

Universal Credit

# get set!

[www.getsetnow.co.uk](http://www.getsetnow.co.uk)

Knowing us means  
knowing what to do next





internet access  
or Wifi hotspot



help to budget



information  
and advice



employment  
support



help to manage  
your debts



emergency  
support



improved computer  
skills

# get set!

Are you between 18 and 65 and claiming benefits or may need to start claiming benefits?

You might need to claim Universal Credit. The team of get set! champions are here to help. They can tell you if you will be affected, help you prepare and help you make a claim online.

Not sure whether you're affected?  
Need help making a claim?  
Chat to one of our get set! champions.  
Book an appointment or call us.

### **Elmbridge Borough Council**

High Street,  
Esher,  
Surrey, KT12 1DZ  
Tel: 01372 474 474  
Mon – Thurs 8.45 am – 5 pm

### **Paragon**

Case House,  
85–89 High Street,  
Walton-on-Thames, KT12 1DZ  
Tel: 0300 123 2221  
Monday – Friday 9 am – 5 pm

### **Weybridge Jobcentre Plus**

7–13 Monument Hill,  
Weybridge,  
KT13 8RX  
Tel: 0345 604 3719  
Mon, Tues, Thu, Fri 9 am – 5 pm  
Wed 10 am – 5 pm

### **Citizens Advice Esher & District**

Harry Fletcher House,  
High Street,  
Esher, KT10 9RN  
Tel: 01372 464 770  
Mon, Tue, Thu, Fri 10.30 am – 3.30 pm  
Wed 5 pm – 7.30 pm



Paragon  
**get set!  
champion**



Elmbridge  
Borough Council  
**get set!  
champion**



JobCentre  
Plus  
**get set!  
champion**



Citizens  
Advice  
**get set!  
champion**



JobCentre  
Plus  
**get set!  
champion**



Paragon  
**get set!  
champion**



Citizens  
Advice  
**get set!  
champion**



Paragon  
**get set!  
champion**



Elmbridge  
Borough Council  
**get set!  
champion**



Elmbridge  
Borough Council  
**get set!  
champion**

### **Citizens Advice Elmbridge (West)**

Elmbridge Community Hub,

72 High Street,

Walton-on-Thames, KT12 1BU

Tel: : 01932 248 660

Mon, Tue, Thu 9.30 am – 3.30 pm

Wed & Fri 9.30 am – 12.30 pm

1st Wed each month 5 – 7 pm drop in

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**Elmbridge**  
Borough Council  
*... bridging the communities ...*





## Introduction

**Universal Credit is a new benefit that provides financial support to people when they are unemployed and looking for work. It will help to pay for day to day essentials, such as food and bills but also rent. Universal Credit can also be paid when you get back in to work especially if you are on low wages or have a high rent to pay.**

This get set! guide provides you with contact points to help you claim Universal Credit, whether it is making your claim online or getting advice on money matters. In Elmbridge there are four key partner agencies that you can turn to for help.

Each of these organisations have a number of Universal Credit Champions who you can call to explain all the steps you need to take, which documentation you need to provide to support your claim and what should happen next.

**get set!**

**with internet  
access or  
Wifi hotspot**




Where


What you can expect

Who

## Weybridge Jobcentre Plus

7–13 Monument Hill,  
Weybridge, KT13 8RX

 0345 604 3719

 Mon, Tue, Thu, Fri  
9 am – 5 pm  
Wed  
10 am – 5 pm

7 computers available to use for making a benefit claim.

Free Wifi to use with your own mobile phone, laptop or tablet.

Ask a member of staff at the Jobcentre Plus reception area.

Work Coaches are available to support you.


Other services



## Elmbridge Civic Centre

High Street, Esher,  
Surrey, KT10 9SD

 01372 474474

 Mon – Thu  
8.45 am – 5 pm  
Fri  
8.45 am – 4.45 pm

7 computers at three pod areas in the main Civic Centre reception area.


1 computer in the Housing reception area.


Ask at the housing services reception desk.

Housing staff are available to support you.

