

Universal Credit

Universal Credit is an income-based benefit for working-age people and their families to help with living costs. You may be eligible if you are on a low income or out of work, either because you are unwell or because you are a job-seeker. Universal Credit is paid monthly and managed via an online journal.

Universal Credit replaced some 'legacy' benefits, including Housing Benefit, Income Support, income-based JSA, income-related ESA and Working and Child Tax Credits. If you already get any of these benefits, seek further advice before thinking about applying for Universal Credit.

New style Jobseeker's Allowance

If you've only recently lost your job and have paid and/or been credited with enough National Insurance (NI) contributions over the last 2 full tax years, you may be able to claim New Style Jobseeker's Allowance (JSA). New Style JSA is paid fortnightly and can be claimed on its own or at the same time as Universal Credit.

If you are disabled or have a health condition

Attendance Allowance (AA), Disability Living Allowance (DLA) and Personal Independence Payment (PIP) are non-means tested benefits for people who need extra help because they have an illness, disability or mental health condition. If you qualify, you will get extra money to help you with the costs of everyday life. Your income, savings, and whether you're working or not don't affect your eligibility.

Which of these you apply for depends on your age: DLA is for children until they are 16. PIP is for adults from 16 until they reach state pension age and AA is for people who have already reached state pension age.

Other benefits

There are many other benefits, including Bereavement benefits, Carer's Allowance, Child Benefit, New-style Employment and Support Allowance and Pension Credit. We can complete a benefit check for you to ensure you are getting everything you are entitled to.

How do I get help?

Our offices are OPEN for face-to-face advice (appointments and drop-ins) Monday to Friday, 9:30 – 1:30. Telephone and video appointments or email advice are available for those unable to attend our offices. If you need advice about Universal Credit, other welfare benefits or anything else, get in touch with us on:

info@pwadvice.org | 01892 838619

**Paddock Wood Community Advice Centre | 94 Commercial Road
Paddock Wood TN12 6DP | info@pwadvice.org | 01892 838619**