

## BENEFITS CHANGES

### What's this about?

This April sees the beginning of a big benefits payments procedural shake-up, between now and March 2011.

If you receive **jobseekers allowance, incapacity benefits, income support, severe disablement allowance, bereavement benefit or widows benefit**, your payment day and frequency will be altered at some point during the two-year roll out.

Those getting attendance allowance, disability allowance or carers allowance won't be affected.

### What are the changes?

***If you're paid weekly, payments will change to fortnightly and you'll now be paid in arrears; which means some people could be left for up to three weeks without any income.***

The day of the week you get paid may change too as your national insurance number will be used to determine which day you should be credited with funds.

If the final two digits of your NI number ends between...

00 and 19, your payment day will change, at some point, to a Monday

20 and 39, to a Tuesday

40 and 59, to a Wednesday

60 and 79, to a Thursday

80 and 99, to a Friday

### Don't get caught out

The Job Centre will send out a warning letter four weeks before you'll be personally affected by the change. The info will include how to apply for an interest-free loan from the Department of Work and Pensions, if you think the changes will cause you hardship; especially for those who may face a one-off gap of nearly three weeks between benefit payments during the changeover period.

But you must apply for the loan - it won't be given automatically. It'll cover the full missing benefit amount but will have to be repaid in six fortnightly payments, debiting directly from future benefit payments.