

FREE ALEKOWS GUIDE

Universal Credit

the basics

Who can claim, what Universal Credit is made of, and how to start: a short free guide to read before you claim.

INSIDE THIS GUIDE

01 What UC is made of

Contents

— Universal Credit in 2 minutes

01 What UC is made of

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Universal Credit in 2 minutes

Universal Credit (UC) is a **monthly payment** for people on a low income, out of work, or unable to work. It helps with **living costs, rent, children and childcare**.

- You can claim **whether or not you work**.
- Couples who live together make **one joint claim**.
- It's paid **once a month** into your bank account.
- Your first payment comes about **5 weeks** after you claim. You can ask for an **advance** if you need money sooner.

This guide is **general information** from GOV.UK. It is not legal advice, and Alekows is not part of the DWP. **Claiming is free**.

Can I claim? Tick what applies to you

- ☐ I'm 18 or over
- ☐ I'm under State Pension age
- ☐ I (and my partner) have £16,000 or less in savings
- ☐ I live in the UK
- ☐ I'm on a low income, out of work, or can't work

If you ticked them all, you can probably claim. If you're not a British or Irish citizen, your immigration status can matter. Alekows doesn't give immigration advice.

PART 01

What UC is made of

Part	2026/27 amount (per month)
Standard allowance: single, 25 or over	£424.90
Standard allowance: couple, one or both 25 or over	£666.97
Each child	£303.94
Childcare (if working)	up to 85% of costs
Rent	help with housing costs
Health condition or caring	extra amounts

Then your **income** is taken off. For every £1 you earn, UC goes down by **55p**, so **working always leaves you better off**.

How to start

1. Create your account at gov.uk/universal-credit.
2. Finish your claim **within 28 days**.
3. Verify your ID and go to your **first appointment**.
4. Accept your **claimant commitment**.
5. Get your first payment about **5 weeks** after you claimed.

TIP

Want every amount, the right to reside rules for EU citizens with pre-settled or settled status, and every step of the claim? Get the **Universal Credit: complete claim guide** at alekows.co.uk/guides.

Key numbers

Service	Number
Universal Credit helpline	0800 328 5644
Free calculator	alekows.co.uk/calculator

BULGARIAN · TURKISH · ENGLISH

Stuck on a question?

Message us on WhatsApp.

We help people across the UK with Universal Credit, PIP, Carer's Allowance and Council Tax Reduction — in Bulgarian, Turkish and English. Send us a photo of the question you're stuck on and we'll explain it in your language.

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