**Universal credit: Your questions answered**

**Q: What is universal credit?**

A: Universal credit is administered by the Department for Work and Pensions (DWP) and aims to make the welfare system simpler by replacing six benefits and tax credits with a single monthly payment.

**Q: Which benefits are being replaced by universal credit?**

A: Universal credit replaces: housing benefit; income support; income-based job seekers allowance; income-related employment and support allowance; child tax credits and working tax credits.

**Q: I am already getting benefits or tax credits; should I apply for universal credit?**

A: If you’re already getting benefits or tax credits, you should carry on claiming as normal. You’ll be told as soon as you need to do anything differently.

**Q: How do I apply for universal credit?**

A: To apply for universal credit go to the website **www.gov.uk/universal-credit**

You must have a bank account and an email address. Remember to include details of your rent when you claim universal credit so that your housing costs are included in your claim.

If you need help to claim, open a bank account or set up an email address, call Citizens Advice Scotland on **0800 023 2581**

**Q: What happens next after I apply?**

A: You will be given an online account to manage known as a ‘*journal’* which you will be advised by DWP how and when to access. Citizens Advice Scotland can help with this, call them on **0800 023 2581**

**Q: Does universal credit include council tax reduction?**

A: No. If you are entitled to council tax reduction, your universal credit will not include any council tax reduction you may be entitled to. Once you have made a claim for universal credit, you must make a separate claim to Inverclyde Council for your council tax reduction. Find out how to apply at **www.inverclyde.gov.uk/claimctr**

**Q: How will I manage while waiting for my first universal credit payment?**

**A:** If you’re going to struggle financially waiting for your first payment, you may be entitled to an advance payment from the DWP while your claim is being assessed. Advance payments must be paid back to DWP. If you decide to apply for a ‘universal credit advance’ you can do this using your online journal.

**Q: What help will I receive for rent costs?**

A: If your universal credit award includes housing costs you may also be eligible for a discretionary housing payment to help with your rent. Find out how to apply at [**www.inverclyde.gov.uk/dhp**](http://www.inverclyde.gov.uk/dhp)

**Q: What is the Scottish Welfare Fund?**

A: The Scottish Welfare Fund provides assistance if you need help to set up or stay in your home, or you or your family has been hit by a crisis. You can apply for a crisis or community care grant. Find out how to apply at **www.inverclyde.gov.uk/scottishwelfarefund**

**Help with handling your money**

If you need help moving to a monthly budget, talk to your work coach at the Jobcentre or use your online journal to contact them.

**Help setting up an email address or opening a bank account**

If you need help opening a bank account or setting up an email address, there is help available. Call Citizens Advice Scotland on **0800 023 2581**