



YOUR UNIVERSAL CREDIT JOURNAL

YOUR UNIVERSAL CREDIT ACCOUNT

This leaflet will explain what your Universal Credit Account is and how to manage it



YOUR UNIVERSAL CREDIT JOURNAL

YOUR JOURNAL EXPLAINED

Your Universal Credit Journal allows you to provide updates on any changes in your circumstances, such as changes in your income or living arrangements.

You can use it to provide the proof that is needed to claim Universal Credit as well. It will also allow you to arrange meetings with your work coach and access any communications or notifications from the Department for Work and Pensions (DWP).

INTERNET CONNECTION

To login and make any changes, you will need a solid internet connection. This is because the journal and all its features exist online.

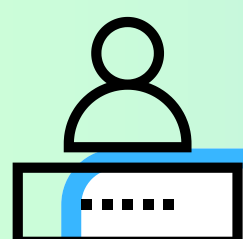
If you do not have access to the internet, you can usually access free internet at one of these locations: local libraries, university campuses, shopping centres and cafes and some train stations - but this does depend on the station.

If you are unsure of how to access the internet in any of the locations above, it is worthwhile asking a member of staff for assistance.

REPORTING CHANGES

Your journal needs to be **regularly updated** to reflect your current circumstances as you may be entitled to more or less money depending on any changes to your circumstances. These changes should be reported **as soon as possible!**

- IN THIS SECTION:**
- Find out how to report changes and make amendments on your journal;
 - Find out what types of changes may need updating;
 - Find out when to update the change on your journal



Step 1: Log in to your account

You'll need to log in to your Universal Credit account. Once you have logged in, you'll see your dashboard. This is the main page of your account, and it will show you all the information about your benefits.



Step 2: Find your journal

Click on the 'journal' tab on the right-hand side of the page. Your journal will open, and you'll see any messages that your work coach has sent to you.

Step 3: Report a change

Click on the 'report a change' button. This will take you to a form where you can tell your work coach about any changes in your circumstances that may affect your benefits

You need to report any of the following changes:

- **Income:** If your income amount changes.
- **Employment:** If your job status changes.
- **Caring** for someone.
- Awards of **benefits:** e.g. Disability Living Allowance for a child.
- Changes in your **rent** or the other house costs.
- **Living arrangements:** If you move home or stop living with dependents.
- **Health:** If any health conditions affect your ability to work, or your health condition gets worse, or you have a new health condition.
- **Savings:** If there are any changes to your savings, investments, or other assets.
- **Job search:** If you have applied, or are applying for jobs. You will want to include details of the job search (dates and times of your job search, the companies or positions you have applied for and any other relevant information).
- **Other changes:** Such as changes in your disability or childcare.



Step 4: Fill out the form

The form will ask you for information about your change in circumstances.

Consider the following when answering the form:

- Have I provided all the necessary information?
- Is the information accurate?
- Have I reported the change on time?
- Have I explained the impact of the change on my benefits?
- Have I provided contact details?
- Have I checked my work coach's messages?



Step 5: Submit the form

Once you've filled out the form, click the 'submit' button. Check your journal regularly to see if your work coach has left any messages for you or made any changes to your benefits. By reporting changes promptly, you'll ensure that your benefits are accurate and up to date.

You have now completed the process to report a change!

CHANGES RELATING TO YOUR JOB



Your commitment

You may be expected to do certain things in return for claiming universal credit, this is called your '**claimant commitment**', which will depend on your individual circumstances.

- IN THIS SECTION:**
- Find out what changes to report and how to report them based on your circumstances
 - Find out what can happen if you do not maintain your journal correctly

You may not have work-related commitments, due to caring responsibilities, disability or health problems. If you do have work-related commitments, you need to **update your journal regularly**.

Examples of work-related activity to record in your journal are:

- Having written a CV, or changed your CV for a particular job.
- Completing a job application or contacting employers to follow up on applications.
- Travelling to job interviews.

Changes to your income

This is important to report because you may either be paid too little, too much or be sanctioned if you do not. If your income changes, **you will need report** this, if:

- Your employer does not take tax from your wage through Pay As You Earn (You can ask your employer if you're unsure).
- You receive income from a private or occupational pension or an annuity.
- You receive income from self-employed work.

You do not need to report changes to your income if your employer takes tax from your wage through Pay As You Earn (details of your earnings will be provided to Universal Credit).

If you are unsure about whether you fall into any of these categories, contact your employer and ask. If you are unsure about whether you have an employer, speak to your work coach.

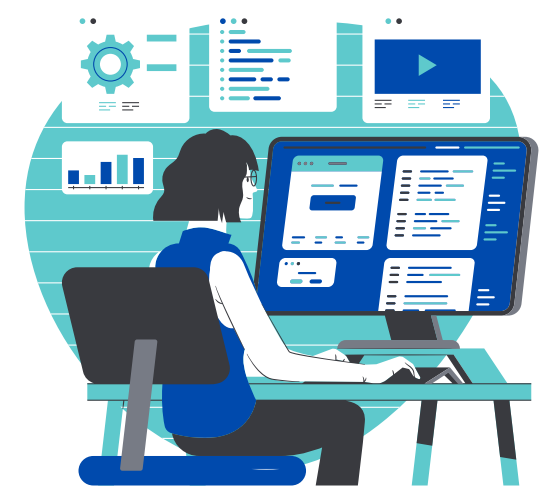
Changes to earnings if you are self-employed

At the **end of each monthly assessment period**, you'll need to report these in your journal:

- How much you earned from self-employment, if it is nothing then include that anyway!
- Any money you paid into a pension.
- Payments in and out of your business, including:
 - The total amount received,
 - Business expenses, e.g. travel, stock, equipment, protective clothing and office costs.
 - How much tax and National Insurance your business paid.