## Paragon

Case House,  
85–89 High Street,  
Walton-on-Thames,  
KT12 1DZ

 0300 123 2221

 Mon – Fri  
9 am – 5 pm

The reception area at Paragon has Wifi access and two computers available for public use


For help with using the internet ask to speak to inclusion services on arrival

Other services



## Citizens Advice Elmbridge (West)

Elmbridge Community Hub, 72 High Street,  
Walton-on-Thames  
KT12 1BU

 01932 248 660

Free Wifi to use with your own mobile phone, laptop or tablet.

Ask a member of staff at reception.

Internet access or Wifi hotspot


Where

What you can expect

Who

## Walton Library

54 The Heart,  
(off Hepworth Way)  
Walton-on-Thames,  
Surrey, KT12 1GH

 0300 200 1001

 Mon, Wed, Fri  
9 am – 6 pm  
Tue, Thu  
9 am – 7 pm  
Sat  
9 am – 5 pm  
Sun  
11 am – 5 pm

18 computers offering public internet access for up to two hours.

Free Wifi to use with your own mobile phone, laptop or tablet.

Ask a member of staff at reception or book a computer in advance by phone 0300 200 1001.

## Cobham Library

The Cedar Centre,  
Cedar Road, Cobham,  
Surrey, KT11 2AE

 0300 200 1001

 Tue  
9 am – 7 pm  
Wed – Sat  
9 – 5 pm  
Closed Mon & Sun

4 computers offering public internet access for up to two hours.

Free Wifi to use with your own mobile phone, laptop or tablet.


Ask a member of staff at reception or book a computer in advance by phone 0300 200 1001.

Other services



## Dittons Library

Mercer Close,  
Thames Ditton,  
Surrey, KT7 0BS

 0300 200 1001

 Tue  
9 am – 7 pm  
Wed – Sat  
9 am – 5 pm  
Closed Mon & Sun

5 computers offering public internet access for up to two hours.

Free Wifi to use with your own mobile phone, laptop or tablet.

Ask a member of staff at reception or book a computer in advance by phone 0300 200 1001.

Other services




Where

What you can expect

Who

## Esher Library

Old Church Path, Esher,  
Surrey, KT10 9NS

 0300 200 1001



Tue

9 am – 7 pm

Wed – Sat

9 am – 5 pm

Closed Mon & Sun

5 computers offering  
public internet access  
for up to two hours.

Free Wifi to use with  
your own mobile phone,  
laptop or tablet.

Ask a member of  
staff at reception or  
book a computer in  
advance by phone  
0300 200 1001.


Other services



## Molesey Library

The Forum, Walton Road,  
West Molesey, Surrey,  
KT8 2HZ

Molesey library is situated  
next door to Molesey  
clinic.

 0300 200 1001



Tue

9 am – 7 pm

Wed – Sat

9 am – 5 pm

Closed Mon & Sun

5 computers offering  
public internet access  
for up to two hours.

Free Wifi to use with  
your own mobile phone,  
laptop or tablet.


Ask a member of  
staff at reception or  
book a computer in  
advance by phone  
0300 200 1001.

Other services



## Weybridge Library

Church Street, Weybridge,  
KT13 8DE

 0300 200 1001



Tue

9 am – 7 pm

Wed – Sat

9 am – 5 pm

Closed Mon & Sun

8 computers offering  
public internet access  
for up to two hours.

Free Wifi to use with  
your own mobile phone,  
laptop or tablet.

Ask a member of  
staff at reception or  
book a computer in  
advance by phone  
0300 200 1001.

Other services



internet access or Wifi hotspot

Where


What you can expect

Who

## Hersham Library

Molesey Road, Hersham, Surrey, KT12 4RF

Hersham library is just off the large roundabout between Walton and Esher.

 0300 200 1001

 Tue  
9 am – 7 pm  
Wed & Thu  
2 pm – 5 pm  
Fri  
10 am – 5 pm  
Sat  
9.30 am – 4 pm  
Closed Mon & Sun

3 computers offering public internet access for up to two hours.


Free Wifi to use with your own mobile phone, laptop or tablet.

Ask a member of staff at reception or book a computer in advance by phone 0300 200 1001.

