

Universal Credit for members of Her Majesty's Armed Forces and their families

Universal Credit is gradually being expanded across the country, so what is it and how might it affect you?

It is a single monthly payment that will eventually replace some of the benefits and tax credits you may have claimed previously. The aim is to provide personalised support to help people into work, and also to encourage those that are in work to earn more.

It's available in every jobcentre across Great Britain and Northern Ireland. Serving personnel and their families may be entitled to it, even when they're temporarily posted overseas.

HOW DOES IT WORK?

When you apply you'll be asked for your postcode and directed to the right service to complete your claim online.

As part of your claim, you'll be expected to take active steps to prepare for and be available for work. This will involve agreeing to a programme of activities tailored to your individual circumstances and skillset by a work coach. You'll be asked to complete and accept a claimant commitment.

Your claim can remain open, even when you move into work. This means you can work as many hours as you want or take on short contracts to build up experience. As your earnings increase, your Universal Credit payment will reduce at a steady rate so you won't lose your benefits all at once.

ALREADY EMPLOYED OR ACTIVELY SEEKING WORK?

Universal Credit can also help to cover 85 per cent of your eligible childcare costs.

If you and/or your partner are responsible for paying rent for the home you live in (not SFA or SSFA), or if you have a mortgage, you may qualify for help in the form of Universal Credit housing costs. This is all part of the single monthly payment you receive, and means you don't need to apply separately to the local authority.

GROW YOUR BUSINESS

If you decide to become self-employed after you've made a claim, Universal Credit will provide support to help you grow your business. If you are gainfully self-employed, and your business has been running for more than 12 months, a 'Minimum Income Floor' (MIF) – an assumed level of earnings – will be applied to your claim.

If your self-employed earnings are below the MIF, it will be used to work out your Universal Credit award instead of your actual earnings.

If you're already claiming Universal Credit and are moving, you'll continue as you were and advice will be given on how and when the move might affect your claim.

Find out more at [gov.uk/universal-credit](https://www.gov.uk/universal-credit)