ireland, England, Scotland and Wales.

Universal Credit works differently across Northern Ireland, England, Scotland and Wales. Please note that **this guide has its roots in Northern Ireland** (where the UC:Us members all live) **but contains information relevant to all four countries**. Where differences occur we do our best to highlight how things run in each country.

Access more of our infosheets

This document is part of a series of info sheets that have been produced from content hosted on ucus.org.uk/ucguide. There are a number of guides in the series you can visit them here or view the guide in its original web form:

Download all the guides here!

[Helping you understand our guide](#)

[UC Lessons from Lived Experiences](#)

Key lessons our group have learnt from their lived experiences. Includes our “Talking Universal Credit: What I wish I’d known” videos

[Before you apply](#)

Highlights key things that you need to know before making a claim for UC.

[How to make an application](#)

A checklist with all the information you need to have ready to make a claim online for Universal Credit.

[How to understand the UC elements](#)

Sets out all the different elements of Universal Credit to help you to understand more about the benefit.

[Where to get extra financial support](#)

Places where you may be able to seek financial help in addition to your UC claim.

[How to use the online journal](#)

Here we highlight some of the key *do's* and *dont's* when using your online journal, which should help things run smoothly.

[How to challenge a decision](#)

A step by step guide to appealing decisions and lodging complaints along with details of help available.

[Managing Overpayments & Deductions](#)

Information on the reasons why overpayments and deductions occur and some options to manage them.

[Crisis support](#)

Find out support available for people living on a low income who are undergoing difficult circumstances.

[Want to change things?](#)

A quick run through of ideas for trying to change things and ways you can get involved.

[Important contacts](#)

Contacts for a number of free, independent advice agencies who can provide advice and assistance, free of charge.

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The Universal Credit Guide is a core output from a research collaboration between UC:Us participants, the universities of York and Ulster, Housing Rights and Law Centre NI. The research was funded by ESRC. Although it has not been involved in the production of this claimants' guide, UC:Us would also like to thank the Joseph Rowntree Foundation for funding the initial participatory research project that brought us together and for supporting our engagement with policymakers.

