

Creating a Universal Credit UC account

**Please Note your applicant MUST be under 67 years old for UC over 67 it is Pension Credit (see a separate PDF)**

Go to <https://www.gov.uk/apply-universal-credit>

Green tab Start Now

Press the green Start button

Tick the box I have read and understood the above (which will not apply in these applications)

**It is important to complete the primary information in this first section, as it contains the Login information you will need to log in to UC. UC has a time out and while it mostly saves where you get to it might miss the last item you were on. I recommend that it is the Sponsor that puts in their contact details and phone number, unless the Ukrainian applicant has good English to complete all of part 2, the main application which completes the application for UC.**

You then create a Username. I use the forename of the person plus a 2 digit number (like a memorable year) must be 6 characters long. (Whatever you create is case sensitive for login)

You then create a password this must be 8 characters long with at least one capital letter, one lower case letter and at least one number (again the password will be case sensitive for all logins)

Retype the password – When you enter a password it does not display the characters ditto on the re-type.

**ENSURE you carefully write down the user name and password – both are case sensitive.**

It then asks you to put in security questions – Used by UC if you ring them up so they can verify you are who you say you are.

On the next page you are asked for the First Name, Middle name (if any) and Last name of the person being applied for.

**Be super careful on spelling correctly and filling in Names DOB and so on**

Then the applicants Date of Birth

Then an email address.

**(If you are applying for your Ukrainian guest use your own email and your own mobile number, in our case our Ukrainian guest has not registered a UK mobile yet, and it is easier to use the sponsor's email address. When everything is set up and working ok, you can update UC with the guest mobile number and email address.)**

The next screen asks for your mobile number contact number

## **This completes the first part of registering for UC**

Then you login to your newly created account

**You go straight into the To Do List**

All the questions then need to be answered

**Nationality** (see screen shots)

### What is your nationality?

Select all that are relevant to you.

- British: including English, Scottish, Welsh and Northern Irish
- Northern Irish
- Irish: including Northern Irish
- Citizen of a different country

#### Country name 1

Ukraine

Add additional country

### Have you been out of the UK in the last 2 years?

Do not include trips to Ireland.

- Yes  No

### How long have you been out of the UK at a time?

- Less than 2 weeks
- 2 to 4 weeks
- More than 4 weeks

Continue

## Then

To-do list

Journal

Nationality

## Ukraine Scheme

### Did you come to the UK as part of a Ukraine Scheme?

This can be the Ukraine Family Scheme or the Ukraine Sponsorship Scheme (Homes for Ukraine).

- Yes  No

Continue

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**Housing Costs** (If you are sponsoring then no housing costs while with you)

**Children who live with you** (follow the instructions for children 0 to 20 years old. If none put 0, but if you have several or one child it will go on to ask you details, name, age sex DOB)

**Work status** (Probably unemployed, but again if the guest has a job put it in)

- Have you stopped work in the last 9 months (I have put no for my guest as even if your guest was working it was not in the UK)
- Previous Earnings again the answer is No
- Are you going to be self –Employed in the next month (answer as appropriate)
- Future Employment Are you starting any employment in the next month)

- Details of UK armed forces service (answer as appropriate)

(For information: if there is a child, or children between 5 and 12 the UC Job requirement minimum is 16 hours a week at min wage currently for 2022-2023 £9.50 x 16 = £152 x 52 weeks = £7904 divided by 12 = £659 Per month. If the pay is below this per month on a NET basis then the applicant is benefit capped. In practice for Ukrainian Guests this is not a problem as they will not have housing costs as they are staying with the sponsor or provided housing by the sponsor, so they will not be impacted by the Minimum wage rules. The Job centre will not be a nuisance though if they have the correct number of hours worked a week for the applicant. When I say a nuisance, they would be asking the applicant to attend the job centre for interviews on getting a job!)

### **Money Savings and Investments**

- **List of account types (In practice none will need to be ticked for our Ukrainian guests, but remember your benefits are affected if you have more than £6000. In our case our Ukrainian guest has nothing)**

### **Income Other than Earnings**

- **List of UK based items like PIP, State Pension (Again not relevant to our Ukrainian guest)**
- **Income other than benefits list of tick boxes (this one has None of the above, which is probably the answer in most cases, but our guest is getting a Ukrainian pension which is tiny). However for any ticked items they will ask for further details like amount and frequency.**

### **Are you in Education or Training in the UK**

- **NO**

### **Health**

**Put in any medical reasons that would prevent the applicant from working.**

### **Caring for Someone**

**Are you caring for someone (No), this only relates to being a carer for a person on DLA)**

### **Bank Details**

**If you have managed to open a bank account for your Ukrainian guest then input them, I found Monzo On line bank to be the best and no charges (apart from paying cash in which they charge £1), for opening and completing identity checks, all on line through the Monzo App, it took just 2 days from applying to getting the Bank card and account details. I understand HSBC is also good, but I don't have personal experience for that.**

**While it delays starting the UC application until you get the bank account, it saves the hassle with UC / Job centre proving a bank account is for the applicant later when you get the applicants bank account opened. I appreciate any delay is not good on UC, it is preferable to coping with UC bureaucracy later.**

**This completes the list of items and the UC system then asks you to check your answers – I recommend you print the list off to PDF if you can as a record. It is important to go through each answer given on each topic or subject and confirm the answers are correct – once you confirm the answers and move on the information you put in cannot be changed until later in the system under “change of circumstances” and if that were necessary it would probably delay things.**

**That completes the to-do list – it then goes on to:**

### **Confirm your Identity**

This is useless as the identity check is for UK people, so I did not tick any of the boxes as they did not apply – The system then goes on to say UC will call you (on the number provided earlier) to confirm identity.

That will be fun as my Ukrainian guest only speaks Russian or Ukrainian. I do not recommend trying to prove identity on the Government Gateway as I doubt it has been altered to cope with Homes for Ukraine scheme, but will ask when they call for my Ukrainian Guest. UC did call but then decided proof had to be in person at the Job Centre which for us was 5 miles away.

Below is the final To-Do item about UC calling you to confirm the identity of the Guest – when they call me I will ask them about uploading the same documents we all have uploaded to get the Visas in the first place including the actual Visa which I put into a PDF for my guest.

## To-do - next steps

We will call you

**!** Warning Calls from us may show on your phone as:

- 0800 number
- unknown number
- withheld number

If you are expecting a call from us, you should answer calls from these numbers. We will make sure that you know the call is genuine.

We cannot proceed with your claim until we have confirmed your identity.

### What happens next

We will call you in the next 2 to 3 days to:

- arrange an interview to verify your identity
- check information you have given us

If you do not want to wait for a call, you can

confirm your identity online using Government Gateway.

It will not affect your claim if you try online but find you cannot do this.

### What you need to do

You should:

- keep checking your online journal for messages from us
- make sure your contact number in your online account is correct
- read [How to manage your Universal Credit claim](#) for help with using your account

### What to do if you have an urgent query about your claim

Contact Universal Credit:

- through your [online journal](#)
- call [Universal Credit helpline](#)

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