

How to Apply for Universal Credit: A Step-by-Step Guide

Universal Credit is a monthly payment to help with living costs if you are on a low income, out of work, or cannot work.

1. Check Your Eligibility

Before applying, ensure you meet the basic criteria:

- You live in the UK.
- You are aged 18 or over (with some exceptions for 16–17 year olds).
- You (and your partner) are under State Pension age.
- You have less than £16,000 in money, savings, and investments.

2. Gather What You Need

To complete the online application, you will need:

- An email address and phone number.
- Bank details (Account number and sort code).
- Proof of Identity: (e.g., Passport, Driving Licence, or Debit Card).
- Housing Details: How much rent you pay (keep your tenancy agreement handy).

- National Insurance Number.
- Details of any income or savings.

3. Start Your Application Online

Most people must apply online via the official government portal:

- Website: [gov.uk/apply-universal-credit](https://www.gov.uk/apply-universal-credit)
- Timeframe: You must finish your claim within 28 days of creating your account, or you will have to start over.
- Note for Couples: If you live with a partner, you must both create accounts and link them together using a "linking code."

4. Confirm Your Identity

You will be asked to verify your identity online. If you cannot do this digitally, don't worry—you will be invited to an appointment at your local Jobcentre Plus (such as the one in Grays) to show your documents in person.

5. Attend Your Interview

Once you submit your claim, you will have an interview with a Work Coach. This is where you agree to your "Claimant Commitment"—the list of things you agree to do (like looking for work or attending training) in exchange for the payment.

6. Receiving Your First Payment

- The 5-Week Wait: It usually takes 5 weeks to get your first payment.
- Need Help Sooner? You can apply for an "Advance Payment" if you cannot afford food or rent while waiting. Note: This is a loan and will be paid back from your future UC payments.

Need Extra Help in Thurrock?

- Citizens Advice "Help to Claim": Call free on 0800 144 8 444.
- Universal Credit Helpline: Call 0800 328 5644.
- Nextsmartstep Support: If you are a resident with us, your support worker can help you gather your documents and navigate the online portal.