



Universal Credit – managing your money in Northern Ireland

This guide can help you:

- Understand how Universal Credit works
- Apply for Universal Credit
- Understand how working affects your Universal Credit
- Draw up a budget and cut back on your spending



Helping you manage your money today and for the future

Whatever your circumstances, MoneyHelper is on your side. Online and over the phone, we offer clear and impartial guidance that's quick to find, easy to use and backed by government. We can also point you to trusted services if you need more support.

We can help you:

- deal with debt
- understand your pension options
- reduce your spending and build up savings
- navigate life events such as redundancy, relationship breakdown, retirement or bereavement
- budget for bills or major purchases
- learn about mortgages and renting
- find out about extra benefits and entitlements.

Just search for MoneyHelper: **moneyhelper.org.uk**

Free impartial guidance
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From





Here to help you

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1. How does Universal Credit work?

Universal Credit is a benefit to support you if you're on a low income, whether you are in or out of work.

You might be able to claim if:

- you're aged 18 or over (there are some exceptions if you're 16 or 17)
- you or your partner are under State Pension age
- you and your partner or spouse are on a low income and have less than £16,000 in savings
- you live in the UK.

If you're living with someone in a couple, you'll have to make a joint claim (see p4).

How much you'll get

Universal Credit is made up of a basic allowance plus different elements for things like housing costs, bringing up children, caring, or sickness and disability.

The amount you get in Universal Credit can go down or up, depending on what income you get from:

- working
- pensions
- other benefits
- savings and capital above £6,000.

Our Benefits calculator is a quick and easy way to check what you could get:

**[moneyhelper.org.uk/
benefits-calculator](https://moneyhelper.org.uk/benefits-calculator)**

There are no limits on how many hours you can work. Instead, the amount you get will reduce or go up depending on your monthly earnings or income from self-employment (see p17).

How it's paid

Universal Credit is paid twice a calendar month for your whole household, directly into your chosen account (see p5).

Rent is paid directly to your landlord, but you can ask for it to be paid to you in some circumstances (see p14).

It can take around five weeks to get your first payment. After this you will get two payments a month, but you can choose to get a single monthly payment.

But if you'll struggle to manage before your first payment, you can apply for a Universal Credit New Claims Grant (see p9).

Find out more at
nidirect.gov.uk/universal-credit

Don't delay making a claim for Universal Credit

In certain circumstances Universal Credit payments can only be backdated for up to a month.

Advice NI and Housing Rights can support you with help and advice on Universal Credit (see p20).

Find out more at **[moneyhelper.org.
uk/universal-credit-introduction](https://moneyhelper.org.uk/universal-credit-introduction)**

2. Universal Credit has replaced six legacy benefits

If you're under State Pension age and on a low income, Universal Credit is the key benefit to give you extra money to live on.

Universal Credit has replaced these benefits:

- Housing Benefit
- Child Tax Credit
- Working Tax Credit
- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance.

You can no longer make a new claim for these benefits.

If you got income-related ESA, Income Support, Housing Benefit or income-based Jobseeker's Allowance you will have been sent a letter inviting you to apply for Universal Credit.

What do I do when I get my letter?

Wait until you get your letter, it will tell you what to do next and when you need to apply.

If you claimed income-related Employment and Support Allowance

You will not need to provide medical evidence such as fit notes, or have a Work Capability Assessment (WCA) again if:

- you moved from ESA to Universal Credit without a break
- you have already completed a WCA, and
- you were in the 'support group' or 'work-related activity group' in ESA when you made your claim to Universal Credit.

If you need any help or support, details will be provided within your letter (see p6). For more information visit **nidirect.gov.uk/movetouniversalcredit**

3. Applying for Universal Credit

Most people make and manage their application for Universal Credit online and it can take up to five weeks to get your first payment.

This means it's important to have all the information you need when you make an application.

How to apply checklist

When you apply, make sure you have:

- ☐ Bank, building society or credit union account details (see p5)
- ☐ An email address
- ☐ Housing information including how much rent you pay and tenancy agreement or mortgage statement, including any service charges (but not rates)
- ☐ Details of income, including payslips and profits from self-employment
- ☐ Details of any other benefits you're getting
- ☐ Details of savings and additional income
- ☐ Details of how much you're paying for childcare
- ☐ Photo ID (passport, driving licence, identity documents)

Joint claims

You have to make a joint application for Universal Credit if you live with someone as a couple.

