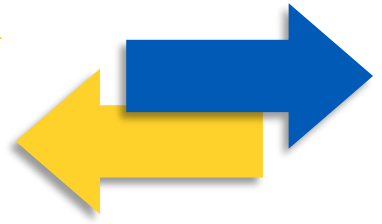


# Change of circumstances



## What does a change of circumstances mean?

This is when something changes in your life. The most common examples are listed below.

- You have got a job or started working more hours
- You have lost your job or started working fewer hours
- Your partner has moved in with you or you have broken up and they have moved out
- You have had a baby or started caring for a child
- You have become ill or disabled and can no longer work
- You are ill or disabled and your condition has got worse
- You are ill or disabled and your condition has got better
- Your income or savings and investments have increased
- The amount of rent you pay has changed
- You have become a full-time carer (35 hours a week)
- You have left your home to escape domestic abuse
- Your partner has died
- Your children have left home

There are other examples, but the list would be too long to give here.

## I think my circumstances have changed, what should I do?

If you think your circumstances have changed you must tell the DWP. You should do this even if you are not sure the change is important.

You should report any change that happens while you are claiming Universal Credit.

If you do not tell the DWP about a change in your circumstances, you may be overpaid and you will have to pay the extra back.

On top of the repayment, you may also have to pay a 'civil penalty' of £50.

If your change of circumstances means you are entitled to more, but you do not tell the DWP straight away, you may miss out on extra money.

If you have a good reason for not telling the DWP about a change of circumstances straight away, the DWP will take account of this.

You can report a change of circumstances:

- through your online Universal Credit account; or
- by calling the Universal Credit helpline on 0800 328 9344 (textphone: 0800 328 1344).

### **What happens after I have reported a change of circumstances?**

Once you have reported your change of circumstances, the DWP will look at your benefit award and come to a decision. This is called 'supersession'.

They will decide whether you should get more or less Universal Credit or whether you should get Universal Credit at all.

Every month the DWP will look at how much Universal Credit you are being paid. These are known as monthly assessments and start on the day of the month your Universal Credit payments started.

If the DWP decide to change how much Universal Credit you are paid, the change will normally start at the beginning of your next monthly assessment.

### **What can I do if I am unhappy with a change of award?**

If you do not agree with the DWP's decision, you can ask them to look at it again. This is called a 'mandatory reconsideration'.

You must do this within one month of the date the decision was sent to you (although this can be extended if there is good reason).

The Citizens Advice Bureau can help you with the mandatory reconsideration.

If the mandatory reconsideration does not change the decision, you can appeal to the Social Security and Child Support Tribunal.

Social Security and Child Support Tribunal  
Wallace House  
Maxwell Place  
Stirling  
FK8 1JU  
Phone: 0141 354 8400

You will have one month to make an appeal.

The Citizens Advice Bureau can help you prepare for your appeal, but we cannot come to your hearing.



# Housing costs

## How you can use your Universal Credit housing costs

You can choose to have part of your Universal Credit (called the housing costs element) paid direct to your landlord.

If you want this to happen instead of paying the landlord yourself, let your work coach know. They will contact the DWP. You will then get a message to your online journal. This will let you know if this can happen or if there were any issues.

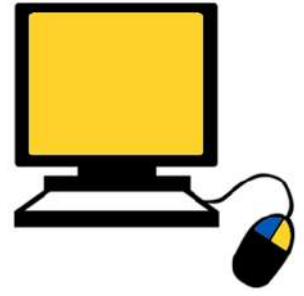
The housing costs element of your Universal Credit might not cover all your rent. If it does not, you will have to pay the rest or ask for a Discretionary Housing Payment from the local authority to help towards housing costs. You can only use the direct landlord payments if your landlord knows you are receiving this benefit.

If you have rent arrears, you can ask your work coach to have some of your Universal Credit payment taken to pay these off.

## If you are aged 18 to 21

Universal Credit housing costs are only available in certain situations. Some examples are shown below.

- You are claiming as a couple.
- You are a 'vulnerable person' (for example, because of mental-health issues).
- You have, or are legally responsible for, a child.
- You are on the minimum wage.
- You were on the minimum wage and have just left work (help will be provided temporarily).
- You have been claiming Universal Credit housing costs or Housing Benefit since before April 2017. This will last until you stop claiming housing costs.
- You do not meet all the work-related requirements.
- You cannot live with your parents



# How to apply online

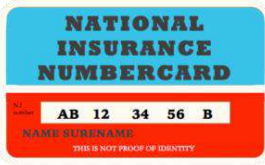
## How do I apply for Universal Credit?

You have to make your claim online. This is done in following stages.


1. Create an online account – this will be used to pass information to you as well as pay money to you.
2. Make a claim – the amount you are entitled to will be based on the information you enter online about your life situation (for example, who you live with, your income and health).
3. Agree to your claimant commitment – this is a set of tasks that you will need to do to receive Universal Credit.

You will need the following things before you apply.

## Your personal information

- 1 Your National Insurance number  

- 2 Your email address  

- 3 Your phone number  

- 4 Your passport (if you have one)  

- 5 Your driving licence (if you have one)  

- 6 Your Family's details  





## Your housing information

- 7 Your address  

- 8 Your landlord's address  

- 9 How much rent you are paying  


## Your financial information

- 10 Your bank account details  

- 11 Details of any savings you have  

- 12 Details of your salary or other income  


## What you will be asked when you create your Universal Credit account

- First you will be asked for your address, postcode and details of any family and partners you live with.
- You will be asked to create a personal online account. You will need to create a username and a password. Make sure these are easy for you to remember! You will also be asked to choose two security questions and their answers. This is in case you forget your password.
- You will then be asked to type in your email address and phone number. These will be used to pass messages and information to you. You will be asked how you prefer to receive information.
- You will then be sent a code to your email address. You will have to go to your email account to see this code. You need to type this code into the box that appears in your Universal Credit account.

Your account will then be set up and you can move on to making your claim. If you have a partner you will need to make a joint claim.

For help creating an email account, please see our Universal Credit fact sheet 'Setting up an email account'.

## Making your claim

At this stage you will be asked questions about:

- where you live and any rent, mortgage and service charges that you have to pay;
- who lives with you;
- your health condition and how this affects your ability to work;
- your savings and investments (if you have any);
- your work and income;
- your bank account details;
- if you are responsible for looking after anyone; and
- if you are in full-time education.

Your answers will be saved every time you complete a page of questions and you can go back and change them if you make any mistakes.

When you have answered all the questions and are happy with your answers, you will be asked to confirm everything is correct. You will then move to the next stage of the application process.

## The claimant commitment

This will usually be prepared with the help of a DWP work coach during a work coach interview. At this stage it is important to let the DWP know about any situations that would affect what you can and can't do when looking for work.

For help with the claimant commitment, please use our Universal Credit fact sheet 'Preparing for your UC work coach interview'.

After this, when you go back on your online account, you will be asked to agree with what you and the work coach discussed. This is called the 'declaration' and you will need to tick a box on screen. You will then need to click the 'submit claim' button. Your claim is now complete.