## Walton Charity

Mayfield, 74 Hersham Road, Hersham, Walton-on-Thames, KT12 5NU

 01932 220 242

 Mon – Fri  
9 am – 5 pm

Free access to a PC and printer.

Only by appointment as there is a restricted usage time.

Call 01932 220 242 to make an appointment.

Other services



## The Heart Shopping Centre

Walton-on-Thames, Surrey, KT12 1GH

 Mon – Sat  
9.30 am – 6 pm  
Sun  
11 am – 5 pm

Free Wifi to use with your own mobile phone, laptop or tablet.

Connect anywhere within the shopping centre.

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Hi!

Hi I'm a Paragon get set! champion. I can help you check whether you need to claim universal credit and support you to make a claim.

# get set!

with help  
to budget





Where


What you can expect

Who

## Citizens Advice Esher & District

Harry Fletcher House,  
High Street, Esher,  
KT10 9RN

 01372 464 770

 Mon, Tue, Thu, Fri  
10.30 am – 3.30 pm.  
Wed  
5 pm – 7.30 pm


They can support you with confidential personal budgeting support.

Drop in at any of the times listed.

Other services  

## Citizens Advice Elmbridge (West)

Elmbridge Community  
Hub, 72 High Street,  
Walton-on-Thames,  
Surrey, KT12 1BU

 01932 248 660

 Mon, Tue, Thu  
9.30 am – 3.30 pm.  
Wed & Fri  
9.30 am – 12.30 pm  
1st Wed each  
month 5 – 7 pm  
(drop in)


[www.caew.org.uk](http://www.caew.org.uk)

They can support you with confidential personal budgeting support.

Advice by telephone  
(01932 248 660),  
Advice by email (via  
[www.caew.org.uk](http://www.caew.org.uk))

Drop in and  
appointments.

Home visits offered  
to anyone who is  
housebound.

Other services  

help to budget

Where

What you can expect

Who

### Citizens Advice Elmbridge (West) in the community

Weybridge Community Centre, Churchfield Place Off Churchfield Road, Weybridge, Surrey, KT13 8DB



Thu  
10 am – 12 pm  
(drop in)

Older People's Advisory Service  
Mon & Fri  
9.30 am – 12.30 pm

They can support you with confidential personal budgeting support.

Drop in at any of the times listed.

Other services



### Citizens Advice Elmbridge (West) in the community

Hersham Community Centre, Queens Road, Hersham, Surrey, KT12 5LU



Wed  
10 am – 12 pm  
(drop in)

They can support you with confidential personal budgeting support.

Drop in at any of the times listed.

Other services



### Elmbridge Borough Council

High Street, Esher, Surrey, KT10 9SD



01372 474 474



Mon – Thu  
8.45 am – 5 pm.  
Fri  
8.45 am – 4.45 pm

Personal budgeting support following referral from Jobcentre, by appointment only.

Ask at the housing services reception desk.

Other services




Where


What you can expect

Who

## Paragon

Case House,  
85–89 High Street,  
Walton-on-Thames,  
KT12 1DZ

 0300 123 2221

 Mon – Fri  
9 am – 5 pm

If you are a Paragon resident you can access budgeting support.

Made of money service. Comprehensive budgeting advice and more general drop in sessions for Paragon residents.


Call Paragon on 0300 123 2221 and ask to speak to the Inclusion Team.

Other services



## A2 Dominion

Spelthorne House,  
Thames St, Staines,  
Middlesex, TW18 4TA

 0800 432 0077

If you are an A2 Dominion Housing Association resident you can access budgeting support.

Call 0800 432 0077 and speak to the Tenancy Sustainment Department.

Other services



help to budget

# get set!

**with help  
to manage  
your debts**





Where

What you can expect Who


## Citizens Advice Esher & District

Harry Fletcher House,  
High Street, Esher, KT10 9RN


 01372 464 770

 Mon, Tue, Thu, Fri  
10.30 am – 3.30 pm  
Wed  
5 pm – 7.30 pm

Cobham outreach,  
Cobham Centre, Oakdene  
Road, Cobham, Surrey,  
KT11 2LY

 Wed  
10.30 am – 1 pm  
(drop in service)

Molesey outreach,  
Joseph Palmer Centre,  
319a Walton Road,  
West Molesey, Surrey,  
KT8 2QG

 Tue & Thu  
10 am – 12.30 pm  
(drop in service)

They help you to  
manage your debts.

