

I'm at risk of losing my job – can I claim benefits?

There is lots of information available online to help you understand what benefits you can claim and provide you with further useful sources of help and support.

Most of the information in this factsheet needs to be accessed online. If you do not have access to a computer or the Internet, you can use these at a jobcentre or library.

What can I claim?

What benefits you can claim depends on where you live and circumstances. You may be able to claim either:

- Universal Credit by visiting www.gov.uk/universal-credit
- Jobseekers Allowance by visiting www.gov.uk/jobseekers-allowance or
- other benefits

If you are unsure what you can claim, you can use a benefit calculator by visiting www.gov.uk/benefits-calculators

What happens if I make a claim to benefit and when will I be paid?

Depending on what benefit you claim, you will usually need to attend an interview at your local jobcentre within a few days of the claim being made. They will be able to tell you when you can expect to receive your first payment.

If you claim Universal Credit, it usually takes 5 to 6 weeks for a new claim to be assessed and your first payment to arrive. If you need help with your living costs while you wait for your first payment, you can **apply for an advance** by visiting www.gov.uk/guidance/universal-credit-advances

Can I make a claim before I am made redundant?

If you know that your employment is going to end on a specific date, you may be able to claim benefit in advance of this date.

For more information about what you can claim, and how to make a claim, visit www.gov.uk/benefits-calculators

I still have a contract but have not been paid anything can I claim benefits?

Yes. If you are under a contract of service with your employer and there is no work, or less work, available, you can make a claim based on your circumstances at the time of making that claim.

For more information visit www.gov.uk/benefits-calculators

I am on a zero hours contract can I claim anything?

You may be able to make a claim for benefit depending on the amount of work you get to do and the earnings you receive.

For more information, visit www.gov.uk/benefits-calculators

I'm at risk of losing my job – can I claim benefits?

I have been put on short time/my hours, and wages have been reduced, can I claim benefits?

If you are put on short time working by your employer, working less days than usual, you can make a claim to benefits. What you can get will depend on either the number of hours you work and/or the earnings you get along with your other personal circumstances.

If you can claim Universal Credit, it will be worked out using the earnings you receive. If you need to claim Jobseeker's Allowance, you must **not** be working 16 hours or more per week on average or have earnings that exceed a set amount.

To find out more about the benefits you could claim visit www.gov.uk/benefits-calculators

I am self-employed can I claim benefits?

You can make a claim but to work out if you can be paid anything you will be asked to provide details of your self-employment and the income you are receiving from it.

To find out more about the benefits you could claim visit www.gov.uk/benefits-calculators

If you are able to claim Universal Credit, you can find out more about how your self-employment is taken into account by visiting www.gov.uk/self-employment-and-universal-credit

What if I am already claiming Universal Credit or Jobseeker's Allowance and my earnings go down or stop?

If you are claiming benefit and there is a change to your circumstances, you should report the change straight away.

If you are already claiming Universal Credit this would usually increase if your earnings are lower than they have been.

Is there any help and advice for people impacted by the Carillion liquidation?

Yes. There is help available online by visiting

www.pwc.co.uk/services/business-recovery/administrations/carillion.html

You can call the helpline on **0800 0639 282** (open **24 hours** a day **7 days** a week).

I am an employer and may have to make people redundant, is there any advice available?

Yes. The Acas website has a useful information document at

www.acas.org.uk/media/pdf/1/1/Redundancy-handling-accessible-version.pdf

The Department for Work and Pensions Plus is not responsible for the contents, advice or information provided or the reliability of listed websites. Websites are used at your own risk.

Information contained is correct at the time of publishing.

Calls to the 0800 listed numbers are free from landlines and mobiles.

Rwyf mewn perygl o golli fy ngwaith – a allaf wneud cais am fudd-dal?

Mae llawer o wybodaeth ar gael ar-lein i'ch helpu i ddeall pa fudd-daliadau y gallwch wneud cais amdanynt a'ch darparu gyda ffynonellau pellach o help a chymorth.

Mae angen mynd ar y rhyngwrwd i gael mynediad i lawer o'r wybodaeth yn y daflen ffeithiau hon. Os nad oes gennych fynediad i gyfrifiadur neu'r Rhyngwrwd, gallwch ddefnyddio'r rhain mewn Canolfan Gwaith neu lyfrgell.

Beth alla i wneud cais amdano?

Mae pa fudd-daliadau y gallwch wneud cais amdanynt yn dibynnu ar ble rydych yn byw a'ch amgylchiadau. Efallai y gallwch wneud cais am:

- Gredyd Cynhwysol - www.gov.uk/universal-credit
- Lwfans Ceisio Gwaith - www.gov.uk/lwfans-ceisio-gwaith neu
- fudd-daliadau eraill

Os nad ydych yn siŵr beth allwch chi wneud cais amdano, gallwch ddefnyddio cyfrifiannell budd-daliadau - <http://www.gov.uk/benefits-calculators>

Beth sy'n digwydd os byddaf yn gwneud cais am fudd-dal a phryd y byddaf yn cael fy nhalu?

Yn dibynnu ar ba fudd-dal rydych yn gwneud cais amdano, bydd angen i chi fynychu cyfweiliad yn eich canolfan gwaith lleol o fewn ychydig ddyddiau o wneud y cais. Byddant yn gallu dweud wrthyhch pryd y gallwch ddisgwyl derbyn eich taliad cyntaf.

