



**Could affect you from 19th Sept. 2018**

# **Are you Ready?**

Universal Credit is a new benefit for working aged people in and out of work, which will bring the following state benefits together into one monthly single payment:-

- **Housing Benefit**
- **Jobseekers Allowance (Income Based)**
- **Employment Support allowance (Income Related)**
- **Income Support**
- **Child Tax Credit**
- **Working Tax Credit**

## **What will I have to do to get Universal Credit?**

- You will be required to have access to the internet to make a claim for Universal Credit as claimants will be expected to do this on-line.
- You will need an email address.
- You will need to have a bank account/Post Office account/Credit Union to get your Universal Credit payment. If you don't have one of these accounts, you will not receive your payment.

For free and confidential help and information on claiming Universal Credit, setting up a bank account, getting access to the internet and budgeting, please contact:

**Robert Findlay, Senior Welfare Rights Officer**  
on [r.findlayfpha.org.uk](http://r.findlayfpha.org.uk) or 0141 847 5219, alternatively  
contact your Housing Officer on 0141 887 4053 or  
[housingservices@fpha.org.uk](mailto:housingservices@fpha.org.uk)