Drop in service.

Other services



## Citizens Advice Elmbridge (West)

Elmbridge Community Hub,  
72 High Street,  
Walton-on-Thames, Surrey  
KT12 1BU

 01932 248 660

 Mon, Tue, Thu  
9.30 am – 3.30 pm.  
Wed & Fri  
9.30 am – 12.30 pm  
1st Wed each month  
5 – 7 pm (drop in)

[www.caww.org.uk](http://www.caww.org.uk)

They can support  
you with confidential  
personal budgeting  
support.

Advice by telephone  
(01932 248 660),

Advice by email  
(via  
[www.caww.org.uk](http://www.caww.org.uk))

Drop in and  
appointments.

Home visits offered  
to anyone who is  
housebound.

Other services




Where

What you can expect Who

### Citizens Advice Elmbridge (West) in the community

Weybridge Community Centre, Churchfield Place, Off Churchfield Road, Weybridge, Surrey, KT13 8DB

 Thu  
10 am – 12 pm (drop in)


They can support you with confidential personal budgeting support.

Drop in service.

Other services  

### Citizens Advice Elmbridge (West) in the community

Hersham Community Centre, Queens Road, Hersham, Surrey, KT12 5LU

 Wed  
10 am – 12 pm (drop in)


They can support you with confidential personal budgeting support.

Drop in service.

Other services  

### Debtscape

Home visits in Walton-on-Thames, Weybridge and Hersham.

 01932 245 536  
**advice@debtscape**  
**shepperton.org**

Debt advice regarding debt relief orders (DRO), bankruptcy, debt management programme (DMP) and negotiation with creditors

Home visits / Walton Charity  
01932 245 536



**get set!**

**with  
emergency  
support**





Where

What you can expect

Who

## Surrey Local Assistance Scheme


Apply by visiting citizen's advice or online.

[www.surreycc.gov.uk/localassistancescheme](http://www.surreycc.gov.uk/localassistancescheme)


Emergency support of cash payment or essential household items (such as for food, emergency travel, emergency provision for families, those fleeing domestic violence, bed, cooker, fridge/freezer.)

Visit your local Citizens Advice or apply online.

## Universal Credit helpline

 0345 600 0723

Textphone:  
0345 600 0743

 Mon – Fri  
8 am – 6 pm




For advance payment of Universal Credit to help you get by while you're waiting for your first payment. Otherwise it will take at least 5 or 6 weeks after you apply for Universal Credit to get your first payment.

The advance payment is a loan – you'll have to pay it back. The repayments will be automatically deducted from your Universal Credit payments until the advance is fully paid back.

Other services



emergency support


Where	What you can expect	Who
<b>Walton Charity</b>		
<p>Mayfield, 74 Hersham Road, Hersham, Walton-on-Thames, KT12 5NU</p> <p> 0203 328 0246</p> <p> Mon – Fri 9 am – 5 pm</p>	<p>Individual Crisis Grant. Top up electricity and gas. Sainsbury Vouchers (£20). For Elmbridge residents only.</p>	<p>By referral from another agency to the Walton Charity Mayfield offices or call 0203 328 0246</p>
<p>Other services    </p>		

Where


What you can expect

Who


## The Trussell Trust Foodbanks

 Cobham –  
Mon & Tue  
Hersham – Wed  
Walton – Fri


Esher Green Baptist  
Church, 6 Park Road,  
Esher, Surrey, KT10 8NP


 Tue  
10 am – 11 am

St Peters Church,  
Walton Road,  
West Molesey,  
Surrey, KT8 2QF

 Thu  
10 am – 11 am

St John's Church,  
The Furrows (off  
Ambleside Avenue),  
Walton-on-Thames,  
Surrey, KT12 3JQ

 07745 256 748

 Thu & Fri  
11 am – 1 pm


Methodist Hall,  
Cedar Road, Cobham


You can get an emergency  
package of food.  
You need a referral to access  
this service.

