

What is Universal Credit (UC)?



Universal Credit (UC), is money that some people can get.

You may be able to get it if you do not work, do not work many hours, or who do not earn much money.



The money is to help to pay for things like rent , food and energy bills.



Who can get Universal Credit?

You can get Universal Credit if you:



live in the UK



have £16,000 or less in savings

If you live with a partner both your savings have to be £16,000 or less



are age **18** or over

or



age **16 or 17** and

- have a disability

or

- care for a child

or

- care for a disabled adult

or

- live alone without help

if you are 16-17 you can read about if you might be able to get UC on the [government website](#)



You can also get Universal Credit if you get a letter called a Migration Notice .

The letter will say that your benefit is ending and you need to claim Universal Credit.



How much money you get is based on:



if you have a disability or health condition



who you care for, if they have a disability or are a child



how much rent you pay



This Easy Read was first published 06/10/2023.

Last updated: 22/04/2025.