

**Example of a Universal Credit Reassessment 2014- client A**  
**www.socialwelfaretraining.co.uk**



Universal Credit  
Mail Handling Site B  
Wolverhampton  
WV99 1AJ



Received Letter:  
16/10/2014

[www.gov.uk/  
universalcredit](http://www.gov.uk/universalcredit)

Telephone: **0845 6000 723**

Textphone: **0845 6000 743**

If you contact us,  
use this reference:

9 October 2014

Dear [redacted]

**Your Universal Credit monthly payment is £224.11**

This will be paid on 14 October 2014. 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 **0845 6000 723**. 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 more information about this, please go to [www.gov.uk/universalcredit](http://www.gov.uk/universalcredit).

Yours sincerely

Office Manager

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

[www.gov.uk/universalcredit](http://www.gov.uk/universalcredit)

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### How your Universal Credit payments are worked out

This is based on your circumstances between 8 September 2014 and 7 October 2014.

<b>1. First, we bring together the basic parts of Universal Credit that apply to you.</b>		
Standard Allowance for you	£	314.67
Housing Element	£	340.34
<b>Amount</b>	<b>£</b>	<b>655.01</b>
<b>2. Next, we take account of any non-work income and other benefits you receive, as well as your savings and capital.</b>		
<b>The total we take off for these items is:</b>	<b>£</b>	<b>0.00</b>
<b>3. We then take account of your take-home pay</b>		
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 £773.92		
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.		
	£	430.90
<b>The total we take off for take-home pay is:</b>	<b>£</b>	<b>430.90</b>
<b>4. Lastly, we take account of any loans, advances, sanctions, penalties, deductions, overpayments or third party payments you have.</b>		
<b>The total we take off for these items is:</b>	<b>£</b>	<b>0.00</b>
<b>Total adjustments</b>	<b>£</b>	<b>430.90</b>
<b>Your Universal Credit monthly payment for this period</b>	<b>£</b>	<b>224.11</b>

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### 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, post office 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, post office or credit union or visit [www.moneyadvice.service.org.uk](http://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](http://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, ethnicity, gender, sexual orientation, transgender status, age, religion or beliefs. Please contact us if you have any concerns.

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