



My Money

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BANK ACCOUNTS

Which documents do I need to take to the bank to open an account?

- One current proof of identity (the bank may ask for two)
- One current proof of UK address

They will accept the following proof of identity:

- Passport
- National identity card
- Home Office residence permit for EU nationals
- National driving license

They will accept the following proof of address:

- Tenancy agreement
A letter from your employer in the UK confirming your UK address (and if you already have pay slips from that employer it may help to show those too)
The bank may also want to see proof of your previous or permanent address in the country that you come from. The bank may ask for your written permission to get a reference about you from a bank or financial institution if you have an account in the country that you come from.

How long does it take to open an account?

The process varies depending on the bank you go to. Most UK banks have special departments that consider unusual applications. If your application is referred to this department, it may take longer. Bank staff will inform you of this.

Can I get an account with credit facilities?

Different banks have different requirements – some banks like to know customers can manage their account correctly before they offer them an account with credit facilities. They may suggest you use a 'basic bank account' first.

What if I am unable to open a UK bank account?



You can try alternative internet-based banks, such as monzo.

For more information please visit:



<https://www.bba.org.uk/publication/leaflets/opening-a-bank-account-if-you-are-new-or-returning-to-the-uk/>

UNIVERSAL CREDIT

Universal Credit is a payment to help with your living costs. You may be able to get it if you are on a low income or out of work.

Universal Credit will replace the following benefits:

- Child Tax Credit
- Housing Benefit
- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Working Tax Credit

If you currently receive any of these benefits, you cannot claim Universal Credit at the same time.

Universal Credit is being introduced in stages across the UK. You do not need to do anything until you hear from the Department for Work and Pensions (DWP) about moving to Universal Credit, unless you have a change in circumstances.

You can apply for council tax reduction online if you are receiving universal credit.

Eligibility

You can find out if you're eligible by:

- using the Citizens Advice eligibility checker
- reading the detailed guidance on eligibility

Your Universal Credit payment is made up of a standard allowance and any extra amounts that apply to you.

Use a benefits calculator to see how much you could get.

How much Universal Credit you get will depend on your earnings.



<https://www.gov.uk/benefits-calculators>

How you are paid

Universal Credit is paid once a month, usually into your bank, building society or credit union account.

If you're not able to open a bank, building society or credit union account, call the Universal Credit helpline to arrange a different way of getting paid.

 **0800 328 5644 Monday to Friday 8am - 6pm**

Your first payment

It usually takes around 5 weeks to get your first payment.

If you need help with your living costs while you wait for your first payment, you can apply for an advance.

How to claim

You need to apply for Universal Credit online.

You have to apply as a couple if you and your partner live together. You do not need to be married.

What you need to apply

You'll need:

- your bank, building society or credit union account details (call the Universal Credit helpline if you do not have one)
- an email address
- your National Insurance number
- information about your housing, for example how much rent you pay
- details of your income, for example payslips
- details of savings and any investments, like shares or a property that you rent out
- details of how much you pay for childcare if you're applying for help with childcare costs

Report a change of circumstances

You need to report changes to your circumstances, so you keep getting the right amount each month.

 Apply online at: www.gov.uk/apply-universal-credit

CARER'S AND DISABILITY BENEFITS

Personal Independence Payment

You may be able to get help with some of the extra costs caused by long term ill-health or disability.

The amount you get depends on how your condition affects you, not the condition itself.

You'll be assessed by a health professional to work out the level of help you can get. Your rate will be regularly reviewed to make sure you're getting the right support.

Your carer could get Carer's Allowance if you have substantial caring needs.

Eligibility

You must be aged 16 to 64 and have a health condition or disability where you:

Have had difficulties with daily living or getting around (or both) for 3 months

Expect these difficulties to continue for at least 9 months (unless you're terminally ill with less than 6 months to live)

IF YOU'RE NOT A BRITISH CITIZEN

You must:

- Normally live in or show that you intend to settle in the UK, the Republic of Ireland, Isle of Man or the Channel Islands
- Not be subject to immigration control (unless you're a sponsored immigrant)
- You might still be able to get PIP if you are a refugee or have humanitarian protection status.
- Claim by telephone or textphone

Before you call, you'll need:

Your contact details, for example telephone number

- Your date of birth
- Your National Insurance number - this is on letters about tax, pensions and benefits
- Your bank or building society account number and sort code
- Your doctor or health worker's name, address and telephone number

Dates and addresses for any time you've spent abroad, in a care home or hospital

DWP - PIP CLAIMS

 **0800 917 2222 (Monday to Friday, 8am to 7.30pm)**

CARER'S ALLOWANCE

How it works

You could get **£64.60 a week** if you care for someone at least 35 hours a week and they get certain benefits.

You do not have to be related to, or live with, the person you care for.

You do not get paid extra if you care for more than one person.

Eligibility

The person you care for

The person you care for must already get one of these benefits:

- Personal Independence Payment - daily living component
- Disability Living Allowance - the middle or highest care rate
- Attendance Allowance
- Constant Attendance Allowance at or above the normal maximum rate with an Industrial Injuries Disablement Benefit
- Constant Attendance Allowance at the basic (full day) rate with a War Disablement Pension
- Armed Forces Independence Payment

Your eligibility

You must earn no more than £120 a week after tax and expenses. Expenses can include:

- 50% of your pension contributions
- some of the costs of caring for your children or the disabled person while you're at work

All of the following must also apply:

- You're 16 or over
- You spend at least 35 hours a week caring for someone
- You've been in England, Scotland or Wales for at least 2 of the last 3 years (this does not apply if you're a refugee or have humanitarian protection status)
- You normally live in England, Scotland or Wales, or you live abroad as a member of the armed forces
- You're not in full-time education

Make a claim

 <https://www.carersallowance.service.gov.uk/allowance/benefits>

CHILD BENEFIT

Overview

You get Child Benefit if you're responsible for one or more children under 16 (or under 20 if they stay in approved education or training). There's no limit to how many children you can claim for.

What you'll get:

There are 2 Child Benefit rates.

Who the allowance is for	Rate (weekly)
Eldest or only child	£20.70
Additional children	£13.70 per child

Child Benefit if you move to the UK

Everyone needs to meet the eligibility rules to claim Child Benefit. If you're moving to the UK from abroad you also need to prove that you:

- Have the right to reside in the UK
- Live in the UK as your main home - except for short periods, like holidays

In most cases, your child must live with you.

You don't have a job when you arrive in the UK

You must have been living in the UK for 3 months if you arrived on or after 1 July 2014 to be eligible for Child Benefit.

You're 'subject to immigration control'

You can't claim Child Benefit if you're subject to immigration control, unless you're:

- A sponsored immigrant - someone else has agreed to be financially responsible for you
- From Algeria, Morocco, San Marino, Tunisia or Turkey and working in the UK
- From a country that has an agreement with the UK for Child Benefit

DEATH AND BENEFITS

Tax and National Insurance

Your income will probably change after the death of your husband, wife or civil partner.

If you get extra money from pensions, annuities, benefits or an inheritance, you may need to pay more tax. You may be on a lower income and need to pay less tax.

How to tell HMRC

Call HMRC bereavement helpline for help with tax after someone dies.

 **0300 200 3300** Monday - Friday 8am-8p, Sat 8am - 4pm

Bereavement benefits

Call the Bereavement Service helpline to find out if you are eligible for bereavement benefits.

 **0800 731 0469**

Visit customer services at Marcus Garvey or Wood Green Library for in-person information and advice on benefits.

DEBT ADVICE

In debt and need advice? Visit the Haringey debt advice webpage.

 www.haringey.gov.uk/debt-advice