Extra changes to report are if you:

- Close your business or start a different kind of business.
- Take a permanent job.
- Are no longer able to work.



SANCTIONS



If you don't **check your account regularly** and **respond to the relevant messages**, you may risk sanctions that can:

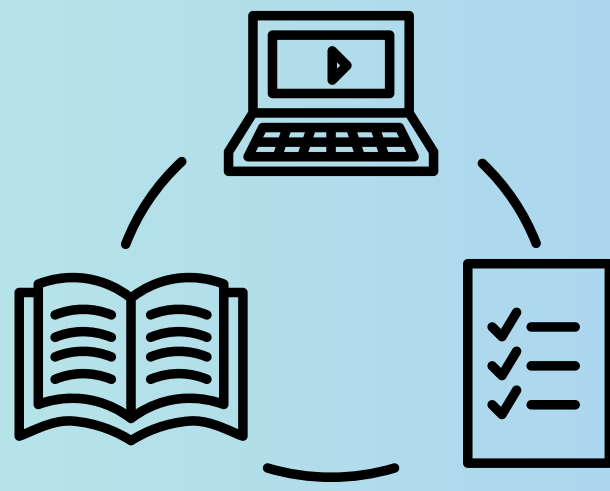
1. Lower your universal credit payments
2. Or stop your UC payments completely

You are **personally responsible** for **keeping your journal up-to-date**! Writing **reminders** in places that you see everyday, such as the fridge, will help you avoid sanctions and losing out on money that you are entitled to.

It is very important to note that sanctions can be appealed. **Many appeals are successful**, so if you are sanctioned, even if this was a long time ago, please seek advice and to challenge this. To start this process, contact **Coventry Independent Advice Service** or **Coventry Law Centre**.

You can also look at **Advice Now's 'A Survival Guide To Benefit Sanctions'**.

YOUR TO-DO LIST



IN THIS SECTION:

- Find out where to access your to-do list;
- Find out how to complete your to-do list;
- Discover more resources to help you during your journey with Universal Credit

As well as your journal, you also need to keep tabs on your to-do list. Your to-do list is **separate** from your journal.

It contains headings that instruct you about the information you need to submit and keep up to date as part of your claim.



You will need to fill out **sections** about your address, financial savings and prove your identity. When you click 'To Do List' at the top of the page, it will show all of the headings that require your attention. If you click on any of these, you will be provided with multiple choice questions to answer about your personal details and circumstances. To answer these, simply click on the box that applies to you. Some questions may offer a box for you to type a response into. To answer these, click on the box and type.



Once you complete the headings that require your attention, you will be asked to confirm that all of the information you have given is **accurate**. It is important that the details you have entered are correct as you may face sanctions for giving false information. After confirming your details, the headings will disappear. Your journal will keep a record of all activities you have completed on your to-do list so you can look back at what you have done.



Your work-coach can also use the to-do list to notify you about potential meetings, interviews and courses related to your search for work. You should check this daily for **time-sensitive** notifications about meetings with employers or your work coach, interviews and workshops or courses. Making sure you respond to these messages quickly and attend any events you have been allocated will ensure that you don't risk being sanctioned. You may also receive messages about your general circumstances, directing you to update any information that may be outdated. If you are not required to look for work, you will not receive messages from a work coach.

ADDITIONAL RESOURCES

For additional help or information that is not covered in this leaflet, you may find the following useful:

- **Coventry Independent Advice Service**
 - Telephone 02476521100 (Mon, Tues and Friday 10.00 to 12.00 and 2.00 to 4.00; Weds and Thursday 10.00 to 12.00)
 - Email: info@covadvice.org.uk
 - <https://covadvice.org.uk/advice-enquiry-form/>
- **Citizens Advice Bureau**
 - Phone Number: 0800 144 8 444 (England)
 - <https://www.citizensadvice.org.uk/benefits/universal-credit/>
- **Gingerbread**, information about benefit and tax issues
 - Phone Number: 0808 802 0925
 - <https://www.gingerbread.org.uk/policy-campaigns/welfare-reform/where-next-universal-credit/>
- **Advicenow**, for factsheets and guides about Universal credit
 - <https://www.advicenow.org.uk/tags/universal-credit>



INTERNET ACCESS

- **The Online Centres Network** helps find access to long-term free internet and lessons on using computers effectively. With the help of a friend or Work Coach, visit their website and enter your postcode to see nearby centres.
- **Job Centre Plus** now offers free broadband connection for 6 months. See your Work Coach for help accessing this scheme.
- **Local Councils** may offer free internet and digital training schemes. These are common across the country, so it is worthwhile contacting your council to see if you are eligible.