Your payments can be paid into a single bank account. If you have children, the payment usually goes into the bank account of the main carer. But you can ask for your Universal Credit payments to be split between you and your partner instead. If you want to do this, contact your work coach through your Universal Credit online account.

If you're worried about making a joint claim, for example because of domestic abuse, your partner's gambling or misuse of drink or drugs, you can tell your case manager in confidence.

If you're worried about financial abuse, visit moneyhelper.org.uk/protecting-against-financial-abuse

Make sure your tenancy agreement is up to date to say whether it is a joint or single tenancy. If it isn't, it could delay the payment of your Universal Credit or you could end up with the wrong amount of money.

4. Having the right bank account

Your bank, building society or credit union account must let you:

- receive automated payments because this is how Universal Credit will be paid
- set up Direct Debits and standing orders to pay your rent and other bills.

If you've not used Direct Debits or standing orders before, talk to your account provider about how to arrange the best date for payments to go out. Don't set them up until you know how much Universal Credit you will get and you've got your first payment. This will help you avoid having to pay charges or fees for going into your overdraft.

Find out how to open a bank account for your benefits at moneyhelper.org.uk/uc-bank-account

Fee-free basic bank accounts

If you don't qualify for a standard bank account, such as if you have a poor credit history, you might be offered a fee-free basic bank account instead.

Fee-free basic bank accounts:

- allow you to make and receive automated payments
- don't allow you to have an overdraft

- won't charge you any fees (but the people you owe money to might if you miss a payment).

Find out more about which banks offer fee-free basic bank accounts at moneyhelper.org.uk/fee-free-basic-bank-accounts

To open a bank account you need:

- ☐ Identification (eg passport, driving licence)
- ☐ Proof of address (eg utility bill, tenancy agreement)

Some banks, including Ulster Bank, HSBC, Bank of Ireland, Lloyds, Barclays and Halifax, accept a Universal Credit statement as identification for opening an account, if you don't have the usual identification needed.

Discover more about how to open a bank account at moneyhelper.org.uk/open-bank-account

5. Universal Credit if you're sick or disabled

Claiming Universal Credit online may be more difficult if you have an illness or disability that makes it hard for you to use the internet or manage things yourself.

If you need help, you can call the Universal Credit Service Centre helpline to book an appointment for someone to call you back to make the claim over the phone.

In exceptional circumstances, the Department for Communities (DfC) can provide a home visiting service if you are unable to leave your home. An Advice NI adviser can also support you throughout your claim for Universal Credit.

Using a representative or appointee

You can also appoint a representative. They will be able to find out information for you and help you understand things about your claim.

A representative should be someone you know and trust, such as a friend, family member or a support worker. You'll have to give permission for someone to become your representative. You can do this through your online journal, over the phone or face-to-face with your case manager.

If you want to do this formally, you can arrange for someone to be an appointee. Becoming an appointee is a legal arrangement.

You can find out more about representatives and appointees at nidirect.gov.uk/articles/unable-manage-your-universal-credit-claim-by-yourself

Work Capability Assessments

If you are making a new claim because of sickness or disability you will need to undergo a Work Capability Assessment. This is designed to assess how your disability or illness affects your ability to work. An Advice NI adviser can support you with preparing for the assessment.

If you moved from Employment and Support Allowance (ESA) you won't have to do another Work Capability Assessment at that time.

How does Universal Credit affect PIP and DLA?

If you're getting Personal Independence Payment (PIP), Attendance Allowance or Disability Living Allowance (DLA), it will continue to be paid separately to your Universal Credit payment.

These benefits won't affect the amount you get in Universal Credit.

Find out more about claiming Universal Credit if you're sick or disabled at moneyhelper.org.uk/universal-credit-for-disabled-people

6. Universal Credit if you have children

If your children live with you, you could get an extra payment each month.

The child element of Universal Credit helps with the costs of bringing up children.

You usually get a monthly payment for each of your children.

These payments continues until they turn 16, or 19 if they stay in full-time non-advanced education. Your payment would stop on the 31 August after their birthday. There was a limit on the number of children you could claim for (usually two) but that ended in April 2026.

Find out more about the child element of Universal Credit: nidirect.gov.uk/articles/universal-credit-payments-children-and-childcare

If your child has a disability

Depending on your child's condition, you might get an extra payment – called the disabled child addition.