Referrals from  
Jobcentre Plus  
and Paragon  
(for their  
residents).

## Paragon

Case House,  
85–89 High Street,  
Walton-on-Thames,  
KT12 1DZ

 0300 123 2221

 Mon – Fri  
9 am – 5 pm

Paragon Hardship fund.  
If you are a Paragon resident,  
you can access an emergency  
fund.

To find out more  
call  
0300 123 2221  
or email [info@  
paragonchg.  
co.uk](mailto:info@paragonchg.co.uk)

Other services



**get set!**

**with  
information  
and advice**




Where

What you can expect

Who

## Universal Credit helpline

 0345 600 0723  
Textphone:  
0345 600 0743

Advice on Universal Credit applications and changes.


For advice call 0345 600 0723 or text on 0345 600 0743


Other services




## Citizens Advice Esher & District

Harry Fletcher House,  
High Street, Esher,  
KT10 9RN


 01372 464 770

 Mon, Tue, Thu, Fri  
10.30 am – 3.30 pm  
Wed  
5 pm – 7.30 pm

Cobham outreach,  
Cobham Centre,  
Oakdene Road,  
Cobham, Surrey,  
KT11 2LY

 Wed  
10.30 am – 1 pm  
(drop in service)

Molesey outreach,  
Joseph Palmer Centre,  
319a Walton Road,  
West Molesey, Surrey,  
KT8 2QG

 Tue & Thu  
10 am – 12.30 pm  
(drop in service)

Independent and impartial information and advice on benefits, work, debt, tax, housing or consumer protection.

You can drop in at the times listed.

Advice available at **[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**

Other services



Where

What you can expect

Who

## Citizens Advice Elmbridge (West)

Elmbridge Community Hub, 72 High Street, Walton-on-Thames, Surrey, KT12 1BU



01932 248 660



Mon, Tue, Thu  
9.30 am – 3.30 pm.  
Wed & Fri  
9.30 am – 12.30 pm  
1st Wed  
each month  
5 – 7 pm (drop in)  
[www.caew.org.uk](http://www.caew.org.uk)

Independent and impartial information and advice on benefits, work, debt, tax, housing or consumer protection.

Advice by telephone (01932 248 660),

Advice by email (via [www.caew.org.uk](http://www.caew.org.uk))

Drop in and appointments.

Home visits offered to anyone who is housebound.

Advice available at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Other services



Where

What you can expect

Who

## Citizens Advice Elmbridge (West) in the community

Weybridge Community Centre, Churchfield Place Off Churchfield Road, Weybridge, Surrey, KT13 8DB



Thu  
10 am – 12 pm  
(drop in)

Older People's Advisory Service  
Mon & Fri

9.30 am – 12.30 pm

[www.caew.org.uk](http://www.caew.org.uk)

Independent and impartial information and advice on benefits, work, debt, tax, housing or consumer protection.

You can drop in at the times listed.

Information available at [www.citizensadvice.org.uk/](http://www.citizensadvice.org.uk/)

Other services



## Citizens Advice Elmbridge (West) in the community

Hersham Community Centre, Queens Road, Hersham, Surrey KT12 5LU



Wed  
10 am – 12 pm  
(drop in)

Independent and impartial information and advice on benefits, work, debt, tax, housing or consumer protection.

You can drop in at the times listed.

Information available at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Other services



## Paragon

Case House, 85–89 High Street, Walton-on-Thames, KT12 1DZ



0300 123 2221



Mon – Fri  
9 am – 5 pm

If you are a Paragon resident you can get access to information, welfare and benefits advice and other support.

You can ask at reception at Case House.

Information available at [www.paragonchg.co.uk](http://www.paragonchg.co.uk)

Other services



**get set!**

**with  
employment  
support**






Where


What you can expect

Who

## Weybridge Jobcentre Plus

7–13 Monument Hill,  
Weybridge, KT13 8RX

 0345 604 3719

 Mon, Tue, Thu, Fri  
9 am – 5 pm  
Wed  
10 am – 5 pm

Personalised  
employment support  
from a work coach.

Ask a member of staff  
at the Jobcentre Plus  
reception area.

