



## UNIVERSAL CREDIT

Information about Universal Credit can be found on the following webpages.

[www.understandinguniversalcredit.gov.uk](http://www.understandinguniversalcredit.gov.uk)

[www.moray.gov.uk/universalcredit](http://www.moray.gov.uk/universalcredit)

### HELP TO CLAIM IN MORAY

Claims for Universal Credit are made online through a digital application process. It can be done using a computer, tablet or smartphone and many people will find it straightforward. You can view the claim process on:

[www.youtube.com/UniversalCreditinAction](http://www.youtube.com/UniversalCreditinAction)

Although Universal Credit is paid by the Department for Work and Pension, help to claim and free internet access is provided by the council at libraries across Moray.

Support to apply and manage claims for Universal Credit will be available **by appointment** at the following libraries in Moray.

- Aberlour
- Buckie
- Elgin
- Forres
- Keith
- Lossiemouth

Staff will help you with the claim process and the online journal. You can also get help to set up an email address and learn basic computer skills.

At other libraries (Burghead, Cullen , Dufftown, Fochabers and Tomintoul) you will be able to use the free Wi-Fi and book a computer.

Further information telephone **Elgin library on 01343 562 603.**

### HELPLINE

If you are unable to apply for Universal Credit yourself and do not have someone that can help or act on your behalf, or if you are unable to get to a local library due to illness or disability, contact the **Universal Credit full service helpline on 0800 328 5644.**

## GETTING READY TO CLAIM UNIVERSAL CREDIT

First you need to create an online account. This is **not** your Universal Credit claim. To create an account you will need:

- an email address
- a mobile telephone number

When setting up your account you will be asked to create:

- a username
- a password
- and choose 2 security questions

An email will automatically be sent to you to confirm your account is set up. If you have a partner, you must each create separate accounts. These will be joined together later in the process.

Once your account is created you can now make a claim for Universal Credit. You have 28 days to submit your claim. The date you submit your claim is the date Universal Credit starts.

Handy things to have ready before you start your claim:

- Address and postcode
- Family details (who lives with you)
- Rent costs (tenancy agreement) and contact details of your landlord
- Mortgage payments (latest statement from mortgage provider)
- Wages (payslips)
- Other income, savings and investments
- Bank, building society or credit union account (to receive Universal Credit payments)

You will also be asked to verify your identity. You can do this online using **GOV.UK Verify**, or **you must** book an appointment at the Jobcentre to bring in 1 document from the left column below, or 2 documents from the right column.

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|--|--|
| • Passport                                   | • Birth, marriage or civil partnership certificate |
| • Photo driving licence                      | • Council tax statement                            |
| • National identity card                     | • NHS medical card                                 |
| • Residence permit or card                   | • Recent bank statement                            |
| • Immigration status document                | • Debit or charge card                             |
| • Registration or naturalisation certificate | • Rent card or tenancy agreement                   |