



PotteriesGold

New Universal Credit Rules if a monthly wage is paid early.

Universal Credit (UC) is calculated and paid using a monthly *assessment period*.

Sometimes - for example, when there is a Bank Holiday - monthly paid workers get their wages early. If you get UC, this can mean you get two salary payments in the same assessment period.

The new rules allow the DWP to treat the second payment as if you got it in the next assessment period.

The system currently leaves it to you to tell the DWP if you're paid early. Some workers will be better off due to this; others might be better leaving things as they are!

WHAT THE NEW RULES MEAN YOU CAN DO.

If early payment of a monthly salary means you get two payments in the same Universal Credit assessment period, you can **contact the DWP** on the UC helpline **0800 328 5644** or via your journal. You can ask them to treat one as being for the following month.

Tell them that:

- You are in regular monthly paid employment;
- two wages have been included in the one assessment period;
- you want one of those wages to be reallocated to another assessment period under regulation 61(6) Universal Credit Regulations 2013;
- upload the wage slips for both wages which have been included in the one assessment period as evidence.



HOW THE NEW RULES COULD HELP.

Mike is a lone parent with two young children. He currently works 16 hours per week for £650 net per calendar month and gets £840.03 Universal Credit per month.

Last Christmas, his December salary arrived early, so November and December's wages fell in the same UC assessment period. His UC was worked out on wages of £1300 for that month so he got only £430.53 UC. The next month, he was treated as having no wages and got £926.97 UC, but he had still **lost £322.56** across the two months.

Mike should be better off this year thanks to the new rules.



CHECK BEFORE YOU CALL!

Some workers could be better off leaving two salary payments in one month and having nil income in the next.

Samira is a widow with two children. She works full time and earns £1300 net per month. She gets £430.53 UC per month. Her assessment period runs from the 25th of one month to the 24th of the next and she is usually paid on the 27th.

Last Christmas, Samira got her December wages early, on 23rd. As a result, she got her November and December wages in the same assessment period. This meant she got no Universal Credit in December as her income was treated as £2,600 for the month. However in January, with no income, she got £926.97.

Samira was therefore **£65.91 better off** due to the early payment.



If you are paid weekly, fortnightly or four-weekly, these new rules don't affect you. Your UC will still drop when you get extra wage payments in an assessment period.



Potteries Gold is a **Citizens Advice Staffordshire North & Stoke-on-Trent** project to help people in Stoke-on-Trent cope with changes to the benefit system

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