# Managing your money

## Advances

If you have claimed Universal Credit but will struggle for money until you get your first payment, you should ask for a Universal Credit advance.

You will be able to borrow the amount you have been estimated to get for your first Universal Credit monthly payment. You will have to pay this money back. But you can do this a bit at a time over 12 months.

To apply for an advance you will have to:

- let the DWP know why you need the advance;
- provide bank details, so the money can be paid into your account;
- prove your identity (you will have done this online when you made your Universal Credit claim, or you can do it in the jobcentre during your interview);
- show that you can pay it back; and
- agree to pay it back.

You will usually be told whether or not you can get the advance on the same day you apply for it.

## Alternative Payment Arrangements

Universal Credit is paid as a single monthly payment. It will be up to you to manage this money to pay your rent and bills for the month.

If you are having trouble managing your money, you can choose to have an Alternative Payment Arrangement. This changes the way your Universal Credit is paid. It can help you to pay your bills and living costs in the following ways.

- Your Universal Credit housing costs can be paid straight to your landlord.
- You can get two half payments a month instead of just one full payment.
- You can have your payment split into two bank accounts instead of one. (You could use one account for bills and another for spending money).

You can ask for an Alternative Payment Arrangement at your first Universal Credit interview. If you are already on Universal Credit, speak to your work coach for more information.



## Budgeting support

There are lots of support services available to help you budget. You can talk to your work coach about the type of help you might need. Options could be an online service, advice sessions by phone, or face-to-face support.

One example is the online Money Manager tool created by the Money Advice Service. This offers personalised money advice and is easy to use.

[www.moneyadviceservice.org.uk/en/tools/money-manager](http://www.moneyadviceservice.org.uk/en/tools/money-manager)

## The Scottish Welfare Fund

This is run by local authorities (councils) and helps people who:

- are having financial difficulties;
- need support to live independently in the community; or
- are going through hard times.

There are two types of grant available.

- Crisis Grants – to help with emergencies
- Community Care Grants – to help with living independently

The grants do not have to be paid back, but you have to meet certain conditions to get them.

**Please see our fact sheet on The Scottish Welfare Fund for more details.**



Name: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

Date of Birth: \_\_\_\_\_

National Insurance Number: \_\_\_\_\_

Scottish Welfare Fund team

Teith House

Kerse Road

Stirling

FK7 7QA

\_\_\_\_/\_\_\_\_/\_\_\_\_ [date]

Dear Sir or Madam

I am writing to ask for a first-tier review (that the team look again at the reasons for their decision) of the decision on my application for:

a crisis grant

a community-care grant.

Name: \_\_\_\_\_

Decision reference number: \_\_\_\_\_

Date of decision: \_\_\_\_\_

I would like you to carry out the review for the following reasons. (Please tell us why you think the decision was wrong.)



I understand that the review will be carried out as soon as possible and should be completed no later than two working days from receiving this letter, if it is for a crisis grant, or, 15 working days for a community-care grant.

**[Optional paragraph – Cross out if not needed]**

This is an urgent case. Please let me know your answer as soon as possible by phoning me on [your phone number: \_\_\_\_\_].

I also understand that you will tell me the result of the review in writing, with reasons for the decision you made.

Yours faithfully

[Your signature] \_\_\_\_\_.

[Your name] \_\_\_\_\_.

[Please attach any supporting documents, such as a letter stating that you are leaving care such as a foster home or women's refuge) [if appropriate]



# Self-employed or microbusiness owners

## Can I claim Universal Credit?

Yes. You are entitled to ask for support during hard times because you have contributed greatly to the local economy and tax system.

## Who counts as being self-employed or a microbusiness owner?

As well as the typical decorator or gardener, there is a wide range of small businesses, such as the following.

- Homeworker (for example, people who edit journals, write reviews on books or other products, tutor, carry out online surveys from home)
- Zero-hours postal work with companies such as UPS, Amazon, Yodel
- Uber driver
- Deliveroo driver or cyclist
- Freelance coder
- Running a social enterprise (for example a foodbank)
- Entrepreneurs (for example, a tech start-up which can't get funding to expand or cover all the running costs).

## When can I claim?

There are four situations where you could get benefits. You can claim in any one of them, so you do not need to be in extreme financial difficulty before you claim. If you are not sure about your rights and entitlement, contact Citizens Advice immediately. The four situations are as follows.

- 1 You want to keep working within your business but your income is too low to survive (for example, you now have children to support).
- 2 You predicted a downturn in business and became a 'dormant company'. This is a company that does not carry on any form of business activity or receive any income and is considered dormant or inactive for tax purposes.
- 3 Your business is no longer viable (for example, the market no longer exists, you were forced out by competition or you became too ill to carry on the business).
- 4 You have been forced into bankruptcy.

### **I am a business owner, what do I have to do?**

- Fill in a business viability assessment. If you want to keep running your business, you will need to show that you are gainfully self-employed (that is, you do regular work that you are paid for) or you will be asked to stop that work. In other words, the DWP decide if your business can support you. If not, they might ask you to stop trading and find other work. Contact Citizens Advice if you need support with this.
- Open a basic bank account to keep your benefits and your business income separate. [See our fact sheet 'Basic banking'](#).
- Be organised. At the work coach interview, which is your first interview at the Jobcentre after applying for Universal Credit, you'll need to show evidence you're gainfully self-employed, (for example, receipts, your business plan, copies of invoices, trading accounts from the previous year, proof you're registered as self-employed with HMRC).

### **How much would I get?**

When you apply for Universal Credit the DWP will work out what is called your 'minimum income floor'. This is the amount they will assume you will earn through self-employment, even if you don't always earn that much. Your Universal Credit payment will be based on this.

You will get the same amount of Universal Credit unless you make more money than your minimum income floor (and even if you make far less). You might have to look for other work to top up your income if you earn less. So make sure you know your minimum income floor because you will not receive extra payments. If you earn more than the minimum income floor you will receive less Universal Credit. The exception to this rule is businesses that have been trading for less than twelve months.

If you are refused Universal Credit or any other benefits, get in touch with Citizens Advice immediately.



# Setting up an email account

You will need an email address to apply for Universal Credit. This guide will show you how to set one up using Gmail. There are other email providers you can use. Some are shown to the right. We have used Gmail as it is easy to set up.

