



Universal Credit
Mail Handling Site B
Wolverhampton
WV99 1AJ

[REDACTED]

www.gov.uk

Telephone: 0345 600 0723

Textphone: 0345 600 0743

If you contact us,
use this reference:

[REDACTED]

20 January 2016

Dear [REDACTED]

Your Universal Credit monthly payment is £895.05

This will be paid on 25 January 2016. You'll receive this amount each month unless your circumstances change.

The amount may have changed since the last payment calculation we sent you. This can happen if:

- we've received new information about your circumstances or earnings
- sanctions or other deductions have been applied

The table below explains how we worked out your payment. If you need more information, contact us using the phone number or address at the top of this letter.

To keep receiving Universal Credit you must do all the things set out in your Claimant Commitment.

If your circumstances change, you must tell us straight away by phoning **0345 600 0723**. If any changes affect your Universal Credit, we'll write and let you know.

Because you receive Universal Credit you may be eligible for other benefits. For details, see the last page of this letter or visit www.gov.uk and search for 'Universal Credit and other benefits'.

Yours sincerely

Office Manager

Universal Credit is operated by the Department for Work and Pensions.

www.gov.uk

000962/006056/000001

How your Universal Credit payments are worked out

This is based on your circumstances between 19 December 2015 and 18 January 2016.

1. First, we bring together the basic parts of Universal Credit that apply to you.		
Standard Allowance for you and your partner	£	498.89
Housing Element	£	396.16
Amount	£	895.05

2. Next, we take account of any non-work income and other benefits you receive, as well as your savings and capital.		
The total we take off for these items is:	£	0.00

3. We then take account of your take-home pay		
Take-home pay is what's left after tax, National Insurance and any pension contributions have been deducted. Your take-home pay for this period is £102.18 The first £111.00 of your take-home pay doesn't affect your Universal Credit monthly amount. Every £1.00 you earn in take-home pay over this £111.00 reduces your Universal Credit by 65 pence.	£	0.00
The total we take off for take-home pay is:	£	0.00

4. Lastly, we take account of any loans, advances, deductions, overpayments or third party payments you have.		
The total we take off for these items is:	£	0.00

Total adjustments	£	0.00
Your Universal Credit monthly payment for this period	£	895.05



What to do if you think this decision is wrong

You, or someone who has the authority to act for you, should phone or write to us **within one month of the date of this letter**. You can ask us:

- for a written statement of reasons for this decision
- to look at the decision again. There may be something you think has been overlooked, or you may have more information that affects the decision. We call this a **Mandatory Reconsideration**.

When we have looked at the decision again, we will explain our reasons in a **Mandatory Reconsideration Notice**. This will include information you'll need if you wish to appeal.

You cannot appeal now. You can only appeal after you have asked for a Mandatory Reconsideration and we have looked at the decision again.

If you contact us later than one month after the date of this letter, we may not be able to look at the decision again or we may only be able to change it from the date we hear from you. As you can only appeal against the decision if we have done a Mandatory Reconsideration, it is important that you contact us straight away.

If you need to open a bank account

If you still need to open an account to receive your Universal Credit payment, this letter is accepted as a form of identification when applying for bank, building society and credit union accounts. They may require a further form of identification in addition to this letter. For more information, speak to a bank, building society or credit union or visit www.moneyadvice.service.org.uk

If you need help managing your money

The Money Advice Service can help you get to grips with your household money. Go to their website to find out how to draw up a budget, find ways to cut back, and get on top of your debts. All their advice is free and unbiased. Visit www.moneyadvice.service.org.uk

If you can't get online call their Money Advice Line on **0300 500 5000**

We are committed to treating people fairly, regardless of their disability, marital or civil partnership status, ethnicity, gender, sexual orientation, transgender status, age, religion or beliefs. Please contact us if you have any concerns.

Other benefits you might be able to get

Your Universal Credit award means you may also be able to get other benefits. Whether you can get these may depend on how much you and your partner (if you have one) earn - as shown by the examples in the table below.

You can find out more about all of these and other benefits you may be able to get (such as free school meals, food if you're pregnant or have a young child, help with legal costs and help with the costs of using courts or tribunals) by visiting www.gov.uk and searching for 'Universal Credit and other benefits'.

Your take-home pay plus your partner's (if you have one) as taken into account for this Universal Credit period is £102.18.

Your take-home pay plus your partner's (if you have one)	Examples of support that may be available
Up to £435 per month (or up to £935 per month depending on your circumstances) There are currently no pay limits in Wales.	Help with health costs Including free NHS prescriptions, free NHS wigs and fabric supports, free NHS dental treatment, free sight tests in England (NHS eye examinations are already free in Scotland), vouchers towards the cost of glasses or contact lenses and help with the cost of travel to receive NHS treatment on referral. If you are responsible for a child or have limited capability for work, you may be able to receive this support with take-home pay up to £935 per month.
Up to £1,250 per month	Energy-saving home improvements Depending on your circumstances, the ECO Affordable Warmth scheme may be able to help you with energy-saving measures like a new boiler or insulation.
Up to £1,250 per month (total income)	Prison visits If you're over 18 you can get help with the cost of visiting a close relative or partner in prison.

Government Departments can conduct checks on whether you are currently entitled to Universal Credit and on the amount you and your partner (if you have one) are earning. It is your responsibility to make sure that any information you supply in support of your claim to any of these benefits is correct.