

BOB is ready for Universal Credit. Be like BOB.

When BOB heard his benefits were changing to become a single monthly Universal Credit payment, he got ready

- to **B**ank
- go **O**nline
- and **B**udget

so that he could claim.



Banking

Universal Credit can be paid into a bank or credit union account. Set one up or use the one you have



Online

All claims are managed online, so you need to know where you can access the internet and you need the skills to go online



Budgeting

You need to plan your budget. Universal Credit is paid monthly rather than weekly or fortnightly

What else did BOB do?

I made an email address:
bob_belikeme@uc.com
I registered on:
www.gov.uk/verify

I started saving a couple of pounds each week so I had money before my first UC payment.
(it takes at least five or six weeks for your first payment to arrive after you make your claim)

We can help you!

If you need advice about Banking, getting Online, Budgeting, or anything Universal Credit-related, our Rent Team can help.



Please contact us:

- ☎ 029 2049 8898
- ✉ info@cadwyn.co.uk
- 🌐 www.cadwyn.co.uk

What is Universal Credit?

Universal Credit is a single monthly payment of benefit for people in or out of work. Some single people are already claiming Universal Credit.

From February families and couples making a new claim for benefit in Cardiff will be expected to claim Universal Credit.

It's different because:

- You will only get one monthly payment for your household
- Universal Credit will be paid into your bank account
- If you're entitled to help with your rent this will be included in the monthly payment and you will have to pay the rent to Cadwyn yourself
- You will have to apply for and manage your Universal Credit claim online
- You will still need to claim some benefits separately, like Council Tax Reduction and Personal Independence Payment.

When will I need to make a claim?

From February if you need to claim one of the following benefits you will be directed to claim Universal Credit:

- Housing Benefit
- Child Tax Credit
- Working Tax Credit
- Income Support
- Employment Support Allowance (income related)
- Job Seekers Allowance (income based)

Don't forget to make a claim for help with your council tax.

Your checklist

Cut this off and keep it safe!

To make your Universal Credit claim process as quick and easy as possible, make sure you've got all the following information:

- ✓ Your National Insurance number and your partner's National Insurance number
- ✓ Your postcode
- ✓ Your email address (you can't claim without one!)
- ✓ Your phone number (landline or mobile)
- ✓ Cadwyn's address: Cadwyn Housing Association, 197 Newport Road, Cardiff CF24 1AJ
- ✓ Your rent (contact us if you're not sure of the correct amount)
- ✓ Your tenancy start date
- ✓ Details of any children / relatives / other people who live with you, including their name, date of birth, relationship to you and income
- ✓ Details of any savings
- ✓ Details of any other money you receive
- ✓ The name and address of your bank, your account number and sort code



BOB yn barod am y Credyd Cynhwysol. Byddwch fel BOB.

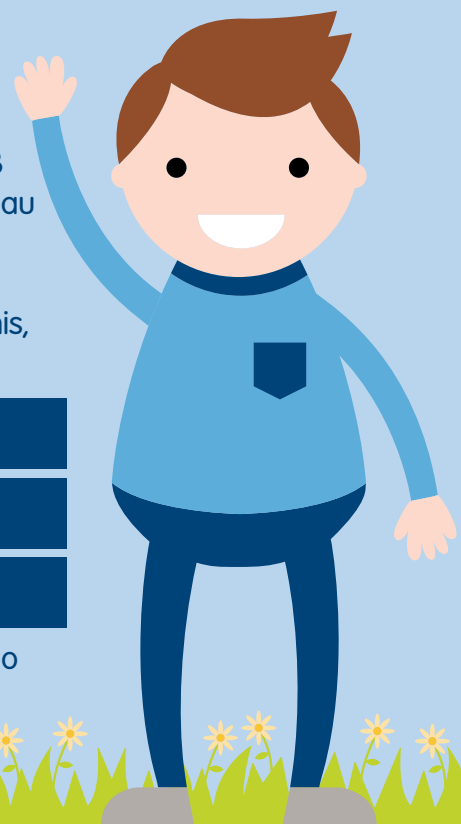
Pan glywodd BOB fod ei fudd-daliadau am newid i un taliad Credyd Cynhwysol bob mis, paratodd yr isod