You can still claim Child Benefit

Any Universal Credit payment is separate to Child Benefit, so you can claim both at the same time.

Childcare costs and Universal Credit

If you're working and need help with childcare costs, the childcare costs element of Universal Credit can cover up to 85% of your fees. This is capped at £1,071.09 a month for one child and £1,836.16 a month for two or more children. The childcare provider must be registered with the appropriate Health & Social Care Trust (HSCT). This includes any play-scheme, club nursery or relevant school based care.

If you're making a joint claim, both of you must be working unless one of you can't work because of ill health, because you are caring for someone, or because you need to spend some of the time away from the home.

If you're moving into work or increasing your hours, you can claim your childcare costs upfront.

If you think you'll struggle to find or keep a childcare place because you're starting work or have a break between jobs, ask your work coach about the Adviser Discretion Fund.

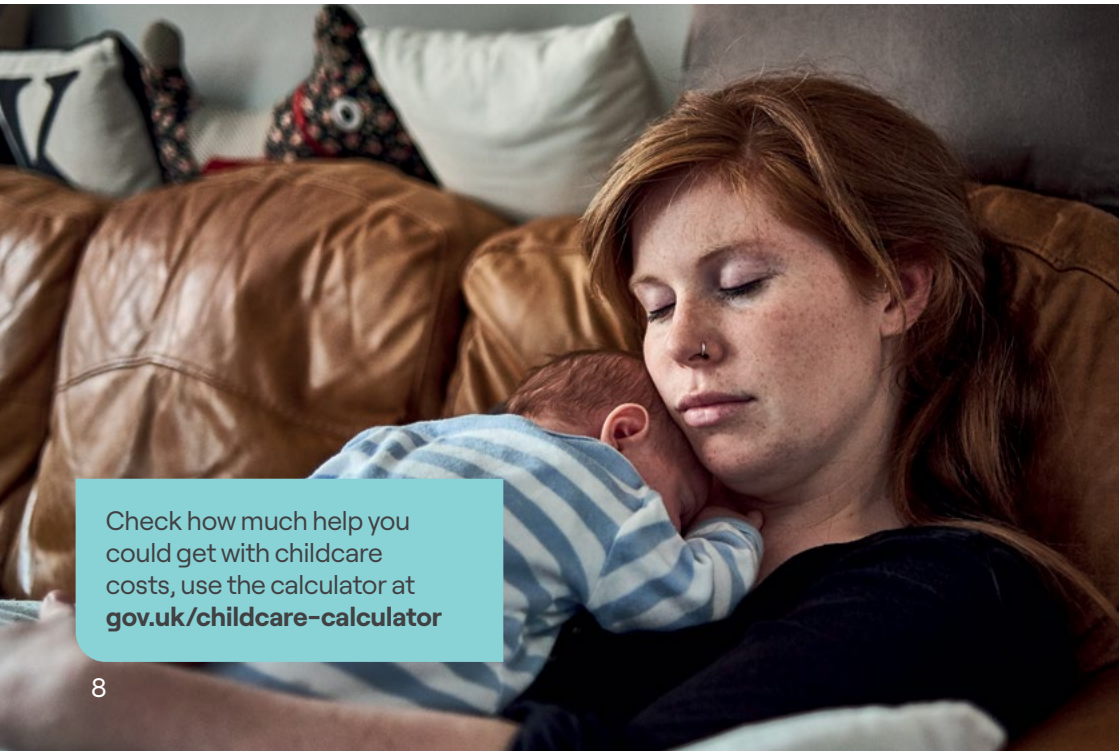
It might also be able to help you with:

- paying the deposit for a childcare place if you find a job
- keeping a childcare place while you're on maternity leave or have a short break between jobs.

If you're worried about how you'll budget for childcare costs before you get your first payment, your work coach can help you.

You can get free childcare in some circumstances, and can use Universal Credit to pay towards any extra hours. However, you can't get help from universal credit if you are using the Tax-Free Childcare Scheme.

Find out about the Adviser Discretion Fund at **niddirect.gov.uk/adf** – it's a grant that can be used to help with upfront childcare costs.



Check how much help you could get with childcare costs, use the calculator at **gov.uk/childcare-calculator**

7. Universal Credit advance payments and other financial support

It can take around five weeks to get your first Universal Credit payment. If you will have little or no money until your first payment, you can ask for a grant or advance payment. The grant doesn't have to be repaid but the advance payment does.

