

New claims

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Introduction

Universal Credit is a monthly assessed benefit that is paid in arrears. Claimants must:

- be over 18
- be under state pension age
- satisfy the GB residency requirements
- not be in full time education or training
- not have savings over £16,000
- not be excluded from UC entitlement for any other reason, for example:
 - in prison or a special hospital
 - a member of a religious order.

Young people aged 16 and 17 will not usually be able to get Universal Credit in their own right. They should look to their parents (or the care system) for support. They are also expected to be in education or training, with the exception of those in Scotland, where there is no requirement to stay in education/training until aged 18. See [Under 18s](#) guidance for details of young people who are not in employment, education or training.

Universal Credit claims are made online via [GOV.UK](https://www.gov.uk)

If a claimant needs support to do this, help is available by the following means:

- telephone
- face to face support from a partner organisation
- in the office
- exceptionally, through a home visit

To start their application, the claimant creates an online account using their email address. If their claim is closed for any reason, their account stays available. They do not need to create a new account to make a new claim, they simply login and complete a new claim.

If a claimant creates an account but does not complete a claim within 28 days then their account is deleted. Their email address can therefore be used to create a new account should they need to make a claim at a later date.

If the claimant does not enter any details on their online application for more than 20 minutes, they have to start again. It takes 20 to 40 minutes to complete the claim.

The claimant needs to provide the following information:

- address (including postcode)
- National Insurance number
- details of the bank, building society, Credit Union, or by exception Post Office Card Account they want their Universal Credit paid into
- rent agreement (if they have one)
- details of any savings or other capital (if they have any)
- details of any income that's not from work, for example from an insurance plan (if they have any)
- details of any other benefits they are receiving (if receiving any)
- Child Benefit reference numbers where relevant

Work related information and details of the claimant's availability to work are used to create and agree the [claimant's commitment](#).

If the claimant is part of a couple claiming Universal Credit, one person makes the online claim and receives a PIN. The partner must then login their joint Universal Credit account to input their information and confirm their details. If there are two [eligible adults](#) but one member of the couple is unable to input their information, their partner can make the claim for both of them as long as they are the [Personal Acting Body](#).

If the claimant has reported that they have a terminal illness [see the health conditions and disabilities hub](#).

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Payment account details

Universal Credit must be paid into the bank, building society, Credit Union, or Post Office Card Account that is in the claimant's or partner's own name. If they don't have their own account, they are required to open one.

If the account is in the claimant's maiden name and it has been fully verified, they can use that account for their Universal Credit.

If the claimant has an appointee, then the appointee becomes the claimant for Universal Credit purposes and the bank account can therefore be in the appointee's name, see [Appointees](#).

Backdating

A Universal Credit claim can be backdated only in limited circumstances. The maximum period a claim can be backdated is one calendar month from the date the claim is made. More detailed information is available in the [Backdating guidance](#).

Advance claims

Universal Credit can be claimed in advance where the claimant is leaving care and the claim is made one month before that claimant's 18th birthday. See [Care leavers](#) for more information.

As Universal Credit Full Service is a digital benefit prison leavers can't currently make a claim in advance. This is due to restrictions on accessing and use of computers in prisons. Prison work coaches will support prison leavers to make a claim on release. [See Prisoner guidance for details](#).

Existing claimants form a couple

If two existing claimants become a couple, they automatically receive the earlier assessment period for the new joint award. This is considered as a change in circumstances and not a new claim. Consideration must be given to any changes to the claimant's commitments. The claimant's commitments must be reviewed with each change of circumstance. See [Claimant Commitment Hub](#).

New couple formed with a person not receiving Universal Credit

If a Universal Credit claimant reports that they have formed a new couple with a person who is not already receiving Universal Credit, the Universal Credit claimant must declare this as a change of circumstance. The claimant's commitments must be reviewed with each change of circumstance. See [Claimant Commitment Hub](#).

Couple separation

If one member of a couple reports they are no longer a couple, neither claimant needs to make a new claim. It is regarded as a change of circumstance, with automatic retention of the existing assessment period for both parties. The claimant's commitments must be reviewed with each change of circumstance. See [Claimant Commitment Hub](#).

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