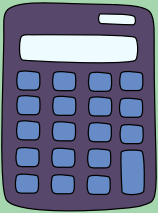


Could you be entitled to Universal Credit?

Universal Credit (UC) is a single monthly payment to help with living costs if you are on a **low income, out of work, or unable to work**. It is estimated that there are billions of unclaimed UC benefits due to people not being aware that they may be entitled to financial support.

Could you be eligible?



You can usually claim if you:

- Live in the UK and are aged 18 or over
- Are under State Pension Age
- Have £16,000 or less in money, savings and investments

Check to see if you're entitled to UC by using the benefits calculator on [Turn2US](https://www.turn2us.org/)

Important things to know

- If you live with a partner, you must make a joint claim, and both of your incomes and savings will be considered
- You may get additional amounts if you have **children, childcare costs, a disability** or are a **carer**.
- Claims are usually made online via the [GOV.UK](https://www.gov.uk) website.

How your income affects payments

Earnings: For every £1 you earn from a job, your Universal Credit is usually reduced by 55p. It's still important to check to see if you are eligible to claim UC as receiving even a small amount each month can help you to access other support (see below).



Other financial support available if you claim UC



Universal Credit is known as a 'passport' benefit. This means you may qualify for additional financial support.

Help with Daily Living Costs



- **Council Tax Reduction** - you can apply to [North Herts District Council](#) for council tax reduction.
- **Phone, Broadband & Water Bills** - Many phone and broadband providers offer **social tariffs** (cheaper rates) for people claiming UC. For more information on whether you can get help with your water bills, see our [helpguide](#).
- **Energy** - You may also qualify for the **Warm Home Discount** or Cold Weather Payments during winter.

Health



You may be entitled to **free prescriptions, dental treatment and eye tests.**

Travel



If you are looking for work, you can ask your Work Coach for a Jobcentre Plus **Travel Discount Card**, which gives you 50% off many train and bus fares.

Support for Families



- **Free School Meals** - If your household income is less than £7400 and you claim UC, your children may be entitled to free school meals.
- **Healthy Start Scheme** - If you are pregnant or have a child under 4, you could get help to buy milk, fruit and vegetables.
- **Sure Start Maternity Grant** - A one-off payment of £500 to help with the costs of a new baby.

Help to Claim is a free, confidential service from Citizens Advice that supports you through the early stages of your Universal Credit claim, from application to your first correct payment.

Trained advisors can help you:

- work out if you can get Universal Credit
- fill in the Universal Credit application
- prepare for your first Jobcentre appointment
- check your first payment is correct

You can contact Help to Claim on **0800 144 8 444** or see [Citizens Advice](#) for more information.