If you don't have enough money to live on while you wait for your first Universal Credit payment, and you're in a crisis which puts you or your immediate family's health, safety or well-being is at significant risk you can apply for a Universal Credit New Claims Grant. You will not have to pay this back.

Find out more about the Universal Credit New Claims Grant at nidirect.gov.uk/articles/extra-financial-support

You can also ask for an interest-free loan called a Universal Credit advance. You will need to pay this back. You'll need to explain why you need the advance and you should get a decision the same day. Any advance agreed should be paid into your bank in three working days. You can ask for up to a full month's payment as an advance. But be careful to only ask for what you need as you will have to repay this from your future Universal Credit payments for up to 24 months.

Find out more about advance payments at nidirect.gov.uk/articles/help-while-waiting-universal-credit-payment

Advance payment checklist

If you're considering applying for an advance payment, you need to think about:

- ☐ **How much do you need?** You will have to repay the advance from your future Universal Credit payments, so only ask for what you need.
- ☐ **What do you need it for?** You will need a reason for asking for an advance and if you can get through the five weeks without it, your future payments will be higher.
- ☐ **How will you pay it back?** The repayments are taken from your basic allowance. How will this affect the amount of money you have for everyday essentials?

Visit nidirect.gov.uk/campaigns/finance-support for details of other financial support you may be entitled to such as Budgeting Loans and Discretionary Support once you're getting Universal Credit.

8. Universal Credit advance payment scams

Be aware of being targeted by scammers offering low-cost loans or grants from the government.

You might be called by someone claiming to work for the Jobs & Benefits office or targeted through social media ads. Many of the scammers have convincing websites, with government logos and testimonials.

They may call it a loan or a grant but what they are doing is applying for the advance payment on your behalf and taking some of this money as their fee. To do this, they must make a claim for Universal Credit in your name and they will ask for your personal details and documents.

Never give out personal information

It's important to not hand over any personal details or documents, such as your bank account, or any form of photo ID, like your passport or driver's licence.

Any money you get will have to be paid back and it could be seen as fraud because if the scammer also claims Universal Credit for you, they may lie about your circumstances to get more money. Scammers have also targeted groups of people such as students who can't usually claim Universal Credit.

If you need an advance payment, there is no need to pay anyone else to apply for you.

You can report scams to Report Fraud on 0300 123 2040, or by visiting reportfraud.police.uk

Find out more here: moneyhelper.org.uk/en/benefits/problems-with-benefits/universal-credit-scams

9. Draw up a budget

Making a budget helps you stay in control of your money and identify the most important payments.

- Total up your income from Universal Credit, work or pensions.
- Make a list of all your outgoings.
- Split spending into essentials and things you can do without.
- Start with major living costs like housing and energy.
- Don't forget any childcare costs.
- Remember to include travel and transport.
- Include debts like loans and credit card payments.

Our quick, easy-to-use Bill prioritiser helps you understand which bills and payments to deal with first and how to avoid missing any payments. Find out more at [**moneyhelper.org.uk/cost-of-living/bill-prioritiser**](https://moneyhelper.org.uk/cost-of-living/bill-prioritiser)

10. Budget planner

Monthly income	
Universal Credit	
Earnings from work	
Other benefits	
Pensions	
Other income	
Total income:	

Essential costs	
Rent or mortgage	
Rates	
Gas and electricity	
Water	
Phone, TV licence and broadband	
Transport and travel	
Care and health costs	
School and childcare costs	
Child Maintenance	
Work-related costs	
Other essential costs	
Total essential costs:	

Flexible costs	
Personal costs	
Food and housekeeping	
Entertainment and leisure	
Total flexible costs:	

Total monthly outgoings (essential and flexible):	
--	--

Priority debts	
Court fines	
Rates	
TV Licence	
Child Maintenance	
Gas and electricity bills	
Income Tax, National Insurance and VAT	
Mortgage, rent and any loans secured against your home	
Hire purchase agreements, if what you're buying with them is essential	
Missed payments owed to DWP (Department for Work and Pensions) or Department for Communities (DfC) or HMRC	
Total priority debts:	

Non-priority debts	
Overdraft	
Credit cards	
Personal loan	
Store or catalogue payments	
Loans from friends or family	
Water	
Total non-priority debts:	

Total income minus total costs and total debts:	
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Make a budget with our free Budget planner tool

Our free online tool helps you keep track of your money. Plus, it suggests ways to improve your finances: moneyhelper.org.uk/budget-planner

11. Managing money and getting support

Think about the following.