Os ydych yn gwneud cais am Gredyd Cynhwysol mae fel arfer yn cymryd 5 i 6 wythnos i gais newydd gael ei asesu a'ch taliad cyntaf i gyrraedd. Os ydych angen help gyda'ch costau byw tra byddwch yn aros am eich taliad cyntaf, gallwch **wneud cais am daliad ymlaen llaw** - www.gov.uk/guidance/universal-credit-advances

A allaf wneud cais cyn cael fy niswyddo?

Os ydych yn gwybod bod eich cyflogaeth yn mynd i ddod i ben ar ddyddiad penodol, efallai y gallwch wneud cais am fudd-dal ymlaen llaw o'r dyddiad hwn.

Am fwy o wybodaeth am yr hyn y gallwch wneud cais amdano a sut i wneud cais, ewch i www.gov.uk/benefits-calculators

Mae gennyf contract o hyd ond nid wyf wedi cael fy nhalu. A allaf wneud cais am fudd-daliadau?

Gallwch. Os ydych o dan contract gwasanaeth gyda'ch cyflogwr ac nad oes gwaith, neu lai o waith, ar gael, gallwch wneud cais yn seiliedig ar eich amgylchiadau ar adeg gwneud y cais hwnnw.

Am fwy o wybodaeth ewch i www.gov.uk/benefits-calculators

Rwyf mewn perygl o golli fy ngwaith – a allaf wneud cais am fudd-dal?

Rwyf ar contract oriau sero - a allaf wneud cais am unrhyw beth?

Efallai y byddwch yn gallu gwneud cais am fudd-dal yn dibynnu ar faint o waith y byddwch chi'n ei wneud a'r enillion a gewch.

Am fwy o wybodaeth ewch i www.gov.uk/benefits-calculators

Rwyf wedi cael fy rhoi ar Amser Byr/mae fy oriau (a chyflog) wedi'u lleihau. A allaf wneud cais am fudd-daliadau?

Os ydych yn cael eich rhoi ar waith amser byr gan eich cyflogwr (gweithio llai o ddyddiau nag arfer), gallwch wneud cais am fudd-daliadau ond bydd yr hyn a allwch ei gael yn dibynnu ar y nifer o oriau rydych chi'n eu gweithio a/neu'r enillion rydych yn eu cael, ynghyd â'ch amgylchiadau personol eraill.

Os gallwch wneud cais am Gredyd Cynhwysol caiff ei gyfrifo drwy ddefnyddio'r enillion a gewch. Os bydd angen i chi wneud cais am Lwfans Ceisio Gwaith mae'n rhaid i chi **beidio** â gweithio 16 awr neu fwy yr wythnos ar gyfartaledd neu gael enillion sy'n fwy na swm penodol.

I gael gwybod mwy am y budd-daliadau y gallech wneud cais amdanynt ewch i www.gov.uk/benefits-calculators

Rwy'n hunangyflogedig - a allaf wneud cais am fudd-daliadau?

Gallwch wneud cais, ond i weithio allan os gallwch gael eich talu gofynnir i chi roi manylion eich hunangyflogaeth a'r incwm rydych chi'n ei dderbyn ohono.

I gael gwybod mwy am y budd-daliadau y gallech wneud cais amdanynt ewch i www.gov.uk/benefits-calculators.

Os ydych yn gallu gwneud cais am Gredyd Cynhwysol gallwch gael gwybod mwy am sut mae'ch hunangyflogaeth yn cael ei gymryd i ystyried yn www.gov.uk/self-employment-and-universal-credit

Beth os wyf eisoes yn hawlio Credyd Cynhwysol neu Lwfans Ceisio Gwaith a bod fy enillion yn mynd i lawr neu'n dod i ben?

Os ydych yn hawlio budd-dal ac mae newid yn eich amgylchiadau dylech roi gwybod am y newid ar unwaith.

Os ydych eisoes yn hawlio Credyd Cynhwysol, byddai hyn fel arfer yn cynyddu os yw eich enillion yn is nag y buont.

A oes unrhyw gymorth a chynngor pellach i weithwyr Carillion?

Oes. Mae help ar gael ar-lein yn www.pwc.co.uk/services/business-recovery/administrations/carillion.html neu gallwch ffonio'r llinell gymorth ar **0800 0639 282** (ar agor 24 awr y dydd 7 diwrnod yr wythnos).

Rwyf mewn perygl o golli fy ngwaith – a allaf wneud cais am fudd-dal?

Rwyf yn gyflogwr ac efallai bydd yn rhaid i mi ddiswyddo pobl – oes yna unrhyw gyngor ar
gael?

Oes. Mae gan gwefan ACAS ddogfen gwybodaeth defnyddiol yn

www.acas.org.uk/media/pdf/1/1/Redundancy-handling-accessible-version.pdf

*Nid yw'r Ganolfan Byd Gwaith yn gyfrifol am y cynnwys, cyngor na gwybodaeth a ddarperir na
dibynadwyedd gwefannau rhestredig. Defnyddir gwefannau ar eich risg chi.*

Mae'r wybodaeth a gynhwysir yn gywir adeg cyhoeddi.

Mae galwadau i rifau 0800 yn rhad ac am ddim o linellau daear a ffonau symudol.