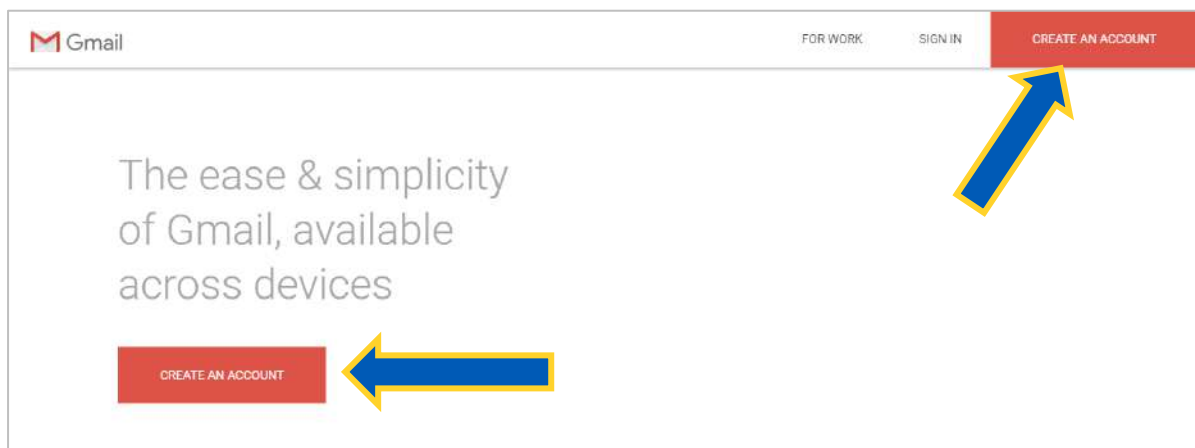


## Step 1

Go on the internet.

Type [www.google.com/gmail](http://www.google.com/gmail) at the top of your web browser.

Click on 'CREATE AN ACCOUNT' (shown with arrows in the diagram below).



## Step 2

Type your details in the box shown on the right. You don't need to put in a 'mobile phone' number or 'Your current email address'.

Try to use a mixture of numbers and letters in your password.

When creating a username and password, make sure you write them somewhere safe so you don't forget them.

Click on 'Next step'.

Name  
First  Last

Choose your username  
 @gmail.com

Create a password

Confirm your password

Birthday  
Month  Day  Year

Gender  
I am...

Mobile phone:  
 +44

Your current email address

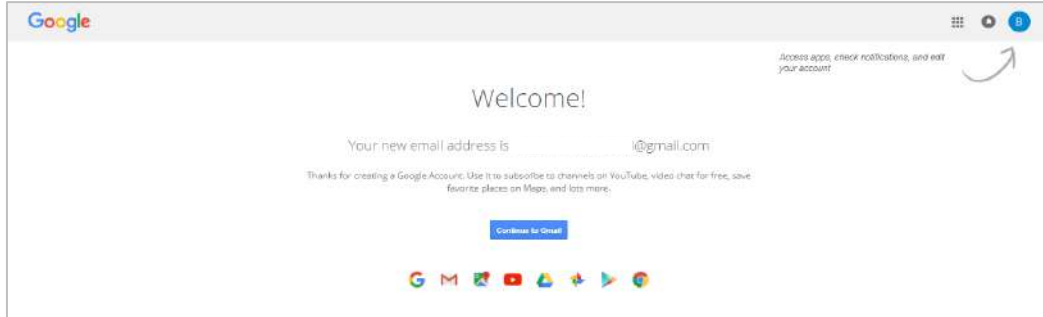
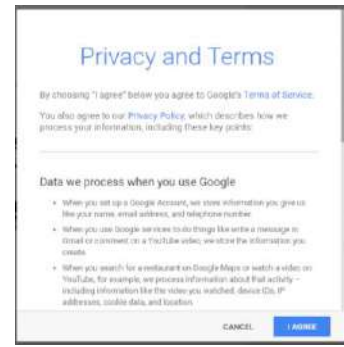
Location  
United Kingdom

### Step 3

Read through the Privacy and Terms (as shown on the right) to the bottom of the page.

If you agree with them, click on 'I AGREE'.

You have now created your email account (you will see the message shown below).



### Using your email account

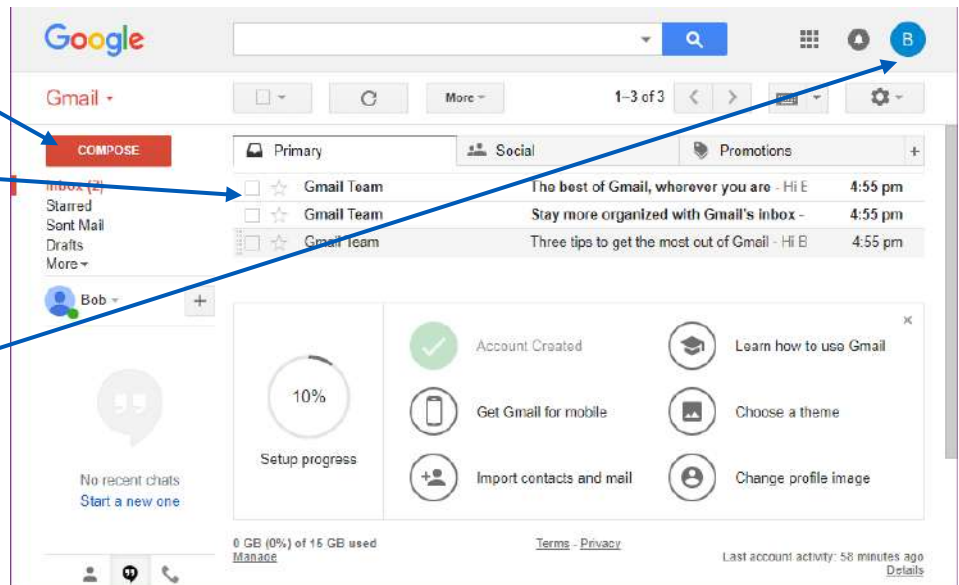
When you log in to your account, this is what your home page will look like.

Click here to write an email.

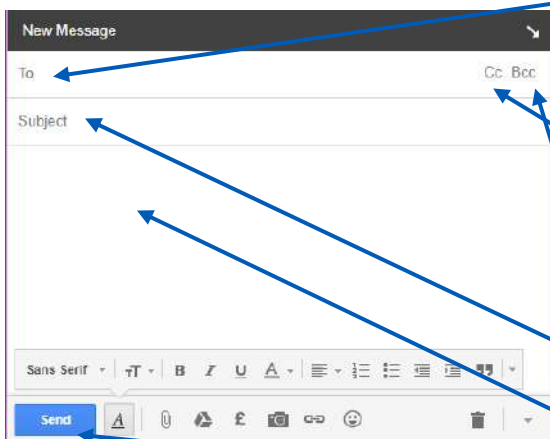
These are the emails you have been sent (Inbox). Click on them to read them.

Click on the letter in the top right-hand corner then click on 'Sign out' to log out of your account.

It is important to log out of your account when you are finished as other people could use it.



### Sending an email



To – This is where you write the email address of who you want to send your email to.

Cc – If you want someone else to see your email but you are not sending it direct to them, put their email address here.

Bcc – This is the same as 'Cc' but it means that this person's email address is hidden from the other people you have sent your email to.

Subject – Write a title of what the email is about.

Type in your message here.

Click 'Send' when you are finished



# What is Universal Credit?

Universal Credit is a new benefit to help you if you are out of work or on a low income. It is replacing six benefits and tax credits that you might be getting now.