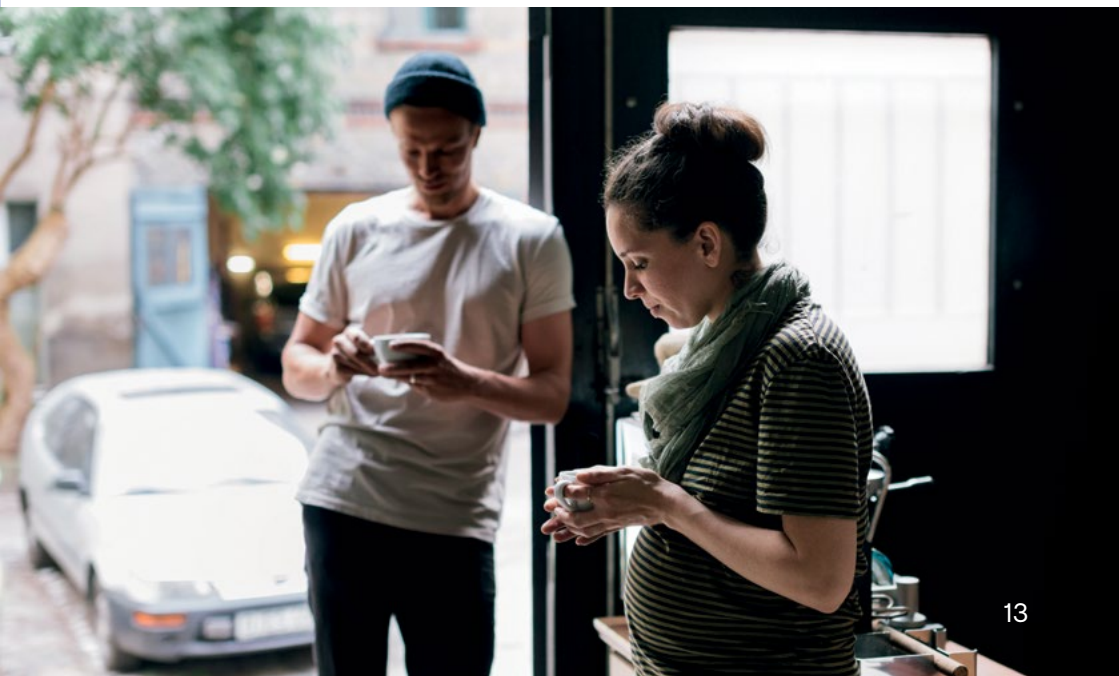
- Shopping around for better deals on household bills.
- Looking out for discounts and vouchers.
- Selling your old stuff online.
- Transferring your credit card debt.

Learn how to cut back on costs and see what extra help is available at **moneyhelper.org.uk/way-forward/squeezed-income**

Need emergency cash? Apply to your local council

If you are suffering sudden income loss or are in financial crisis and need support, apply to your local council for a housing or crisis payment.

Find your local council website here: **adviceni.net/cost-of-living/crisis-support**



12. Paying your housing costs

In Northern Ireland, your rent is paid directly to your landlord, but if you meet certain conditions you can ask for it to be paid to you, so you can pay your own rent. If you choose to pay your landlord yourself, you will need to think about how you will pay your rent on time.

It's important to check your Universal Credit account and your journal regularly. If you're not sure if your landlord has been paid, or you see more money than usual in your account, use your Universal Credit journal to check as your rent could have been missed or paid to you accidentally.

Make sure your rent date is just after you get paid

When you know the date of your Universal Credit payment, ask your landlord if you can move the date you pay your rent to just after you get your Universal Credit payment – or wages if you're also working.

Set up a standing order

After you get your first Universal Credit payment, set up a standing order so your rent is paid to your landlord automatically on the same date every month, so you won't have to remember to do it.

You can ask your bank to do this, or set it up through online banking.

Put your rent in a separate account

Set up an additional account and a standing order so your rent money is separate from your spending money.

What to do if you have a rent shortfall

Your Universal Credit payment may not cover all your housing costs.

If this happens you may be able to ask for a Discretionary Housing Payment (DHP) from the Northern Ireland Housing Executive to cover the shortfall in rent.

You can also use a DHP for a rent deposit or to pay rent in advance for a property you are going to move into.

