

Get ready for Universal Credit action plan

Here's an action plan you can use to make sure you're ready for the introduction of Universal Credit.

1 Make sure you've got a bank account (or something similar)

Why?

To receive Universal Credit payments, you will need a bank or building society account, or an account with an alternative provider, such as a credit union or the Post Office.

2 Decide whether you need a joint account

Why?

If you live with your partner, and you're both eligible for Universal Credit, you'll get a single monthly payment for the both of you, which can be paid into either a joint or one of your individual accounts.

3 Check whether you can set up automated bill payments

Why?

If you get help with your rent, this will be included in your monthly payment – you'll then need to pay this money to your landlord. Doing this automatically can save a lot of hassle. If your only account is a Post Office card account, you won't be able to set up automatic payments so unless your landlord accepts cash, you'll need to use a bank account instead.

4 Draw up a monthly budget

Why?

Because Universal Credit is paid monthly in arrears, you may need to make changes to the way you budget, especially when you move from the current system to the new one.

5 Make sure you have access to the internet

Why?

You will be expected to claim Universal Credit and manage your Universal Credit account online.

If you need help getting online, your local library can help you to find a course. Most libraries also have computers you can use for free. You can find out where to get online for free on the UK Online website (<https://www.ukonlinecentres.com/>)

The Universal Credit Personal Planner

This is available online at <http://ucpp.dwp.gov.uk/universal-credit-preparation/>

This may help you understand and prepare for the changes Universal Credit will bring when it is introduced.

It asks you a set of questions about how ready you are for Universal Credit, and depending on your answers, it will let you know what actions you may need to take.