Money Advice Hub 🔎 Debtipedia®

📄 Fact Sheet WB/001: Universal Credit Advance & Hardship Payments

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🔎 Overview

If you need help to pay your bills or cover other costs while you wait for your first Universal Credit payment, you can apply to get an advance.

The most you can get as an advance is the amount of your first estimated payment.

🔎 How to apply for an Advance Loan

You can apply for an advance payment in your online account (www.gov.uk/sign-in-universal-credit) or through your Jobcentre Plus work coach.

You will need to:

- Explain why you need an advance
- Verify your identity (you do this online when you submit your Universal Credit claim or at your first Jobcentre Plus interview)
- Provide bank account details for the advance (talk to your work coach if you cannot open an account)

You will usually find out the same day if you can get an advance.

How you pay back your advance:

You start paying it back out of your first payment.

You can choose how many months you pay the advance back over. Payments are set up over 12 months. You do not pay interest on it - the total amount you pay back is the same.

🔎 Hardship Payment

You can ask for a hardship payment (usually 60% of the amount taken under a sanction) if you cannot pay for rent, heating, food or hygiene needs because you got a sanction. You will repay it through your Universal Credit payments - they will be lower until you pay it back. For more information, please visit our Hardship Payment page.

You must be 18 or over.

You will have to show that you've tried to:

- Find the money from somewhere else
- Only spend money on essentials

Call the Universal Credit helpline to ask for a hardship payment:

Telephone: 0800 328 5644

Welsh language: 0800 328 1744

Textphone: 0800 328 1344

Monday to Friday, 8am to 6pm

🔎 Lowering Advance Loan payments

You can defer loan payments for 3 months, or request lower payments later on through the debt management unit if suffering exceptional hardship, call: **0800 9160647**.