

New claims

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Introduction

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

- be over 18 (see below)
- not be over the qualifying age for State Pension Credit (see below)
- 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 under 18 will not usually be able to claim Universal Credit in their own right. They should look to their parents (or the care system) for support. People under 18, are 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. Refer to the Under 18s guidance for details of young people who are not in employment, education, or training.

If the claimant is part of a mixed age, couple (where one of the couple is over State Pension Credit qualifying age) refer to the guidance on Pension Credit and Joint Claims (for the detailed eligibility and the exception to the upper age limit).

Further information on new claimants with three or more children or qualifying, young people (QYP) is available. Refer to 'Claimants with more than two

children' and 'Exceptions to the limit of two additional amounts for children' for more detail on this.

Universal Credit claims are available 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. They can then use their email address to create a new account if they need to make a claim later.

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.

Where the claimant is part of a couple, one person makes the online Universal Credit claim and receives a PIN. The partner must then login to 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 them both as long as they are the Personal Acting Body.

If the claimant has reported, they have a terminal illness refer to the guidance of the same name under the health section.

Payment account details

Universal Credit should ideally be paid into the bank, building society, Credit Union, or Post Office Card Account (by exception) that is in the claimant's or partner's own name. If they do not 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. Refer to the appointees in the 'Appointees Personal Acting Bodies and Corporates Acting Bodies' Guide for further information.

See Method of Payment.

Backdating

Universal Credit claim backdating only occurs under limited circumstances. The maximum period a will be backdated is one calendar month from the date the claim is made. For more information, refer to the Backdating guidance.

Advances

The aim of an advance payment is to support claimants who can't manage until they receive their next payment of Universal Credit.

During the budgeting conversation, claimants should be made aware that advances are available to them if they are in financial need.

To establish if the claimant has a financial need and requires an advance they should then be asked if they have enough money to live on until the next payment of Universal Credit is due. This might be money from savings, earnings, redundancy payments or support from the claimant or partner's parents, family or friends. If the answer is no, then a claimant should be offered an advance.

When discussing advances, eligible claimants must be told the maximum amount available and the monthly repayment figure based on the longest repayment period. Further information is available in advances guidance.

Advance claims

It is possible to claim Universal Credit 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 access to and use of computers in prisons. Prison work coaches will support prison leavers to make a claim on release. Refer to the Prisoner guidance for further detail.

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 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. Refer to the Claimant Commitment guidance for further information.

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. Refer to the Claimant Commitment guidance for further information.

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. Refer to the Claimant Commitment guidance for further information.

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