- Housing Benefit
- Child Tax Credit
- Income Support
- Working Tax Credit
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)

## Do I have to claim Universal Credit?

If you are making a new claim for any of the benefits above, you will have to claim Universal Credit. If you are already receiving any of the benefits listed above and your circumstances change, you will also have to claim Universal Credit. [For more information, please see our fact sheet 'Change of circumstances'.](#)

## How do I claim and how will I be paid?

You have to make your claim online. [See our fact sheet 'How to apply online' for more information.](#)

Your Universal Credit will be paid into your bank account. If you live with someone as a couple and you are both claiming Universal Credit, you will get a joint payment paid into one bank account. [If you don't have a bank account and need help to open one, please see our fact sheet 'Basic Banking'.](#)

Your first payment of Universal Credit will be paid no later than five weeks after you make your claim. You can then choose to have it paid once or twice a month. If you need help while waiting for your first payment, you can apply for an advance payment (this is explained below).

## Getting an advance on your first payment

To help you while you wait for your first payment, you can apply for an advance payment. This works like a loan that you must pay back gradually over 12 months. You will need to ask for this when you are invited for your interview with a work coach (see our fact sheet 'Preparing for your UC work coach interview').

To apply, you will need to:

- explain why you need an advance;
- give your bank account details; and
- prove your identity (you will have done this online when you made your Universal Credit claim, or in the jobcentre during your first interview).

You will usually be told whether or not you can get an advance the same day you apply for it.

If you get help with your rent, this money will be included in your payment. You can choose to have this part of your payment sent straight to your landlord. If you receive Housing Benefit at the time you apply for Universal Credit, you will continue to receive it for a further two weeks.

### The claimant commitment

This is a document which lists what you have to do to prepare for work, find work or increase your income (if you are already working). You will agree this with your work coach at the jobcentre. It will be based on your personal circumstances and will be reviewed and updated while you are on Universal Credit. Every time it is updated, you will need to sign the new claimant commitment.

You must keep to this commitment. If you don't, your payments may stop.

For help with the claimant commitment, see our fact sheet 'Preparing for your work coach interview'.

### What if I work?

There is no maximum number of hours you can work if you are claiming Universal Credit. The amount you receive will reduce if you earn more from work, so you would not lose all of your payment at once.

### Claiming Universal Credit as an EEA (European Economic Area) national

You have to prove you live in the UK. This is called a 'residency requirement'. You must show that you are living in the UK and you have the right to live in the UK. Examples of this would be if you are:

- working or are self-employed;
- looking for work;
- a former worker;
- self-sufficient;
- a student;
- currently living in the UK and have been for at least five years, and have a permanent right to live here;
- the main carer of a child who has the right to live in the UK; or
- the family member of someone with the right to live in the UK.





## Basic banking

A **basic bank account** is somewhere for you to keep your money. You can also use it to make payments from.

With most basic bank accounts, you will receive a **debit card** which you can use to make payments in shops and online.

You can also set up **direct debits** – payments that are automatically taken from your account on a set date. Paying by direct debit can be cheaper, for things like bills, than paying by cash or cheque.

### Who are basic bank accounts for?

They are designed for people over the age of 16 who:

- don't already have a bank account and aren't able to get a standard account, or
- can't use their bank account due to financial difficulties (for example, because of a poor credit history)



### Will I be charged for the account?

No. Since 1 January 2016, basic bank accounts have been completely free.

However, make sure you know what money you have in your account so you don't get caught short.

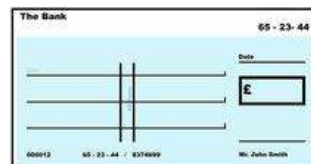
Banks will not charge you if you do not have enough money to pay a bill, **but** the company that hasn't been paid can charge you.

### Who offers these accounts?

There are nine banking groups that offer these free basic bank accounts.



## What can I use the account for?



You can:

- take out money (from a cash machine or over the counter in the bank);
- check how much is in the account (your balance) at a cash machine or over the counter in the bank;
- pay bills by direct debit or standing order (payments that automatically come out of your account);
- arrange for payments to be made into your account for example, your wages, benefits, pension or tax credits; and
- pay cheques into your account (as long as they are not in a foreign currency) – the money should appear in your account in six working days (this does not include Saturdays and Sundays).

## What are direct debits and standing orders?

- These are payments that are **automatically** taken from your account on **agreed dates** (for example, the first of each month).
- You mainly use them to pay bills. A standing order is when you agree to pay the same amount each week, month and so on, for example, a £5 weekly payment plan.
- A **direct debit** is for bills where the amount paid could **change from bill to bill**, for example, your telephone bill. The company sending you the bill will tell you how much will come out of your account **before** it happens.
- Direct debits can only be set up with companies. But you can set **up standing orders** to pay people, for example, you may want to pay money into a child's savings account or to pay a friend or family member back if you have borrowed money from them.
- The main thing to remember is to make sure you know **when** these payments will come out of your account so you can make sure you have **enough** money in your account.



## How do I open an account?

You can apply for an account in person (at the bank), by post, online or over the phone. You will have to provide proof of your identity and your address.

Proof of identity (ID) can be:

- your passport; or
- your photo driving licence.



If you don't have these documents, below are some forms of ID that will be accepted.

Benefit books and  
entitlement letters

A college or workplace letter  
confirming your identity

HMRC tax notification  
or assessment letters

A letter from a person in authority  
confirming your identity, for example a:

- warden of sheltered accommodation, hostel or  
refuge;
- social landlord;
- care-home manager;
- religious minister;
- armed services officer; or
- GP;

If you are an **international student, migrant worker, refugee, asylum seeker, prisoner or on probation**, the bank might ask you to provide other documents for your application.

**If you are in any doubt, just ask the bank you are applying to.**

## Can I be refused a basic bank account?

Yes. Banks can refuse your application for the following reasons.

- You can't prove your identity.
- You refuse a credit check.
- The bank believes you will use the account fraudulently.
- The bank believes that you could open a normal current account.
- You behave threateningly or abusively towards bank staff.

If you are turned down without a good reason, you have the right to complain.

## Can the bank close my account?

Yes. Your bank can close your account if you:

open another bank account in the UK;

regularly fail to follow the bank's terms and conditions;

don't use the account for over two years;

threaten or are abusive to staff;

use the account unlawfully or fraudulently; or

give false or misleading information to the bank.

If the bank is going to close your account, they must give you two months' notice and explain their reasons for doing so.

## How to use my account sensibly

- Use cash machines that are **free to use**.
- Check how much is in your account (balance) **regularly** to make sure that you have enough to pay any direct debits and standing orders.
- If anything goes wrong, contact the bank **as soon as you can** to sort out the problem.
- If you are making a complaint, the bank must respond within **eight weeks**.
  - If you are not satisfied with their response, take it to what is called the Financial Ombudsman for help – the bank will give you details of the Ombudsman service and Citizens Advice can help you with this.



The CAB Service Aims:

- to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available to them, or through an inability to express their needs effectively
- to exercise a responsible influence on the development of social policies and services both locally and nationally.

# Sanctions

I have been sanctioned..... what now?

## 1. Check that you have a good reason to appeal

If you have been sanctioned (had benefit money stopped for not keeping to job search rules) you can ask the DWP to look at their decision again if you believe that:

- they have sanctioned you by **mistake**, or you have a **genuine reason** why you could not meet your Claimant Commitment (this is the document you will have signed to claim your benefits);
- they have taken the **wrong amount** from your benefit; or
- they have given you the **wrong level** of sanction.

