

Universal Credit- Calculation Sheet

First Stage: work out client's maximum Universal Credit		
Standard Allowance -per calendar month		A:
Under 25: Single £251.77 Couple £395.20	One or both over 25: Single £317.82 Couple £498.89	
Additional Allowances (select appropriate)		
Child Element (2 child limit- except for disabled child addition))		B:
Child element	£231.67	
Eldest child higher rate (born before 6 April 2017)	£277.08	
Disabled child addition lower rate- Child in receipt of DLA/PIP higher rate- Child in receipt of highest rate DLA/ PIP or certified severely sight impaired	£126.11 £383.86	
Disability Element (only one disability element per couple, even if both qualify)		
Limited Capability for Work and Work Related activity	£328.32	C:
Limited Capability for work (some claimants only)	£126.11	
Carer Element (if satisfy conditions for Carer's Allowance- do not have to have claimed)	£156.45	D:
Childcare Costs Element 85% of eligible childcare costs up to a maximum of:	£646.35 a month for one child £1,108.04 a month for two or more children	E:
Housing Costs Element Can be rent or service charges	Social housing: Actual rent Private rental: LHA After deductions for Spare Room Subsidy and non-dependents	F:
Maximum Universal Credit (A+B+C+D+E+F)		G:

Second Stage: Work out client's income

For couples: both incomes are taken into account even one partner does not qualify for UC and you have to make single claim

Earnings: net earnings- after deductions for Tax, class 1 NI contributions and payments into personal or occupational pension scheme *Self-employed -profits minus allowable expenses *may be nil after deductions, but set minimum earnings may apply			H:
Work Allowances: Single or couple no children Single or couple with children or limited capability for work	Higher no housing cost element Nil £409	Lower If housing costs element Nil £198	I:
		H -I:	J:
Earned Income:	63% taper applied to J		K:
Unearned Income: Only certain specified types of income	Some Benefits Pensions Annuities and Trust funds Spousal maintenance Mortgage/secured loan protection payments Other		L:
Capital:	Between £6,000 -£16,000 Tariff income: £4.35 a month for every £250 or part £250		M:
Income:	K + L + M		N:
Third Stage: work out Universal Credit			
Maximum Universal Credit:	G - N (Minus excess of Benefit cap)		