Work coaches are  
available to support  
you.

Other services



## ETHOS Advice service

Employment, Training  
and Housing Options  
Support (ETHOS).


Personal advisor  
available by prior  
arranged appointment  
located at the Esher  
Civic Centre every  
Tuesday and for  
Paragon tenants at  
Case House, Walton  
every Thursday.

You can refer yourself  
at  
**[www.surreyllp.org.uk/](http://www.surreyllp.org.uk/)**  
Or ask for a referral  
from your Jobcentre  
Plus, Elmbridge  
Borough Council,  
Citizens Advice or  
Housing Association for  
more information.

## Walton Charity

Mayfield, 74 Hersham  
Road, Hersham,  
Walton-on-Thames  
KT12 5NU

 0203 328 024

 Mon – Fri  
9 am – 5 pm

Learning and  
development grant.  
Support with  
identified learning and  
development needs  
including training,  
accreditation, transport  
costs and childcare.

For more information  
call 0203 328 024

Other services



employment support


Where


What you can expect

Who

## Paragon

Case House,  
85–89 High Street,  
Walton-on-Thames,  
KT12 1DZ

 0300 123 2221

 Mon – Fri  
9 am – 5 pm

Back 2 Work Fund.

If you are a Paragon resident you may be able to get help with interview and travel or working clothes costs.

Find out more at:

**[www.paragonchg.co.uk/rent-and-welfare/are-you-looking-work](http://www.paragonchg.co.uk/rent-and-welfare/are-you-looking-work)**

To apply, call us on 01932 235 830 or email **[welfarebenefits@paragonchg.co.uk](mailto:welfarebenefits@paragonchg.co.uk)** and type 'b2wf' in the subject box.

Other services





**get set!**

**with improved  
computer  
skills**



Where

What you can expect

Who

## Surrey Libraries – Digital Buddies

Cobham library



Tue  
10 am – 12 noon

Dittons library



Fri  
10 am – 12 noon

Esher library



Tue  
10 am – 1 pm

Weybridge library



Tue  
10 am – 12 noon



0300 200 1001

Support learners to use computers/laptops independently.

File management – opening, closing, editing, saving and printing files.

Navigating and searching the internet.

Using email and attachments.

Basic use of MS Word.

Speak to a member of library staff or call 0300 200 1001.

Other services



## Surrey Libraries – Training courses

**[www.surreycc.gov.uk/people-and-community/libraries](http://www.surreycc.gov.uk/people-and-community/libraries)**

and click on '**Learning and Research**'



0300 200 1001

You will learn how to use the mouse and keyboard, how to search the internet and how to use email.

To book your place or for more information pop into the library or call 0300 200 1001.

Other services




Where


What you can expect

Who

## Paragon

Case House,  
85–89 High Street,  
Walton-on-Thames,  
KT12 1DZ

 0300 123 2221

 Mon – Fri  
9 am – 5 pm

If you are a Paragon resident you can get help through the Learn Digital Skills scheme.


To find out more about digital support available please contact the Customer Advice Team on 0300 123 2221.

Other services



## A2 Dominion

Spelthorne House  
Thames St, Staines,  
Middlesex, TW18 4TA

 0800 432 0077

If you are an A2 Dominion resident you can access a Digital DIY course.

A digital champion will teach you how to:

- use a computer and get the most out of it
- get on the internet and use search engines
- set up and use an email account to stay in touch with family or friends
- pay bills online or manage your bank account
- access our online services, including My Account, which lets you check your statement, request and track repairs, pay bills online and more.

If you are interested in finding out more about getting online, or know someone who may benefit from this scheme, please call our friendly course leaders directly on 020 3056 6865 quoting 'A2Dominion'.