Some acceptable reasons for not meeting the Claimant Commitment are that you:

- didn't apply for a job as it was **too far away** (more than an hour and a half);
- have a problem with your **health** or a **disability** and this prevented you from attending an interview;
- have **language** or **learning difficulties**;
- had a bereavement;
- had a **medical appointment** that would be difficult to rearrange; or
- were at another interview

## 2. Challenge the decision

Jobcentre Plus must write to you to explain why you have been sanctioned. **You have one month from the date of their decision letter to challenge the decision** to sanction you.

You need to contact the DWP office that made the decision and say that you want a '**mandatory reconsideration**', which means you are asking the DWP to reconsider their decision to sanction you. **You must do this before you can appeal against the sanction.**

When contacting them you need to give them your name, National Insurance number, address, the date the decision was made and which benefit you were claiming.

If you can get enough information to prove the sanction did not follow the benefit rules, you might be able to get the decision changed at the '**reconsideration stage**'.

When they do respond, they may just give you their original decision to sanction you again. In this case the next stage is to appeal.

### 3. **Appeal** the decision

Download an appeal form (called an SSCS1) <https://www.gov.uk/social-security-child-support-tribunal/appeal-tribunal> or get one from an Advice Centre or at the Citizens Advice Bureau.

When filling in the form you must **explain why you think the decision is wrong** and **include any evidence you have to support this**. Then send your form and a copy of your mandatory reconsideration notice to the address on the form within a month of either:

- the date of your mandatory reconsideration notice; or
- the date of the decision you're appealing.

You must choose whether:

- you want to go to a hearing – you'll be able to present your case to a tribunal; or
- you want your appeal decided on your application form and supporting documents.

If you want to go to a hearing, you must say whether:

- you have a representative who'll be at the hearing;
- you need an interpreter;
- you need any special arrangements, for example because of mobility or other health issues; or
- there are any days when you can't make the hearing.

You must send your appeal direct to HM Courts and Tribunal Service, not to the DWP. Make sure you include a copy of your Mandatory Reconsideration Notice with your appeal.

**Call the helpline on the form if you have any questions about filling in the form or if you need to change the date or venue.**

### 4. **Apply** for a hardship payment

These payments are not advertised, so ask for an application form at the Jobcentre Plus office.

- A hardship payment is usually a **loan** (if the benefit you're claiming is Universal Credit) or for other benefits, it is usually a grant, so **you'll have to pay it back when your sanction ends**.
- The hardship payment covers **essentials** such as accommodation, heating, food and hygiene.
- You'll only be eligible if the reason you can't meet these needs is because of the sanction.



- Jobcentre Plus will usually get the money back by taking an amount from your Universal Credit payment each month until it's paid off.
- If you cannot get a hardship payment, apply for a **crisis grant** to cover your living expenses. This is part of the **Scottish Welfare Fund** and your local authority will be able to give you more information and advice on this option.

## 5. **Speak to** your local council's housing office

- Take proof of the sanction to your local housing office as soon as possible.
- Tell them you have no other income.
- Your **Housing Benefit** and **Council Tax Reduction** will be stopped after a sanction until you give the housing office up-to-date information about your new weekly income.
- **If you do nothing, you may end up with rent and council tax arrears, which may lead to legal action.**

## 6. **Carry on** meeting the conditions of your benefit claim

- **Jobseeker's Allowance** – continue to sign on.
- **Employment and Support Allowance** – continue to send in medical certificates if needed.
- **Universal Credit** – **continue to go to Jobcentre interviews.** If you don't do this, or if you don't keep to your Jobseeker's Agreement or Claimant Commitment, you **could lose your benefit for a longer period** and your Housing Benefit may also be affected.

## 7. **Find** other emergency help that is available

- Find your **local food bank** – If you are struggling to buy food, your local food bank may be able to help you.
- Contact your local Citizen's Advice Bureau to see how you can be referred for this and other emergency help.



## What is the Scottish Welfare Fund?

The Scottish Welfare Fund is run by local authorities and provides support to people who:

- are facing financial difficulty of some kind;
- need support to live independently in the community; and
- are going through hard times.

There are two types of grants available from the Scottish Welfare Fund.

- Crisis Grants
- Community Care Grants

**You do not have to pay back either of these grants.**

## What are Crisis Grants and how do I apply for one?

Crisis Grants are one-off payments to help you with living costs or replace essential items lost as a result of an emergency or disaster, for example, a fire, flood and so on.

To qualify for a Crisis Grant, you must:

- be 16 or over;
- be on a low income;
- have no other way of paying for 'essential items';
- had no more than three Crisis Grants in one year (you may still get another if your circumstances are serious enough); and
- be in a situation that the fund was set up to help with.

You should apply to Stirling Council. You can do this online (the quickest way), by phone, on paper or face-to-face.

You should be given a decision within 48 hours. You will be given written confirmation, but they may phone you to give you their decision before this.

If the local authority decide to award you a Crisis Grant, they will give you this in cash or a cash equivalent, for example, vouchers for food, heating, travel and so on.

## What are Community Care Grants and how do I apply for one?

Community Care Grants are to help you to live independently, for example if you are coming out of care, or to stop you going into care. You **may** also qualify if you have been released from prison or a young offenders' institution.

A Community Care Grant can also be made to ease pressure on you and your family, perhaps due to illness or because of relationship problems.

As well as the situations mentioned above, you must:

- be 16 or over;
- be on a low income; and
- have no more than £700 in savings or capital (investments).

Like Crisis Grants, you apply to Stirling Council online, by phone, on paper or in person.

You should receive a decision letter within **15 days** of applying.

For **both** of these grants there needs to be enough money in Stirling Council's budget when you apply. There may only be enough money to award grants to those most in need. Awards are '**discretionary**'. This means that you **do not have a right** to a get a grant and it is up to your local authority to decide if you qualify.

## What information do I need to provide when applying?

- Your name
- Your address and whether you own or rent your home
- Your National Insurance number
- Details of your current income and any benefits you are claiming
- Details of the people who live with you (if any)
- A phone number so they can call you

And, for a **Crisis Grant**, you'll need to provide the following.

- Details and proof of the emergency
- What help you need, and for how many days
- What risk or danger there is to you or your family's health if you do not get a grant

For **Community Care Grants**, you'll need to provide the following.

- Details of what support you will need to set up home or stay in the community
- What items or expenses you are applying for and why you need them

You should provide as much information as you can about your situation. Stirling Council should not ask you for evidence which would cost you an unreasonable amount of money to provide for them.

You can get the **online application** form for **both grants** using the following link.

<https://lwa.financialassessments.co.uk/OnlineApplication/Introduction.aspx>

**Stirling Citizens Advice Bureau can help you fill in and submit an application.**

### What happens if I am refused a Crisis Grant or Community Care Grant?

If your application for a Crisis Grant or Community Care Grant is not successful, you must be told why in an official decision letter.

