

Free and Impartial Money Advice Service

<https://www.moneyadviceservice.org.uk/en/articles/benefits-and-tax-credits-when-youve-lost-your-job>

Benefits and tax credits when you've lost your job

If you've just lost your job, you might be wondering what out of work benefits you'll be able to claim. The benefits available depends on how long you were working for, your National Insurance Contributions (NICs), how you left your job and household circumstances. What you'll be able to claim also depends on how long you were working for.

- [What benefits can you claim if you've lost your job?](#)
- [Tax credits](#)
- [Benefits to help with housing costs](#)
- [Benefits to help with other costs](#)
- [Welfare and educational grants](#)
- [Statutory redundancy pay](#)
- [Are you entitled to benefits if you've been sacked?](#)
- [If your circumstances change](#)

What benefits can you claim if you've lost your job?

If you've lost your job, the main benefit you can claim is new-style Jobseeker's Allowance (JSA).

On top of new-style JSA, you might be able to get help with costs like housing and childcare through Universal Credit.

Universal Credit is replacing a number of benefits you would have normally claimed, including Tax Credits and Housing Benefit.

New-style Jobseeker's Allowance

If you've made enough Class 1 National Insurance Contributions (NICs) in the last two full tax years, you might be able to get new-style Jobseeker's Allowance (JSA).



Need someone to talk to about your finances?

If you're struggling with money, you can talk to someone today, online, by phone or face to face. We have specially trained advisers who can help you start sorting out your financial problems.

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