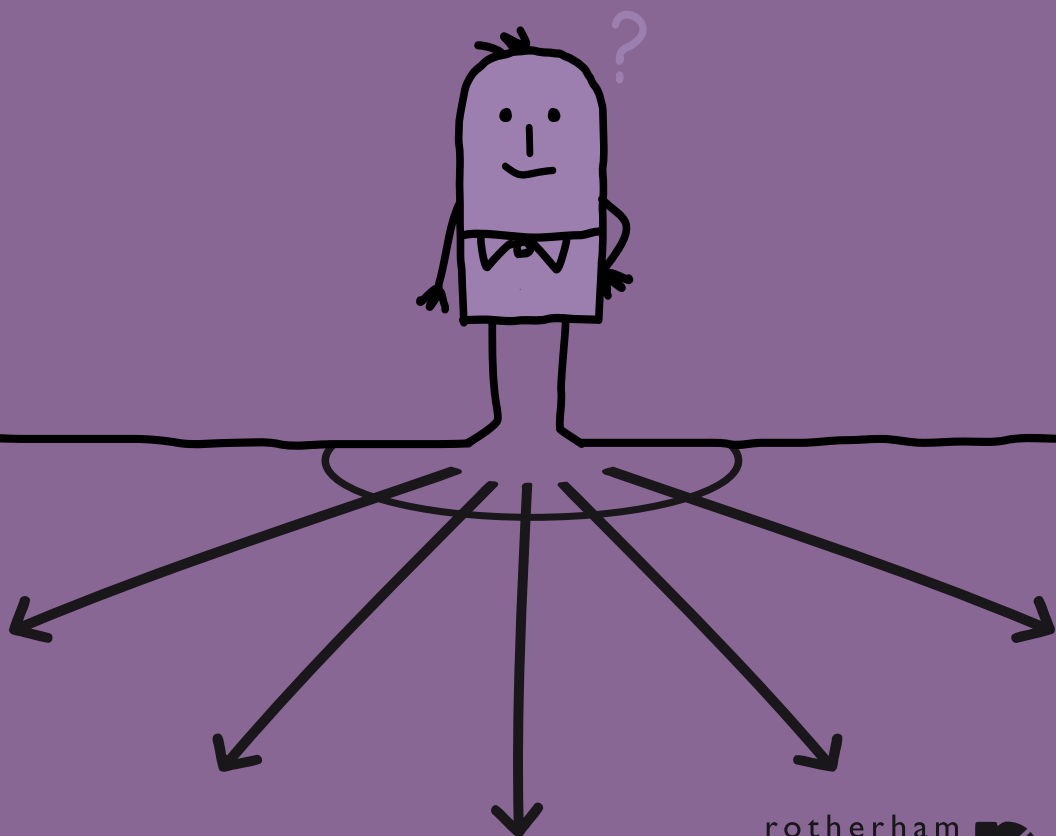


# Benefit Changes

ARE YOU PREPARED?

## 1. Help and Advice

The Government is making big changes to welfare benefits. **Find out how the changes affect you.**



## Question

What can I do to plan for the changes?

## Answer

- The Welfare Reform Act will bring in major changes that require people to manage their income and expenditure differently.
- One of the biggest requirements will be for people to manage their household budget, income and expenditure, on a monthly basis.
- If you are affected by the welfare reform changes you need to start thinking about how you will budget for the changes and plan ahead.
- All payments will be paid directly into an account. If you don't have an account you will need to set one up to make sure you receive your payments.

## Question

What is Universal Credit?

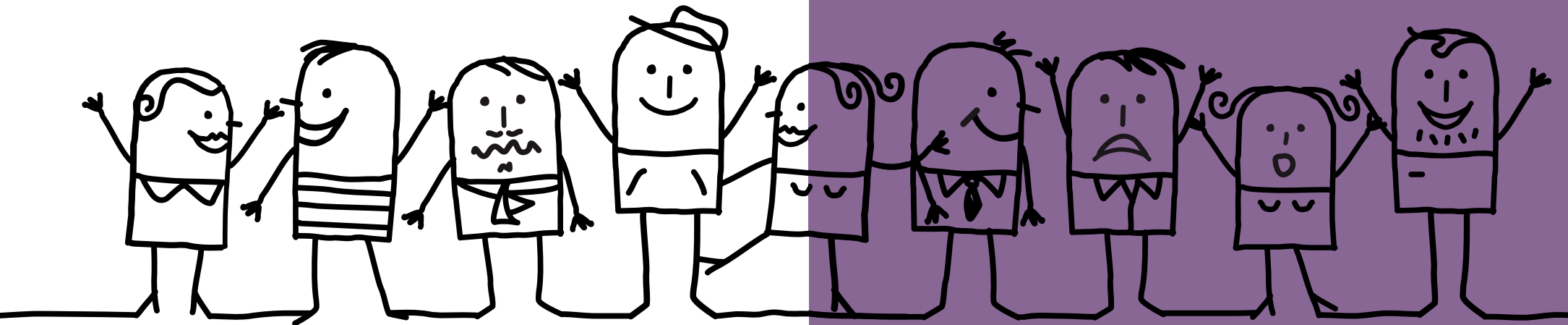
## Answer

From October 2013 the following benefits will be replaced with a single benefit called **Universal Credit**:

- Income Support
- Income based Jobseeker's Allowance
- Income related Employment and Support Allowance
- Housing Benefit
- Tax Credits

It is expected that the Department for Work and Pensions will contact people directly to let them know when they are moving to Universal Credit.

For more information about Universal Credit visit <http://www.dwp.gov.uk/docs/universal-credit-faqs.pdf>



# Question

Why do I need a bank account?

# Answer

- With the introduction of Universal Credit, all benefit payments will be made direct to you.
- It will be a requirement for you to have a bank account or equivalent.
- Having a bank account will help you to manage your money better.
- You will also be able to pay rent and other household bills by Direct Debit which helps to take the worry out of budgeting.
- Your local credit union provides an alternative option to a traditional bank account.

# Who can I talk to about the benefit changes?

**DWP Helpline:**..... **0845 6057 064**

**Citizens Advice Bureau:**..... **0844 4111 444**  
(landline)

**0300 3300 650**  
(mobile)

**Housing and Council Tax Benefit:**..... **01709 336065**