If the council refuse a grant that you think you should have been awarded, you can ask for a **first-tier review** of the decision. To do so you must apply in writing within 20 days of the decision. Ask at the Citizens Advice Bureau for a template letter for your review.

### What if my review is not successful?

You can ask the Scottish Public Services Ombudsman (SPSO) for an **independent review** of the council's decision. Make sure you do this **within one month** of the council's review decision. You can do this over the phone or in writing. If you want to do it in writing you can:

- fill in a form online;
- print off a form from their website; or
- ask them to send you a form. You may be able to ask for a review after this and you should contact the SPSO for advice.

#### You can find the review form online at:

[www.spsso.org.uk/scottishwelfarefund/sites/scottishwelfarefund/files/Documents/1604S-WFReviewForm.pdf](http://www.spsso.org.uk/scottishwelfarefund/sites/scottishwelfarefund/files/Documents/1604S-WFReviewForm.pdf)

You will need to tell the SPSO that you have received the council's first-tier review decision. If someone is asking for an independent review on your behalf (for example, the Citizens Advice Bureau), you will need to tell the SPSO that you are happy for this to happen.

The SPSO will consider whether the council's decision was fair by checking that the council:

- followed Scottish Government guidance regulations and any relevant council policies;
- considered information that was accurate, relevant and complete; and
- made appropriate enquiries to get any evidence they needed.

### How to contact the SPSO

#### Online

[www.spsso.org.uk/scottishwelfarefund](http://www.spsso.org.uk/scottishwelfarefund)

#### Call

0800 014 7299



# Challenging a decision

## Mandatory reconsideration

If you think a decision about your Universal Credit is wrong, tell the DWP. You can do this by sending a message through your online Universal Credit account. You must do this within one month of receiving your decision. This is called asking for a 'mandatory reconsideration'.

The DWP will then look at their decision again. They will then send you a 'mandatory reconsideration notice'. This will tell you if they have changed their decision. If they haven't, they will tell you why they have kept it the same.

If you still think the decision is wrong, you can make an appeal to a tribunal.

## Making an appeal

If you want to make an appeal, you must do this within one month of the date on your 'mandatory reconsideration notice' (see above).

To make an appeal, you need to fill in an SSCS1 form. You can get this form from your Jobcentre or print one off the website at [www.gov.uk](http://www.gov.uk) (type 'form SSCS1' in the search box).

Make sure you also send any evidence that you think supports your claim.

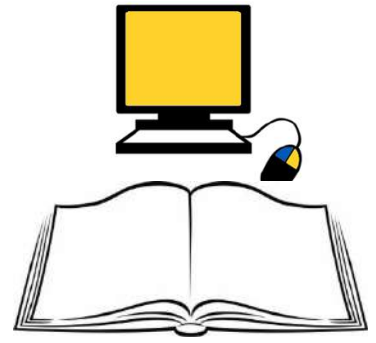
Section 6 of the form asks if you want to be there when the judge considers your appeal. This is known as an 'oral hearing'. It is always better to go to the hearing if you can. This is because you will have more of a chance to put your case forward and answer any questions the judge might have.

You can take someone with you to the tribunal. This can be a friend, someone from Citizens Advice, a solicitor or someone else who can support you.

You can get help with the cost of travelling to the hearing. There are more details on the website at [www.gov.uk](http://www.gov.uk) (click on 'Benefits', 'How benefits work' then 'Appeal to the Social Security and Child Support Tribunal').

If you choose not to go to the hearing, it will be called a 'paper hearing'.

To send your form and any evidence you want to include, use the address on the form. If you want, you can send it by [Royal Mail Signed For](#). This means you will get a receipt just in case it does not arrive on time.



# Glossary of computer terms

## Blog

This is short for 'web log' and is used like a diary. There will usually be a list of journal (diary) entries posted on a web page.

## Cursor

This is an icon, usually a small arrow, on the screen. It moves when you move the mouse and is used to choose items on the screen. Sometimes the small arrow will change into a small hand or an egg timer when the computer is 'thinking'.

## Digital journal

This is an online diary for sharing information relating to your Universal Credit with your work coach (for example, about job interviews, training dates).

## Email

Email is short for 'electronic mail'. It allows you to send and receive messages to and from anyone with an email address, anywhere in the world.

## Hardware

Hardware is a term for the physical parts of a computer and related devices. It includes the central processing unit (the 'brain' of the computer), keyboard, monitor and mouse.

## Home page

A home page is the starting page of a website. This page usually has some sort of table of contents and often describes the purpose of the site.

## Icon

This is a small symbol or picture on the screen that represents a program or other item.

## Information technology (IT)

IT refers to anything related to computing technology (for example, networking, hardware, software, the internet, and people who work within these areas).

## Internet

The internet is the network that connects computer systems across the world. In order to connect to the internet you must have access to an ISP (see below).

## Internet service provider (ISP)

An ISP is an organisation that provides access to the internet, usually in exchange for a monthly payment. Each time you connect to the internet, your connection is done through an ISP.

## Keyboard

A keyboard is made up of letters, numbers and other symbols, like a typewriter, used for typing information into a computer.

## Log in and log on

Log in and log on refer to the process of getting access to a secure computer system or website. When you log in to a system, you provide 'log in' information which identifies you. This information typically includes a password and username. Sometimes you may need to provide more information (for example, a PIN or an answer to a security question).

## Menu

This is a list of choices available to you on a website or when you use a program.

## Monitor

A monitor is a device used to display information. It is sometimes called a computer screen, display or visual display unit (VDU).

## Mouse

A mouse is a small device that you move with your hand. It moves the cursor on the screen. It has buttons that you can click to send instructions to the computer. It can be part of the keyboard or separate to it.

## Network

A network is a collection of two or more computers that are connected to share information.

## Online

The term 'online' usually means being connected to the internet.

## Password

A password is used to identify a user on a computer system. Most passwords are made up of letters, numbers and symbols, but no spaces.

It is good to choose a password that is easy to remember, but not so simple that others can guess it. The most secure passwords use a combination of letters, numbers and symbols and do not contain actual words or names.

## Software

Web browsers, email services and so on are composed of sets of instructions written in a code that the computer understands. These instructions are referred to as software.

## Search engine

This is a program which can find what you are looking for online. It does this by matching the words you type in to its database of websites. It then gives you a list of 'results' for you to choose from.

## Username

A username is a name that uniquely identifies someone on a computer system. Most usernames contain letters and numbers but no spaces. A username is nearly always used along with a password. To access your email you need to enter your password and username.

## Web

Another name for the internet



### **Web browser**

A computer program that lets you go to websites on the internet. The main ones are Google Chrome, Internet Explorer (Microsoft Edge) and Firefox.

### **Web page**

The internet is made up of individual web pages. These are what you see when you type in a web address. A website is a collection of web pages. For example, the BBC has a website where each news is on a separate web page.



# Glossary of terms

## Alternative Payment Arrangements

An Alternative Payment Arrangement (APA) changes the way your Universal Credit is paid. It can help you to pay your bills and living costs by splitting your payments.

