

COVID-19 Universal Credit Guide

Source: GOV.UK
Updated on 21/09/2020

CONTENTS PAGE

1 CONTACTING THE HELPLINE **PAGE 1**

2 PAYMENTS **PAGE 1 - 2**

How Universal Credit payments work? Page 2

How much you will be paid? Page 2

- Benefits Calculator

What you ear affects your Universal Credit Payment? Page 2

- Example

3 SELF-EMPLOYMENT **PAGE 2 - 4**

The Self-employment Income Support Scheme Page 2

The Minimum Income Floor (MIF) Page 3

Report your income and expenses Page 3

- What to Report? Page 3

- You need to report the right information Page 3

Report a Change in your claim - Starting guide Page 4 -5

1 – Contacting the Helpline

Telephone: 0800 328 5644

If you use British Sign Language (BSL)

- Use the [Video Reply Service](#)
- Watch the [Video Relay Service Sign Video](#) for how to make a BSL Interpreted video call.

- The helpline is open from **8am** to **6pm**, Monday to Friday.
- It can take longer than usual for us to answer the phone or your journal messages.
- If you call the helpline, you'll get through **quicker** if you call **after 10 am**, Tuesday to Friday.
- Your payments will continue. We will contact you if we need anything.
- You still need to tell us if anything changes by reporting a change of circumstances in your online account.

2 – Payments

- See when your payment is due – when you log into your online account and follow...

- Visit - <https://www.universal-credit.service.gov.uk/sign-in>
- Fill in your Username and Password
- Fill in your answer to one of your security questions
- Click Home
- Scroll down to payment section
- Your statement explains how much you will get paid and how your payment was calculated. You will get a statement a few days before your payment is due.

The screenshot shows the 'Your payment' section of the Universal Credit online account. At the top, there are three navigation tabs: 'Home' (highlighted with a green border), 'To-do list', and 'Journal'. Below the tabs, the text reads: 'Your next payment day is DATE 2020. Go to **payments** for more details.' There are two columns of buttons. The left column contains: 'Report a change of circumstances', 'Advances', 'My commitments', and 'Universal Credit Guide'. The right column contains: 'Add a note to your journal', 'View to-do list', 'Payments' (highlighted with a green border), and 'Job applications interested, applied, interviewing'.

The screenshot shows the 'Payments' section of the Universal Credit online account. At the top, there is a black header with the GOV.UK logo and 'Universal Credit'. Below this is a blue banner with 'BETA This is a new service - your feedback will help us to improve it.' and three navigation tabs: 'Home', 'To-do list', and 'Journal'. The main heading is 'Payments'. Below it, the text reads: 'Your next statement will be ready on DATE 2020. Check again then. On DATE 2020 you will be paid any money you are entitled to.' There is a note: 'If your payment falls on a bank holiday or weekend you'll usually get it earlier.' Below this is the 'Statements' section, which says: 'Your statement explains your payment and how we worked it out. Select a statement from the list to view.' There is a table with the following data:

View statement by pay date	Amount
23 July 2020	
23 June 2020	
23 May 2020	
23 April 2020	

How Universal Credit payments work?

- You get one payment from Universal Credit a month. It's paid into your bank account.
- If you live with a partner, you still only get one payment into one bank account.
- If you live in Northern Ireland your payment will be split into 2 parts and paid approximately every 14 days.

How much you will be paid?

We cannot say how much you'll get until a few days before your payment. This is because the exact amount you get depends on your circumstances - for example, if you:

- are earning some money
- have children
- have a disability or health condition which stops you working

Benefits Calculator

To work out how much you might get. Read more about how much Universal Credit you might get. - <https://www.gov.uk/universal-credit/what-youll-get>

What you earn affects your Universal Credit payment?

If you're employed, how much Universal Credit you get will depend on your earnings. As you earn more, your Universal Credit payment will gradually reduce.

Example

You have a child and get money for housing costs in your Universal Credit payment. You're working and earn £500 during your assessment period.

Your work allowance is £292. This means you can earn £292 without any money being deducted.

For every £1 of the remaining £208 you get, **63p is taken from your Universal Credit payment**. So, $£208 \times £0.63 = £131.04$.

This means you earn £500 and £131.04 is deducted from your Universal Credit

3 - Self-employment

The Self-employment Income Support Scheme

You can apply for the Self-employment Income Support Scheme (SEISS). This provides a grant to self-employed individuals or partnerships, worth 80% of their profits up to a cap of £2,500 per month.

If you get this grant, you must report this in the 'Report income and expenses' to-do.

The Minimum Income Floor (MIF)

- Normally, we use your expected earnings (the 'Minimum Income Floor') when we calculate your Universal Credit payment
- The MIF will not apply during the coronavirus outbreak. You do not need to contact us about this.
- This is a temporary measure. We will contact you again when this changes.

Report your income and expenses

- You need to complete the 'Report income and expenses' to-do every month, even if your income is zero. Check your To-do list.
- If you don't tell Universal Credit your self-employed income each month your Universal Credit payment may be **delayed** or **stopped**.
- If you have no income in an assessment period you must report 'no' when asked if you have self-employed earnings

Self-employed earnings are reported on a simple 'cash in, cash out' basis for Universal Credit.

What to report?

You'll need to keep a record of and report the payments received into and paid out of your business each assessment period. This includes:

- The total amount your business received
- How much your business spent on different types of expenses, such as travel costs, stock, equipment and tools, work clothing and office costs
- How much tax and National Insurance you paid?
- Any money you paid into a pension

You may be asked for receipts for any expenses you claim.

You need to report the right information

If you give wrong or incomplete information, or you don't report changes, you may:

- be prosecuted
- need to pay a financial penalty
- have your Universal Credit reduced or stopped
- be paid too much Universal Credit and have to pay the money back

Report a Change to your Claim

Home To-do list Journal

What happens next

Your statement is now available. Check **payments**.

You'll be paid on 2020.

- Report a change of circumstances
- Add a note to your journal
- Advances
- View to-do list
- My commitments
- Payments
- Universal Credit Guide
- Job applications Interested, applied, interviewing

1

- Click Home Tab
- Click 'Report a change'

2

- Click 'Work and earnings'
Includes employment, self-employment, sick pay, and maternity allowance

Report a change

You must tell us about any changes to your circumstances when they happen.

What do you need to tell us about?

Work and earnings

Includes employment, self-employment, sick pay, and maternity allowance

Health

Includes illness, ongoing conditions, disability, pregnancy, time in hospital, and fit notes

Living with a partner

Includes details of a new partner and the date you started living together

Caring for someone

Includes who you care for, for how many hours a week, and time off from caring

Bank account

Includes bank or building society, sort code, and account number

Children and other people who live with you

Includes children, step-children, and anybody else who lives with you

Personal details

Includes name, date of birth, email, and phone number

Where you live and what it costs

Includes address, landlord, rent or mortgage, and service charges

► [My change in circumstances is not listed](#)

3

- Fill out the fields
- Click Next

GOV.UK Universal Credit

BETA This is a new service - your feedback will help us to improve it.

Home To-do list Journal

Report a change

Date your work changed

When did the change to your work happen?

For example, 18 9 2012

Day Month Year

Next

If you don't want to continue, you can [cancel this change](#).



Please note: after this next step there will be further questions regarding your work status and earnings. Some of the questions which will be asked are the following:

- Are you currently working?
- Are you currently getting any statutory pay from your employer?
- Do you currently get maternity allowance?