



# Universal Credit Work Allowance And Benefit Calculators

**Check You Are Claiming The Right Benefits**

# The Gig Economy – Additional Information

## Work Allowance

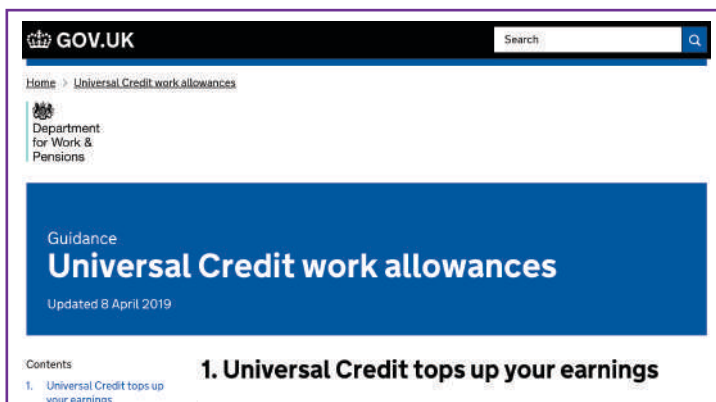
If you and/or your partner are working, you might be able to earn a certain amount before your Universal Credit is affected, this is called the work allowance.

Your work allowance is based on your needs, and whether your maximum Universal Credit award contains a Housing Costs element.

## Do I Qualify For A Work Allowance?

You can get a work allowance if you (and/or your partner):

- Have responsibility for a child and/or
- Have a limited capability for work due to illness or disability.



## Do I Need To Report A Change Of Circumstance To UC?

If there are changes in your life or work, you'll need to report this on your Universal Credit account.

Update your Universal Credit account as soon as you know about a change.

Examples of a change of circumstance:

- You get a new job, or more hours at work.
- You are too ill to work or meet your Work Coach.
- You moved to a new house or your household composition has changed.

You can also use the journal to send messages to your work coach, and they can use it to reply. You can also use your journal to ask them questions. These online conversations will be stored in your journal so that you and your work coach can review them.

# How do I find out if my earnings would affect my Universal Credit (UC)?

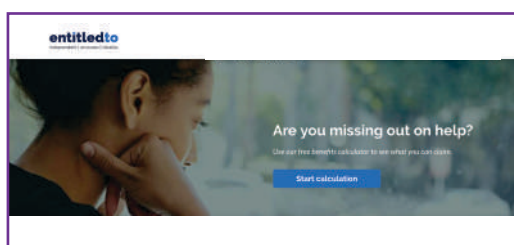
## Benefits Calculators

Use an independent benefits calculator to find out:

- What benefits you could get
- How your benefits will be affected if you start work

These are free to use, anonymous, and have replaced the Benefits Adviser service.

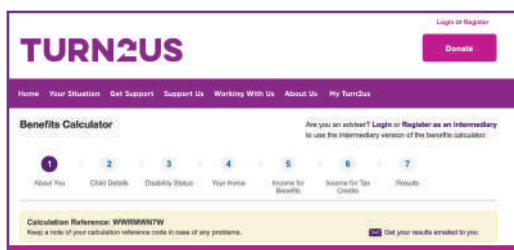
## Where Can I Find A Benefit Calculator?



### entitledto

[www.entitledto.co.uk](http://www.entitledto.co.uk)

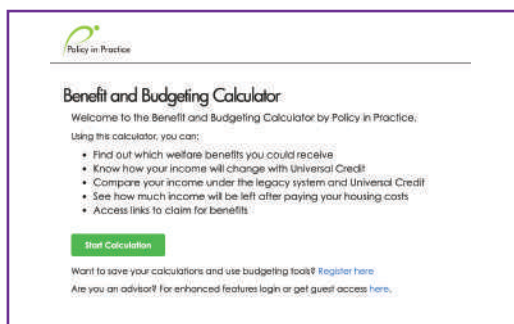
For information on income-related benefits, tax credits, contribution-based benefits, Council Tax Reduction, Carer's Allowance, Universal Credit and how your benefits will be affected if you start work.



### Turn2us

[benefits-calculator.turn2us.org.uk](http://benefits-calculator.turn2us.org.uk)

For information on income-related benefits, tax credits, Council Tax Reduction, Carer's Allowance, Universal Credit and how your benefits will be affected if you start work or change your working hours.



### Policy In Practice

[www.betteroffcalculator.co.uk](http://www.betteroffcalculator.co.uk)

For information on income-related benefits, tax credits, contribution-based benefits, Council Tax Reduction, Carer's Allowance, Universal Credit, how these are calculated and how your benefits will be affected if you start work or change your working hours.

## What You Need

You will need accurate information about your:

- Savings
- Income, including your partner's (from payslips, for example)
- Existing benefits and pensions (including anyone living with you)
- Outgoings (such as rent, mortgage, childcare payments)
- Council tax bill

## Who Cannot Use Benefit Calculators

You cannot use the calculators if you're under 18, and they will not give accurate results if you're:

- A prisoner
- A student
- Not a British or Irish citizen
- On strike
- Living outside the UK living permanently
- In residential care or a nursing home

## Tax And National Insurance

If you start work you need to be sure that you are aware of any changes to your tax and NI status and report any changes to your work coach if you are claiming benefits. Your earnings may have an impact on the amount of benefit you receive and you may have to register for self-assessment for tax if you are self employed.

You can find out more about self-employment and Universal Credit here:

[www.gov.uk/self-employment-and-universal-credit](http://www.gov.uk/self-employment-and-universal-credit)

And self-employment and tax and national insurance here:

[www.gov.uk/working-for-yourself](http://www.gov.uk/working-for-yourself)

If you decide to regularly sell things via the internet or other means you may be classed as a trader so if you're in doubt contact HMRC 0300 200 3300. Their lines are open Monday-Friday 8am-8 pm and Saturday 8am-4pm.

 To find out more CALL: [03333 444019](tel:03333444019)  EMAIL: [info@we-are-digital.co.uk](mailto:info@we-are-digital.co.uk)



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