## Basic bank account

A basic bank account offers a place for you to keep your money and make payments from. It does not provide an overdraft or any interest on the amount you have in the account.

## Capability for work questionnaire (ESA50 form)

An ESA50 form is sent to people who have made a claim for Employment and Support Allowance (ESA). It is your signed statement of needs and it is important that you answer the questions fully.

## Claimant commitment

A claimant commitment is a record of your responsibilities for claiming Universal Credit. It also sets out what may happen if you fail to meet your responsibilities.

## Community Care Grant (see Scottish Welfare Fund)

Community Care Grants help you to live independently (for example, if you are coming out of care or may need help to stop you from going into care).

A Community Care Grant can also be made to ease pressure on you and your family, perhaps due to illness or because of relationship problems.

## Crisis Grant (see Scottish Welfare Fund)

Crisis Grants help you with any money problems as a result of an emergency or disaster, such as a fire or flood.

You cannot normally get a Crisis Grant if you:

- have made several applications for a grant;
- have money of your own; or
- are not facing issues the grant was set up to tackle.

## Discretionary Housing Payment

A Discretionary Housing Payment (DHP) is an extra amount of money that can be paid to you if you are receiving Housing Benefit and need extra help to pay your housing costs.

## Disability Living Allowance

Disability Living Allowance (DLA) is a tax-free benefit for disabled people who need help with mobility (moving and getting around) or care costs. It is currently being replaced by Personal Independence Payments (PIP) (see below).

## Employment and Support Allowance

Employment and Support Allowance (ESA) is a benefit for people who cannot work because of an illness or disability. There are two groups of people who may receive it.

- Work-related activity group – you receive a lower rate of ESA and will have to take part in work-related activities.
- Support group – you will be paid at a higher rate of ESA and will not have to carry out any work-related activities.

## Hardship payment

A hardship payment is usually a loan that is given to someone who has received a sanction (see below). The person receiving the loan has to repay it when the sanction ends. The Jobcentre will usually get the money back by taking an amount from the person's Universal Credit payment each month until it has been paid off.

## Legacy benefits

These are the following benefits that will be replaced by Universal Credit.

- Housing Benefit
- Employment and Support Allowance (ESA) – income related
- Income-based Jobseeker's Allowance (JSA)
- Income Support
- Working Tax Credit
- Child Tax Credit

## Mandatory reconsideration

A mandatory reconsideration is when you ask the DWP or HMRC to look at their decision about your benefit claim again because you think it is wrong.

## **Mandatory reconsideration notice**

If you ask for a decision to be looked at again, you will receive a letter explaining what has been done. This is called a mandatory reconsideration notice. This will explain the outcome of your request and what you need to do if you still disagree with the decision and want to appeal.

## **Medical assessment**

After sending in an ESA50 form (see above), most people will be asked to go for a medical assessment, called a 'work capability assessment'. This is carried out by the Health Assessment Advisory Service.

## **Migration**

This is when someone on a 'legacy benefit' moves over to Universal Credit. This is done in one of the following two ways.

### **Managed migration**

This is when people are moved onto Universal Credit from their current benefits even though they have not had to make a new claim. This will gradually happen across the country so everyone who currently receives a legacy benefit will eventually be on Universal Credit.

You will not end up on a lower payment if your Universal Credit award is lower than what you are on now. This is called 'transitional protection' and it tops up your payment to match what you were receiving before.

### **Natural migration**

This is when someone moves from a 'legacy benefit' to Universal Credit when they have to reapply for their benefits because of a 'change of circumstance'. They would not be able to get 'transitional protection' because they are making a new claim.

## **Personal Independence Payment**

A Personal Independence Payment (PIP) helps with some of the extra costs caused by long-term ill health or a disability if you are aged 16 to 64. It is being phased in to replace Disability Living Allowance (DLA) (see above).

## **Sanction**

A sanction means that your benefit will be stopped or reduced, for either a fixed or open period, if the DWP do not believe you have met the rules for claiming a benefit.

## Scottish Welfare Fund

The Scottish Welfare Fund is money held by local authorities to provide support to people who are facing difficulty of some kind or who need support to live independently in the community.

There are two types of grant available from the Scottish Welfare Fund.

- Crisis Grants
- Community Care Grants

The grants do not need to be paid back.

## Under-occupation penalty (bedroom tax)

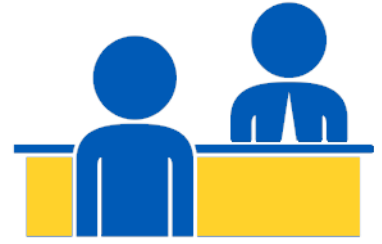
The bedroom tax is a reduction in your Housing Benefit if you live in a council or housing-association property and have a 'spare' bedroom.

You can only claim Housing Benefit for a certain number of bedrooms, depending on how many people live in your home.

## Universal Credit

Universal Credit is a new means-tested benefit (that is, a benefit that depends on your income and outgoings) that is currently being phased in.

# Preparing for your work coach interview



This fact sheet is designed to help you prepare for your interview. You can take it with you to remind yourself what documents to take and what to say to your work coach during the interview.

You might be asked to bring evidence of any of the following to your first work coach interview.

- Who you are (for example, your passport or driving licence).
- Your postcode (for example, an official letter from a bank or energy company).
- Your National Insurance number. This will be on a payslip, your NI card or a letter from HMRC. If you can't find it, call 0300 200 3500.
- Your bank, building-society or credit-union account details.
- How much rent you pay. This will be on your rent agreement. Ask your landlord for a copy if you don't have one.
- Your landlord's address. This will be on your rent agreement.
- Any savings you have and any other investments and assets (for example, shares or property).
- Any income that's not from work (for example, from a pension or insurance plan).
- Details of how much you earn from work (for example, recent payslips).
- How much you pay for childcare (if you want to claim for childcare costs).
- Any other benefits you are getting.
- Child Benefit reference numbers for any children you receive Child Benefit for.
  - o This will be on letters to you about Child Benefit. It will start with 'CHB' followed by eight numbers and two letters (for example, CHB12345678 AB).
  - o If you need help, call the Child Benefit Office on 0300 200 3100.

You will have given the DWP most of this information when you claimed Universal Credit, but your work coach may want it as well.

If you're in a couple, the jobcentre will normally need information and evidence about your partner's circumstances as well as yours.

**You won't get Universal Credit until you've provided the DWP with all the right evidence. So it's important to provide all the documents as quickly as possible.**

If you can't provide the right evidence, you should phone the DWP on 0845 6000 723 to explain why.

# The claimant commitment

This is a document which lists what you have to do to prepare for work, find work or increase your income if you are already working. You will agree this with your work coach at the jobcentre. It will be based on your personal circumstances, so ask yourself the following questions.

## What job could I do? What are my skills?

Your skills don't have to be from a job. They could be skills you've got from other life experiences such as:

- working around the home;
- managing a home budget;
- being a parent; or
- helping with community or voluntary activities.

## What qualifications and work experience do I have?

If you have a CV or any training or qualification certificates, take them along to the interview. Take a business plan with you if you would like help to become self-employed.