You can only claim a DHP after you have received your first Universal Credit payment.

To help you prepare before you get your first payment, an Advice NI adviser can help you work out whether your Universal Credit payment will cover all your rent and help you make a claim for a DHP to your local council if you need one.

If you're a homeowner

If you have a mortgage, you might be able to get help to cover your interest payments. This is called a Support for Mortgage Interest (SMI) and it only covers the interest payments and not the capital amount.

If you're making a new claim for Universal Credit, you'll have to wait three assessment periods (about 13 weeks) from the time you claim SMI until your first SMI payment is made.

This is paid as a loan and must be repaid when you sell the house, unless you transfer the loan to your new property.

If you are already getting SMI, this will continue when you move onto Universal Credit.

It's best to apply as soon as you can, however Support for Mortgage Interest can be backdated to the date you first qualified for it.

Find out more about Support for Mortgage Interest at moneyhelper.org.uk/smi

Rate Rebate

If you're claiming Universal Credit, you might be able to get some help towards paying your Rates.

You can claim Rate Rebate from the date you're awarded Universal Credit if you aren't already getting it. If you claim within three months of this date the Land & Property Services (LPS) might backdate your Rate Rebate.

So if you're claiming Universal Credit for the first time, make sure you apply for a Rate Rebate as soon as you've made your claim.

You can find out more about Rate Rebate at nidirect.gov.uk/information-and-services/help-paying-your-rates/rate-rebate-scheme-people-universal-credit

If you're in supported or temporary accommodation

There are special rules in place for certain types of this accommodation and you may find that help with your rent still comes from housing benefit from the council even if you get Universal Credit.



13. If you go into rent arrears

If you think you're going to be late with your rent:

- talk to your landlord, housing association or the Northern Ireland Housing Executive before there's a problem
- open their letters and return their calls
- try to work with them to find a practical solution.

These things will show you're making an effort to keep on top of things.

Apply for a Discretionary Housing Payment

If you haven't done so already, apply for a Discretionary Housing Payment through the Northern Ireland Housing Executive that could help you to top up your rent.

If you're already in rent arrears

If you've been paying your landlord yourself and are behind on your rent, you can ask for the money to be paid directly to your landlord.

Find free, independent debt advice near you at
moneyhelper.org.uk/debt-advice-locator

If you're paying back rent arrears

Rent arrears are recovered at a set rate and cannot be reduced. You should get urgent debt advice to help you get back on track.

Use our debt advice locator tool or speak to your case manager about finding debt advice near you.

Advice about rent arrears or eviction

If you're worried about rent arrears or eviction, speak to:

Advice NI

Telephone: 0800 915 4604

Website: **adviceni.net**

Shelter

Telephone: 028 9024 7752

Website: **shelterni.org**

14. Universal Credit, working budgeting and saving

There is no limit to the number of hours you can work on Universal Credit. But how much you work and how often you get paid can affect your payment.

This can make budgeting seem difficult, particularly if your income changes each month – like a zero-hours contract, shiftwork, overtime, bonuses or being self-employed.

Here are ways to help.

Keep track of your pay days

Your Universal Credit payment is based on the earnings you actually receive during your assessment period.

So how often your wages are paid can affect your Universal Credit payment, particularly if you're paid weekly, fortnightly or every four weeks.

Look ahead at the next year and spot when you might have an assessment period where you are paid more often.

Make sure you save some of that money to tide you over during the next month when your Universal Credit payment will be lower.

If your Universal Credit payment stops

If you get more wages than usual in a calendar month, your Universal Credit payment could stop completely.

Look at your calendar and plan ahead for when this might happen and talk to your work coach if you need help.

For more help on what to do to manage more than one payment from work a month, visit gov.uk/guidance/universal-credit-and-earnings

Help to Save

Help to Save is a savings scheme for people earning a £1 a week or more who are claiming Universal Credit. You can get a 50% bonus payment from the government on top of the amount you save, up to a maximum of £1,200 over four years.

Even if you no longer qualify for Universal Credit, it won't affect your Help to Save account – you only need to qualify on the day you apply for the account.

Find out more at gov.uk/get-help-savings-low-income

15. If you're self-employed

You will have to attend an interview when you apply for Universal Credit to show your self-employment is regular, organised, developed and is expected to make a profit.

If you're unable to show enough evidence, you might have to look for and be available for other work while getting Universal Credit.