Other services



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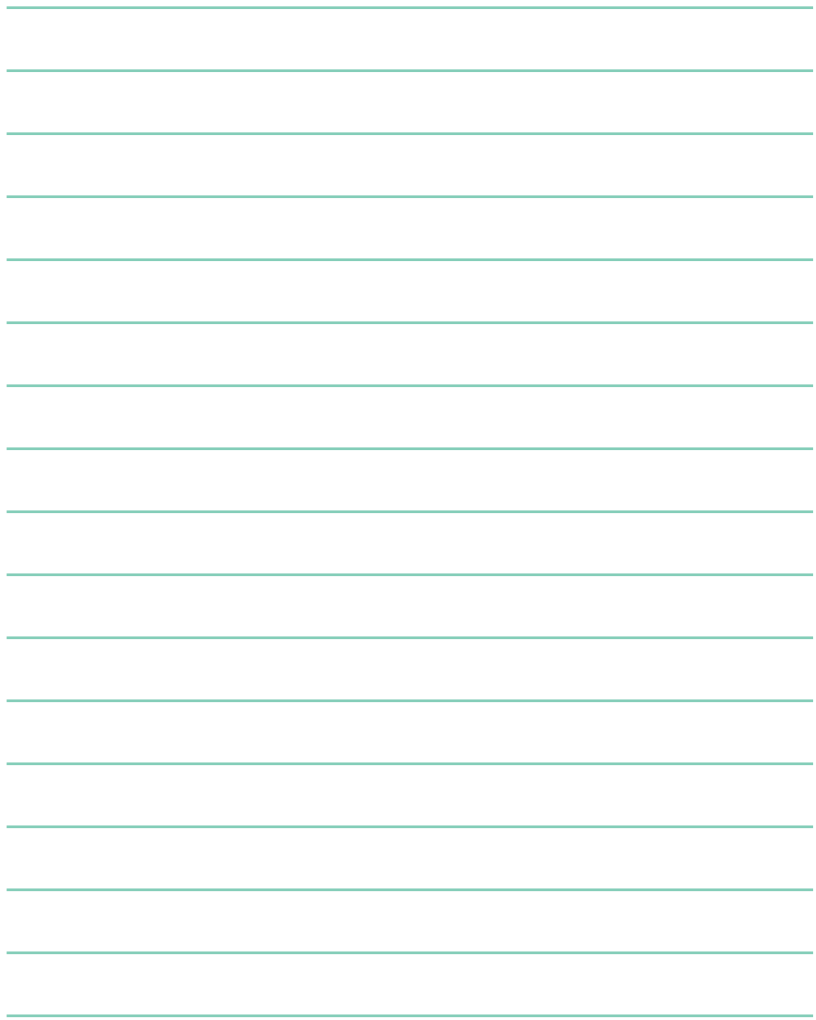
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**Hi!**

Hi I'm an Elmbridge Borough Council get set! champion. I can help you check whether you need to claim Universal Credit and support you to make a claim.





A large white speech bubble with a teal background. The bubble has a tail pointing towards the bottom-left corner. Inside the bubble, there are 20 horizontal teal lines for writing, spaced evenly from top to bottom.







# More information

## **Apply for Universal Credit online:**

[www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit)

## **Visit our website:**

[www.getsetnow.co.uk](http://www.getsetnow.co.uk)

## **Check whether you are eligible for Universal Credit:**

[about.universalcredit.service.gov.uk/kms/Pages/Eligibility\\_for\\_Universal\\_Credit.htm](http://about.universalcredit.service.gov.uk/kms/Pages/Eligibility_for_Universal_Credit.htm)

## **Find out what documents you need for an application:**

[www.gov.uk/apply-universal-credit](http://www.gov.uk/apply-universal-credit) (lower part of the page)

## **Find out how to set up a basic bank account:**

[www.citizensadvice.org.uk/debt-and-money/banking/getting-a-bank-account/#how\\_to\\_open\\_an\\_account](http://www.citizensadvice.org.uk/debt-and-money/banking/getting-a-bank-account/#how_to_open_an_account)

## **Nine banks offer basic bank accounts, they are:**

- Barclays
- the Co-operative Bank
- HSBC
- Lloyds Banking Group (including Halifax and Bank of Scotland)
- National Australia Group (including Clydesdale and Yorkshire Bank)
- Nationwide
- RBS Group (including NatWest)
- Santander
- TSB

## **Get information about Universal Credit from Citizens Advice:**

<https://www.citizensadvice.org.uk/benefits/universal-credit/>

