

## Digital on the Move – Universal Credit: A Year of Change

### Guidance Notes

#### Background

The aim of the game is to prepare people for the introduction of Universal Credit and how this will require them to manage their money differently as benefits will move to a monthly payments system.

The game starts with weekly/fortnightly payments reflecting the current benefits system where Housing Benefit costs are paid direct to the landlord. In month four, July, it moves to payments being made monthly, this reflects the introduction of Universal Credit, which will be a significant change. All benefits will be rolled into one monthly payment including housing costs for the first time; claimants will be required to pay their Landlord directly.

Throughout the game the players will be given the opportunity to make choices about how they manage their money. There are events which happen in the game which are beyond the person's control and the money will be taken directly off their budget.

Throughout the game the player will make decisions which will affect their total budget balance which is constantly on display on the top left hand corner of the screen. This balance changes throughout the game and increases when benefits are paid and decreases when the player spends or an event beyond their control happens.

There are teachable points throughout the game for numeracy and literacy and the scenarios can provide the topic for group discussion. At certain points in the game and at the end there are links to support organisations if people need assistance with benefits, budgeting or other related matters.

At the end of each month there is a breakdown of statistics which show the choices people have made.

#### What you will see when you play:

##### Introductory Screen

Welcome to the Year of Change - are *you* ready for Universal Credit?

**Press the green tick** in the bottom right corner to continue.

##### Goals Screen

Your goal: Help a family budget their finances and get them through the year ahead.

**Beware!** Going into debt of £200 or more will end the game.

##### Character Selection

To view the different characters available and select which one you want to follow - **swipe or press on the arrows** at the side to scroll through the options. **Select the characters** you would like to follow. When you have selected **press "Play" at the bottom**.

##### Income and Expenditure

Your chosen characters monthly income is displayed. The initial page provides a summary of the chosen character's income and necessary spend for the month.

Keep an eye on this as it will change over the course of the game to show money spent.

### **Money**

Think carefully about how the money is to be spent. Your characters total available money is located in the top left hand corner of the screen. Remember getting the character **into debt of £200** or more will end the game.

### **Icons**

This is your character's home. Tap these buttons to see what decisions the character faces each month.

### **End of First Month**

Congratulations! You have made it through your first month. Now see if you can help the family through the whole year. Remember Universal Credit will come in and you will have to budget for a whole month, not just weekly!

**Press the 'Next Month' button, at the bottom to see a summary of your decisions.**