You will have to report your earnings online every month so the Department for Communities (DfC) can work out how much your next Universal Credit payment will be.

Find out more about Universal Credit when you're self-employed at moneyhelper.org.uk/universal-credit-for-the-self-employed

If you're self-employed, your Universal Credit payment may be calculated using an assumed level of earnings, called a minimum income floor (MIF).

This is based on the minimum wage you would expect to earn. If you earn more than this, then your Universal Credit amount is based on your actual earnings. If you earn less, the MIF is used to work out how much Universal Credit you can get. You may be eligible for a 12 month start up period if you're self-employed when the MIF won't apply and only your profit counts. Your work coach can advise you.

Budgeting if your income is not the same each month

Even if your income from work and Universal Credit changes each month, it's still possible to budget. The best place to start is by working out your outgoings every month using our Budget planner on p12. But you should also:

- make sure you have enough to cover the essential bills
- think ahead and plan for more expensive months, such as Christmas or school holidays
- budget for your lowest monthly income, so whatever happens you can cover your essential costs.

Learn more about how to budget for an irregular income at moneyhelper.org.uk/budgeting-for-irregular-income

16. Getting online

The benefits of getting online

Most people have to make and manage their Universal Credit claim online.

If you're new to computers or don't feel confident using them, now is a good time to learn and get up to speed.

Being online can save you money

You can find lots of ways to save money on bills and spending online.

It's also easy to compare the best deals for gas, electricity, mobile phones, broadband, insurance, supermarket shopping and petrol. Plus many websites offer money-off vouchers or cashback.

Find out more about using online comparison websites at moneyhelper.org.uk/price-comparison

Learn how to use a computer

Go to these places to find out about free training:

- call or visit your local library for help to get online.
- ask your Jobs & Benefits office adviser or case manager.

- Go ON NI highlights the benefits of being online and brings together all the initiatives, places and tools to help off-liners become internet beginners at:

nidirect.gov.uk/contacts/go-ni

- Learn My Way offers free courses on using a computer, browsing the web and finding work online at **learnmyway.com**

Help getting online

Some providers offer low-cost plans to help you get online if you're getting Universal Credit or certain other benefits.

Find out more about who offers these packages at **uswitch.com/broadband/guides/broadband-deals-for-low-income-families/**

Help with internet bills

The UK National Databank offers free mobile internet data for up to 12 months to people who can't afford it and also have extra needs. Find out more at **goodthingsfoundation.org/find-support/map**

17. Useful contacts

MoneyHelper

MoneyHelper is independent and backed by government to help you make the most of your money. We give free, impartial money and pensions guidance to everyone across the UK – online and over the phone.

Visit us at moneyhelper.org.uk

Or contact us via:

Phone

Money and pensions guidance

UK: **0800 011 3797**

if you're outside the UK:

+44 20 7932 5780

Mon – Fri 9am to 5pm

Online

moneyhelper.org.uk/contact

Online communities

Join our Facebook groups for support: moneyhelper.org.uk/online-communities

Universal Credit Service Centre helpline

Telephone: 0800 012 1331

Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 012 1331

Monday to Friday, 9am–4pm. Closed on bank and public holidays. Calls are free.

NI Direct

nidirect.gov.uk/universal-credit

Advice NI

Telephone: 0800 915 4604

adviceni.net

Housing Rights NI

Telephone: 028 9024 5640

housingrights.org.uk/housing-advice

Turn2Us

advicefinder.turn2us.org.uk

grants-search.turn2us.org.uk

Online skills

Go ON NI

nidirect.gov.uk/contacts/go-ni

Good Things Foundation

network.goodthingsfoundation.org

Learn My Way

learnmyway.com

Supporting Communities

028 2564 5676

supportingcommunities.org/digital-inclusion

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This guide is produced by MoneyHelper and is also available in Welsh. To see our full range of guides and request copies visit **moneyhelper.org.uk/free-printed-guides**

Cymraeg

Contact us

Money and pensions guidance **0800 011 3797**
Mon - Fri 9am to 5pm

Relay UK **18001 0800 011 3797**
Mon - Fri 9am to 5pm

Online **moneyhelper.org.uk/contact**



Calls from the UK are free. To help us maintain and improve our service, we may record or monitor calls.

Accessible formats

If you would like this guide in Braille, large print or audio format please contact us on the above numbers. Information correct at time of printing (April 2026). These guides are reviewed once a year.