

Universal Credit Advance (new claim) amounts

The claimant should be informed of the maximum amount they are entitled to (based on 100% of their overall estimated entitlement).

To guard against hardship, the repayment amount will be no more than the equivalent of 40% of the claimant's Universal Credit Standard Allowance.

The claimant should be offered support to calculate the most appropriate amount of advance payment, based on their monthly outgoings and their ability to repay it over the next 12 months.

The aim is to pay only one new claim advance so it is important to get the amount the claimant needs right. By exception, a claimant may initially request an amount of advance that is lower than the maximum amount available to them and then, subsequently, decide they need the remainder. In these cases, it is possible to pay them the remainder of the first advance, as an additional advance, providing the total amount they receive remains within the maximum entitlement of their first advance. As the remainder is part of the original advance available to them, financial need does not need to be established again.

Universal Credit Advance (change of circumstance) – amounts

For a Universal Credit Advance (change of circumstances), the maximum amount of advance is 50% of the increase to their Universal Credit estimated amount.

The claimant should be offered support to calculate the most appropriate amount of advance payment, based on their monthly outgoings and their ability to repay it over the next six months.