Banc

Arlein

Cyllideb

er mwyn ei hawlio



Bancio

Telir Credyd Cynhwysol i gyfrif banc neu undeb credyd, felly bydd angen trefnu un os nad oes cyfrif gennych



Arlein

Rheolir pob cais arlein, felly bydd angen cysylltiad rhyngrwyd a'r sgiliau i fynd arlein



Cyllideb

Bydd angen rheoli eich cyllideb. Telir Credyd Cynhwysol bob mis, nid bob wythnos/pythefnos

Camau eraill BOB?

Creu cyfeiriad ebost: bob_belikeme@uc.com

Cofrestru yn: www.gov.uk/verify

Cynilo swm bach bob wythnos er mwyn cael arian wrth gefn cyn y taliad Credyd Cynhwysol cyntaf (taliad cyntaf yn cymryd o leiaf 5 i 6 wythnos i gyrraedd ar ôl gwneud eich cais).

Gallwn helpu!

Os byddwch angen help gyda bancio, mynd arlein, cynnal cyllideb neu'r Credyd Cynhwysol, holwch ein Tîm Rhent.

Cysylltu â ni:

☎ 029 2049 8898

✉ info@cadwyn.co.uk

🌐 www.cadwyn.co.uk

Beth yw Credyd Cynhwysol?

Un taliad budd-dal ar gyfer pobl mewn neu allan o waith. Mae rhai pobl sengl eisoes yn hawlio Credyd Cynhwysol.

O mis Chwefror ymlaen, bydd disgwyl i barau a theuluoedd yng Nghaerdydd sy'n gwneud cais newydd am fudd-dal i hawlio Credyd Cynhwysol.

Trefniadau gwahanol:

- Un taliad misol yn unig ar gyfer eich teulu
- Telir Credyd Cynhwysol i'ch cyfrif banc
- Os byddwch yn cael help i dalu'r rhent, bydd yn rhan o'r taliad misol a bydd rhaid talu'r rhent eich hun i Cadwyn
- Rhaid gwneud cais am a rheoli eich Credyd Cynhwysol arlein
- Bydd dal angen hawlio rhai budd-daliadau ar wahân, fel y Gostyngiad Treth Gyngor a'r Taliad Annibyniaeth Personol

Pryd i wneud cais?

O mis Chwefror ymlaen, os am hawlio un o'r budd-daliadau isod byddwch yn cael eich cyfeirio i hawlio Credyd Cynhwysol:

- Budd-dal Tai
- Credyd Treth Plant
- Credyd Treth Gwaith
- Cymhorthdal Incwm
- Lwfans Cyflogaeth & Cymorth (seiliedig ar incwm)
- Lwfans Ceisio Gwaith (seiliedig ar incwm)

Cofiwch wneud cais am help i dalu eich Treth Gyngor.

Eich rhestr

Datodwch a'i gadw'n saff!

Er mwyn hwyluso eich cais Credyd Cynhwysol, cofiwch gasglu'r manylion dilynol:

- ✓ Eich Rhif Yswiriant Cenedlaethol a rhif eich partner
- ✓ Eich cod post
- ✓ Cyfeiriad ebost (hanfodol wrth wneud cais)
- ✓ Rhif ffôn (sefydlog neu symudol)
- ✓ Cyfeiriad Cadwyn: Cymdeithas Tai Cadwyn, 197 Heol Casnewydd, Caerdydd CF24 1AJ
- ✓ Eich rhent (galwch ni os nad ydych yn sicr o'r swm cywir)
- ✓ Dyddiad dechrau eich tenantiaeth
- ✓ Manylion unrhyw blant / perthnasau / pobl arall yn byw gyda chi, yn cynnwys enwau, dyddiadau geni, cysylltiad â chi a'r incwm
- ✓ Manylion eich cynilion
- ✓ Unrhyw arian arall byddwch yn derbyn
- ✓ Enw & cyfeiriad eich banc, eich cyfrif a'r cod didoli

