

UNIVERSAL CREDIT (UC) FACT SHEET FOR CLIENTS

How your UC payment is calculated:

There are 3 steps to work out your Universal Credit payment. More details about each stage are below:

1. Your household's maximum Universal Credit amount is calculated. This will be made up of one standard amount and any additional amounts that apply to you and your household (for example, for housing costs or children).
2. Money may then be taken off because of your earnings or other income (such as money from savings), to pay back any advances or loans you have taken out, or because arrangements have been made for money to go straight to your utility provider. If you have received a sanction, this will also reduce your Universal Credit payment.
3. If it applies to you, the benefit cap may reduce how much you receive.

What makes up your payment

Standard allowance

Part of the Universal Credit payment is a standard amount for your household. This is known as your standard allowance. Your monthly amount will depend on whether you are single or in a couple, and your age.

Your circumstances	Monthly standard allowance
Single and under 25	£251.77
Single and 25 or over	£317.82
In a couple and you're both under 25	£395.20
In a couple and either of you are 25 or over	£498.89

Children and childcare

Universal Credit can provide support to help with the costs of bringing up children. The amount you may be able to get is shown here, and there's more detail in the section on:

[https://www.understandinguniversalcredit.gov.uk/new-to-universal-credit/children-and-childcare/Child amount:](https://www.understandinguniversalcredit.gov.uk/new-to-universal-credit/children-and-childcare/Child%20amount)

If you are responsible for a child (or children) who normally lives with you, you may qualify for the child amount:

Number of children	Extra monthly amount
For your first child	£277.08 (born before 6 April 2017) £231.67 (born on or after 6 April 2017)
For your second child	£231.67 per child

Please Note: This is a very brief summary, more information based on your individual circumstances can be found via the following link or calling the relevant phone number below

The following information can be found at: <http://www.understandinguniversalcredit.gov.uk/new-to-universal-credit/how-much-youll-get/>

We have summarised this into several sections and we hope you find the information useful.

- Telephone: 0800 328 5644
- Textphone: 0800 328 1344
- Welsh language: 0800 328 1744
- Monday to Friday, 8am to 6pm

There are large queues to get through just now, so it is a case of patience and perseverance.