

Are you ready?

Universal Credit is coming to Derby.

- Will you be affected?
- Will you be ready?
- Like to know more?

This leaflet explains what to expect and ways that you can prepare for Universal Credit.

Get a head start on Universal Credit!

Come down to the Universal Support Hub at the Council House and speak to adviser from:

- The Job Centre
- Citizens' Advice
- The Credit Unions

These organisations can give you advice on:

- How your benefits will be paid in the future
- How to budget to make your money last between monthly payments
- How to prepare you and your family for the changes.

This will allow you to get an important head start on understanding how your benefits will be paid in the future.

Whether you might need support with all the above or just want to talk it over for your own peace of mind, we are here to help.

How to get ready for Universal Credit!

It's very important to make sure that you have all of the right skills before Universal Credit arrives. The Universal Support Hub offers a wide range of services for you to take advantage of.

A normal claim for Universal Credit will mean that your housing costs will be paid to you directly. This will mean that you will need to budget your monthly payment to make sure your rent is paid.

Some other things you may want to consider are:

- Do you have a bank account that can receive universal credit payments?
- Do you need budgeting support?
- Do you need support with digital skills?

Getting the help you need

Are you confident that you can budget to make your money last all month?

Would you be confident in making and managing a claim for Universal Credit online?

If you would like support or advice, drop in to the Universal Support Hub at the Council House for a discussion.

We can offer you the advice you need and refer you to the right place for support.

Universal Support delivered locally is part of the Department of Work and Pensions (DWP). Its role is to prepare and support you to make a claim and manage your Universal Credit account.

For referrals contact:

USDL@derby.gov.uk

Universal Credit: 0345 600 0723

Alex Preece - Marketing and Project Support Officer: 01332 643742

Other Useful information:

www.moneysavingexpert.com

This is an independent website with a wealth of financial information aimed at saving consumers money.

www.digitalskills.com

The Digital Skills website will link you with organisations that could help you make your online experience easier.

www.moneyadviceservice.org.uk

The Money Advice Service is set up by the Government and this site is full of useful information; not just about Universal Credit but also general money advice.

www.gov.uk/universalcredit

This is where you can find all up to date information about Universal Credit, directly from the Department of Work and Pensions. The UC Personal Planner is especially useful.

