**Universal Credit – Online Budgeting Support**

**Beginner’s guide to managing your money**

Hello and welcome to the Money Advice Service Universal Credit website.

This video will show you how you can best use this site to keep on top of your monthly Universal Credit payments, bills and housing costs.

When you first visit the website you will land on this page, which is the home page of the website.

To get you started, we first ask you some questions about yourself that helps us provide specific information about your current situation.

Try to answer every question so we can provide the right support and guidance for you.

It’s important to remember that if you want to save the answer to the questions you will need to register OR login by pressing the log in button.

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Now you have answered the questions, you are then taken to the To Read page.

On this page you will find the information which will help support and guide you while waiting for your first payment or when you’re already on Universal Credit.

Simply press the Show button next to the topic you are interested in.

You’ll notice three buttons at the top of the page.

The first is the To Read button, which is this page.

The button next to that is My Tasks. If you press this button it takes you to the page which tell you about things you might need to do now and also things to do over the next few weeks.

These tasks are related to the information you’ve selected in the To Read page and are there to help you keep on top of things.

We’ve provided a link back to the To Read page if you need to find out more about why it’s a good idea to complete these tasks.

Next to My Tasks there’s another button called My Money.

This button will only be active if you answered Yes to the question ‘Have you received your first Universal Credit payment?’.

If you did answer yes, press this button and it’ll take you here which is the My Money calculator.

Answer as many of the questions as you can. Don’t worry if you can’t remember or get it wrong as you can edit your entries later as long as you have logged in.

When you reach the last question press the summary button and you will get a summary of the money you’ve got coming in, any money going out and the total amount of money you’ve got left.

The total money left is worked out over a typical 30-day month.

You can also see what the total would look like per day and per week.

Please remember this is a typical 30-day month total and not calculated on the number of days left until your next payment.

You’ll be able to edit each entry by pressing the Edits button here.

Once you have made your edits press the Done button and the total will be recalculated for you.

At any time, you are able to move to any of the tree pages and if you press the logo button you can get back to the home page.

You’ll also notice at the bottom of each page there’s some more buttons.

The save button will save your answers to the questions, which are used to filter the support and guidance information on the To Read page. It will also save your My Tasks.

If you’re already on Universal Credit you can also use this button to save any My Money information you’ve entered.

You’ll also notice a print button which will print all the information on the To Read, My Tasks and My Money pages.

The email button will allow you to email the My Tasks and the My Money summary to yourself. You will need to Login/ Register to be able to do this.

Remember, if your circumstances change you can press the My Circumstances have changes button to update your answers and we will provide new information to suit your current needs.

Thank you for watching this introduction to the Universal Credit website.

If you have further questions, call your local job centre.

However, if you need further money advice you can contact the Money Advice Service. They offer free impartial advice on 0800 138 7777, or via website by going onto [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk).