



HM Government

UC *Universal
Credit*

**TAX
CREDITS
ARE
ENDING**

Get ready for

**UNIVERSAL
CREDIT**



Get ready for your
Universal Credit Move
today.

UnderstandingUniversalCredit.gov.uk

Eligibility criteria apply.

There's lots of
support available
to help you make
the move, and you can
start to prepare **now**.

Your tax credits are ending

Tax credits are coming to an end and you will be asked to **apply for Universal Credit** instead.

The Department for Work and Pensions (DWP) is writing to tax credits claimants to explain what to do, and by when. If you live in Northern Ireland, the letter will be from the Department for Communities (DfC).

Your tax credits payments will stop if you decide not to apply for Universal Credit before the date provided in your letter.



You won't be moved automatically, so look out for a letter called a Universal Credit Migration Notice explaining what you'll need to do, and by when.

What is Universal Credit?

Universal Credit is a modern benefits system for people in work, looking for work or unable to work. It is replacing six older benefits, and helps make sure you're getting the financial support you are entitled to in one place.

Once you receive Universal Credit, you may also be eligible for more financial support to cover other costs such as housing, bills, childcare and more.



Most tax credits customers are eligible for Universal Credit.

For independent advice, or to find out what other financial support might be available to you, you can speak to an independent benefits adviser.

Go to [advicelocal.uk](https://www.advicelocal.uk) to find details of a free, impartial adviser in your area.

What will I get on Universal Credit?

On **Universal Credit**, many people will be entitled to the same amount they received from their previous benefits, or more. If the amount you are entitled to on Universal Credit is less than your existing benefits, a top up payment is available. This is called **transitional protection**.

You can only get this top up if you have received a **Universal Credit Migration Notice from DWP or DfC** and claim by the **deadline date** on your letter.

If you'd like more help understanding what you could be entitled to on Universal Credit, you can use an independent benefits calculator (**search 'benefits calculator' online**) or speak to an independent benefits adviser – go to **advicelocal.uk** to find one.

What do I need to do when I get my Universal Credit Migration Notice letter?

To continue receiving financial support, you will need to claim Universal Credit by the deadline in your letter, even if you have just renewed your tax credit claim.



Before you apply for Universal Credit, it is important to renew your tax credits, if you are asked to.

This is to help make sure the amount of Universal Credit you receive is correct.

How can I get ready?

While you wait for your Migration Notice letter, there are some steps you can take to **get ready for your Universal Credit Switchover**:

- ✓ Use an **independent benefits calculator** to estimate how much you could get on Universal Credit.
SEARCH 'benefits calculator'.

- ✓ See what **support is available** to help you move.
SEARCH 'Understanding Universal Credit'.

- ✓ Check how Universal Credit recovers any outstanding debts you may have – including tax credits overpayments – and get free debt advice if you need it.
SEARCH 'debt and deductions gov.uk'.

- ✓ **Check your savings.** If you are currently claiming tax credits and have over £16,000 in money, savings or investments you can still be eligible for Universal Credit for one year after you move across.

Please note that this is not a full list and there may be other steps you want to take before you move to Universal Credit.



To find out more about moving to Universal Credit

- **scan the QR code** with your mobile phone camera or
- **search** 'Understanding Universal Credit'.



If you are in Northern Ireland, search
'nidirect Universal Credit tax credits'