

Understanding Your Universal Credit Payment Statement

At any point you can log in to your journal and see what your payments of Universal Credit are to be.

The information you see will look something like this.

If you have difficulty understanding your payment statement contact us on 0800 011 3447.

The screenshot shows a user interface for a Universal Credit payment statement. At the top, there are three navigation tabs: 'Home' (highlighted in blue), 'To-do list', and 'Journal'. Below the tabs, the word 'Statement' is displayed in large black font, with a 'Print this statement' link to its right. A blue banner contains the text 'Your Name Will Show Here' in a small white box, followed by 'Your payment this month is' and a large white number '£572' circled in red. Below the amount, it says 'This will be paid by 8pm on 5 July 2018'. A red line connects the '£572' to an explanatory text on the right: 'This is how much UC will be paid direct to your bank account.' Below the banner, the section 'How we calculate your payment' is shown. The text reads 'Your payment is based on what you've told us and covers the period between 29 May and 28 June', with the dates circled in red. A red line connects these dates to another explanatory text on the right: 'This is the assessment period that your payment covers.'

Home	To-do list	Journal
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Statement

[Print this statement](#)

Your Name Will Show Here

Your payment this month is

£572

This will be paid by 8pm on 5 July 2018

How we calculate your payment

Your payment is based on what you've told us and covers the period between **29 May and 28 June**

This is how much UC will be paid direct to your bank account.

This is the assessment period that your payment covers.

It is important to tell Universal Credit immediately about any changes in your circumstances that could affect your Universal Credit payments.

[Report a change in my circumstances](#)

Standard allowance

You receive a standard Universal Credit allowance each month

£317.82

This is how much your personal allowance is in the calculation of your UC. It does not mean that you will be paid this amount.

Housing

You said that your rent is £330.24 per month, and you pay £11.66 in service charges each month

£341.90

This is what Housing Costs have been used in the calculation of UC. It does not mean that this is how much you will receive to help pay your rent.

Children

You get support for 2 children

£508.75

If you have children then this will show what personal allowance has been used in your calculation of UC. It does not mean that you will be paid this amount.

Total before adjustments

£1,168.47

This is the maximum amount of UC that you could receive before income and any other deductions are taken in to account.

Take-home pay

Take-home pay is what's left after tax, National Insurance and any pension contributions have been deducted.

Earnings reported by your employer	£529.13
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This explains how UC have worked out any earnings that need to be taken in to account in your UC calculation.

The amount we'll use to work out your Universal credit is £529.13

Your total take-home pay for this period is **£529.13**

The first £198.00 of your take-home pay doesn't affect your Universal Credit monthly amount. Every £1.00 you earn in take-home pay over this amount reduces your Universal Credit by 63 pence.

If any of your earnings are to be ignored in the calculation of UC it will show here.

The total we take off for take home pay is

£208.61

— This is the amount that will be deducted off the maximum amount of UC that you could receive. (i.e. this is how much of your earnings are taken in to account in the calculation).

Total adjustments

We have adjusted your payment based on the details you gave us. This includes adjustments for any income you receive which is not take-home pay as well as adjustments for any capital you may have.

If you need help with this, please call 0800 328 5644 (Textphone: 0800 328 1344).

— This is confirmation of how much will be deducted from the maximum amount of UC that you could have received.

Total adjustments

£208.61

Advances

We deduct money from your payment to repay any advances

For a list of advances, please refer to your [journal](#).

The total we take off for advance repayments is

£45.84

— This is how much is being deducted from your UC entitlement to repay an advance of UC.

Payment to your landlord

We currently pay this to your landlord towards your rent.

The total we take off for payment to your landlord is

£341.90

— This is how much of your rent is being paid direct to your landlord by UC.

Total payment for this month

£572.12

— This is how much UC is being paid to you.