

DWP Benefits

DWP - (Budgeting loans) – 0345 603 6967

<https://www.gov.uk/budgeting-loans/overview>

You could get a Budgeting Loan to help pay for [essential things](#) like furniture, clothes, moving costs or hire purchase debts. The smallest amount you can borrow is £100. Budgeting Loans are interest-free so you only pay back what you borrow. You normally have to repay the loan within 104 weeks. The repayments will come from your benefits. You'll have to agree another way to repay if you stop getting benefits. You can apply for a loan if you've been getting [income-related benefits](#) for at least 26 weeks. You must still be getting income-related benefits when your application is assessed.

Universal Credit - 0345 600 0723

<https://www.gov.uk/universal-credit>

Universal Credit is a single monthly payment for people in or out of work, which merges together some of the benefits and tax credits that you might be getting now. **Universal Credit** will replace: Income-based Jobseeker's Allowance. Income-related Employment and Support Allowance.

DWP (IS, ESA, JSA, PG benefits) – 0345 608 8545

<http://www.dwp.gov.uk>

Working / Child Tax Credit – 0345 300 3900

<http://www.revenuebenefits.org.uk/tax-credits/guidance/how-to-deal-with-hmrc/contacting-hmrc-about-tax-credits/>

Tax credits are a mechanism to redistribute income to people on lower wages. There are two types: child tax credits, paid to families with children; and working tax credits, paid to people in work on lower incomes.

Pension Service - 0345 6060 265 or 0800 731 7898

<http://www.dwp.gov.uk/about-dwp/customer-delivery/the-pension-service/>