## Where could I work?

If you feel you couldn't cope with a long commute, be prepared to explain why (for example, you might not own a car, or you might have health concerns or childcare responsibilities).

## What kind of job would I like? How many hours could I work each week?

Most full-time jobs are around 36 hours a week. If you don't feel you can work full-time, give your work coach a good reason. For example, you might have to pick children up from school, care for a relative or have health concerns.

## What could get in the way of me looking for work?

For example, you might have difficulties with reading or writing, making it hard for you to fill in job applications or have disabilities that limit the type of work you could do.

## Ask your work coach about the following.

- Setting up two half payments a month if you think you'll struggle with one full payment.
- Having your rent paid direct to your landlord.
- Getting a short-term advance. This extra money is a loan and helps cover your living costs until you get your first Universal Credit payment.
- Getting money to cover the costs of travel or training.
- The Jobcentre Plus Travel Discount Card.
- Budgeting support, if you would like some help and advice on how to manage your money.

Read through your claimant commitment carefully before you sign it. Don't sign it until you're happy with it. If you can't read the claimant commitment yourself, ask your work coach to read it to you. If you're really unhappy with it, you could get some advice from Citizens Advice before signing.

You will be told how long you have to sign the commitment. If you don't sign it within the timescale, your claim will be refused. Remember that if you delay signing the claimant commitment, your Universal Credit payments will also be delayed. Your claimant commitment should be regularly reviewed by your work coach while you're getting Universal Credit. If your circumstances change, your claimant commitment should be changed to reflect this.



## **Draft letter to give to your work coach**

Your name:

Your address:

Your National Insurance number:

Date:

Work coach's name:

Jobcentre name:

Dear Sir or Madam

I am writing to ask that you take account of the following issues when preparing my claimant commitment.

**Type of problem:**

**Details:**

Yours faithfully



## **Stirling CAB - Anti poverty projects in 2018/2019**

### **Energy Advice Project (funder Citizens Advice Scotland)**

Stirling CAB delivers energy advice in the frontline of the three crisis food banks in Stirling – offering advice the fuel issues that often accompany food bank use – primarily fuel poverty, self disconnection, budgeting, fuel debt issues.

### **Food Bank Advice Project (funder Royal Bank of Scotland)**

Stirling CAB delivers immediate holistic advice, information and support to vulnerable individuals engaged in the Crisis Food Bank in the frontline of the three crisis food banks in Stirling – offering advice on the issues that often accompany food bank use – primarily welfare rights, financial capability, budgeting, debt issues.

### **Armed Services Advice Project & Aged Veterans Project (Poppy Scotland)**

Stirling CAB provides specialist advice and support to the Armed services community and their dependants, currently in its eight year.

### **Cornton - Universally Ready Outreach (funder ACE Cornton)**

Stirling CAB provides local access to drop in holistic advice to mitigate the impact of Welfare Reform (Universal Credit in particular) & home visiting

### **Callander Universally Ready Outreach (funder Callander Community Hydro fund)**

Stirling CAB provides local access to CAB drop in holistic advice to mitigate the impact of Welfare Reform (Universal Credit in particular), rural home visiting and digital work club in Callander library.

### **Domestic Abuse Transitions Advice Project (funder BIG Lottery)**

First of its kind, free legal advice and representation for women experiencing domestic abuse to become safer, healthier and happier and specialist welfare rights, housing and debt advice for women experiencing domestic abuse; In year three of a five year award.

### **Core Volunteer led Generalist Advice Service (funder Stirling Council)**

Open door hours drop in City Centre service, Monday to Thursday 10 am to 3pm plus a telephone advice service available 9am – 6 pm Monday to Friday and 10am - 2pm Saturdays. In the period 1st April 2016 to 31<sup>st</sup> March 2017, Stirling CAB resolved **10,099 issues** across **5823** citizens.

### **Cabvocates (funder Citizens Advice Scotland)**

Stirling CAB provides a new, (first of its kind) upstream volunteer led technical advocacy service at welfare reform driven medical assessments to reduce the current 68% failure rate.

### **Patient Advice and Support Service (funder Citizens Advice Scotland)**

Specialist advice and support to people in Stirling district who are experiencing difficulty with their NHS service.

### **Pro bono Legal Clinics**

Stirling CAB provides access to free diagnostic legal interviews weekly via its partnerships with Hill & Robb and Barnton Hendry solicitors

### **Housing Advice Clinic**

Stirling CAB provides access to a CAB based Shelter advice clinic on housing & homelessness issues.

### **Mental Health Money and Benefits Outreach Project (NHS & the Robertson Trust)**

Specialist outreach Benefits and Money advice service provides advice and ongoing support to vulnerable people experiencing long term mental ill health, currently in its eighteenth year.

### **Rural Fuel Poverty Advice Project (funder Citizens Advice Scotland)**

Stirling CAB provides Fuel poverty advice and support to enable people to take appropriate action to manage their fuel usage, access cheaper tariffs, delivering advice on energy use and fuel debts.

### **Forth Valley CAB Advice Project (funder Alcohol Drug Partnership)**

First of its kind, Stirling CAB Addiction Advice project workers (now in year 3) provide advice on money, entitlements and help with practical issues to people engaged in treatment or recovery with the Alcohol Drug Partnership.

### **Rural Access Advice Network (funder Stirling Council)**

Rural Access Advice Network provides generic, holistic CAB advice to disadvantaged and rurally isolated people via rural outreach surgeries and rural home visiting, thereby allowing informed, empowered and enabled decision making and supporting their digital inclusion. Agreement has been reached to locate within Library Services in Killin & Strathblane.

### **Eastern Villages Advice Network (funder Stirling Council)**

Eastern Villages Advice Network provides generic, holistic CAB advice to disadvantaged and isolated people via outreach surgeries and home visiting, thereby allowing informed, empowered and enabled decision making and supporting their digital inclusion. Agreement has been reached to locate within Library Services in Cowie, Plean & Fallin.



## Useful contacts

### Child Benefit office

Phone: 0300 200 3100

Monday to Friday, 8am to 6pm

Textphone: 0300 200 3103

### General Register Office

Website: [www.gro.gov.uk](http://www.gro.gov.uk)

### HMRC helpline

Phone: 0300 200 3500

Monday to Friday, 8am to 6pm

Textphone: 0300 200 3519

### Scottish Welfare Fund

Phone: 01786 233 210

Website: [www.stirling.gov.uk/welfareform](http://www.stirling.gov.uk/welfareform)

### Social Fund enquiries

Phone: 0345 603 6967

### Stirling Jobcentre

Phone: 0800 169 0190

Monday to Friday, 9am to 5pm

### Tax Credit helpline

Phone: 0345 300 3900

Monday to Friday, 8am to 8pm,

Textphone: 0345 300 3909

Saturday 8am to 4pm, Sunday 9am to 5pm

### Universal Credit helpline

Phone: 0800 328 9344

Monday to Friday, 8am to 6pm

Textphone: 0800 328 1344

### Universal Credit full-service helpline

Phone: 0800 328 5644

Monday to Friday, 8am to 6pm