



# FINANCES

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**Achieving financial independence is a really important objective for all of the Ukrainian families we have encountered.** Hosts can provide a great deal of help navigating through the UK system and assisting reaching this goal.

While everyone wants to work, registering for Universal Credit will help people get on their feet until work kicks in.

A bank account is required for Universal Credit and in most jobs, to be paid. Start with this.

## 1 Open a bank account

First open a bank account as this is required to apply for Universal Credit

## 2 Apply for Universal Credit

Applying for Universal Credit will trigger a National Insurance number application

## 3 Apply for a National Insurance number