

# Payments

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**Assessment period:**  
**29 October to 28 November**

Your payment this month is

# £383

This will be paid by 8pm on 4 December 2025

## What you're entitled to

<b>Standard allowance</b>	£400.14
You get a standard amount each month. You said you're single	
<b>Total entitlement before deductions</b>	<b>£400.14</b>

## What we take off (deductions)

### Take-home pay

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

Earnings from self-employment	-£16.47
Previous losses from self-employment	-£996.10

The amount we'll use to work out your Universal Credit is £0.00

Your earnings from self-employment is a minus amount.

A loss of -£1,012.57 will be used to calculate your self-employed earnings for your next payment.

Your total take-home pay for this period is **£0.00**

The first £684.00 of your take-home pay does not affect your Universal Credit monthly amount. Every £1.00 you earn in take-home pay over this amount reduces your Universal Credit by 55 pence.

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**Money, savings and investments** - £0.00

We have taken £0.00 off your Universal Credit payment because you have money, savings and investments of £1,436.89.

You must tell us if this changes so that we can pay you the correct amount on time. You can do this in the 'Report a change of circumstance' section of your online account.

The first £6,000 of your money, savings and investments does not affect your payment. If you have over £6,000 up to £16,000, every £250 reduces your Universal Credit by £4.35. For any remaining amount that is not a complete £250, a further £4.35 is also deducted.

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**Advance Payments** - £16.40

We take £16.40 off your payment to pay back your advances.

You can see what advances you've had and what you owe by selecting 'Advance payments' in the 'Payments and advances' section of your online account.

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**Total deductions** - £16.40

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**Your total payment for this month is** £383.74

## If your circumstances change

You must immediately report any changes in circumstances that could affect your Universal Credit payments. You can do this in the 'Report a change of circumstance section' in your online account.

# Help and support

Visit GOV.UK for more information about your statement and how Universal Credit payments work. There you can find information about each section of your statement.

## If you think we've made a mistake or want to appeal

### If you think we've made a mistake

It is important that you tell us straight away.

You can ask for a written explanation. You need to contact us **within 1 month of the date on this statement (1 December 2025)**. You can write to us at Freepost DWP UNIVERSAL CREDIT FULL SERVICE, or call us.

### Contact us

You can contact Universal Credit:

- through your online account
- using the Universal Credit helpline

Read more about [how Universal Credit works \(opens in new tab\)](#).

### Universal Credit helpline

- Telephone: 0800 328 5644
- Welsh language telephone: 0800 328 1744

Monday to Friday, 8am to 6pm (closed on bank holidays).  
Calls to 0800 numbers are free from landlines and mobiles.

### If you cannot speak or hear on the phone

You can use the Relay UK service to make a text-supported call to the Universal Credit helpline. Visit [relayuk.bt.com](#) for more information.

### From your laptop, desktop or mobile

Download the Relay UK app. Once you have set up the app, dial 18001 followed by the Universal Credit helpline. If you

are redirected to your device's default calls app, return to the Relay UK app to join the call.

### **From your textphone device**

Dial 18001 followed by 0800 328 1344.

## **If you use sign language**

You can use the Video Relay Service (VRS) to make a British Sign Language (BSL) interpreted call to the Universal Credit helpline.

### **From your laptop or desktop**

Visit [connect.interpreterslive.co.uk/vrs](http://connect.interpreterslive.co.uk/vrs) and select DWP from the dropdown menu.

### **From your mobile**

Download the InterpretersLive! app from your app store. Once you have set up the app, use it to contact the Universal Credit helpline.

Automated decision making may have been used to decide some parts of your award. If you have new information that could affect your payment or think something has been overlooked, you can request a **mandatory reconsideration**. When we've looked at the decision again, we'll explain our reasons in a **mandatory reconsideration notice**.

### **Can I appeal?**

If after a mandatory reconsideration, you still disagree with our decision you can appeal it. Your mandatory reconsideration notice includes details on how to do this.

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## **Other support you may be able to get**

### **Help managing your money**

If you have trouble making your money last for the month, you can ask for help with budgeting.

### **Other support you may be able to get**

You may be able to get extra support, eg free school meals, food if you're pregnant or have a young child, help with legal costs and the costs of using courts or tribunals. You'll find more information about this on GOV.UK

### **Examples of support you can get**

What you can get may depend on how much you earn.

Your take-home pay for this Universal Credit period is **£0.00**.

You have limited capability for work.

If your take-home pay per month is up to	You may be able to get help with
<b>£435</b> (or up to <b>£935</b> if you are responsible for a child or have limited capability for work)	<b>Health costs</b> 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.
<b>£1,250</b>	<b>Energy-saving home improvements</b> The ECO Affordable Warmth scheme may be able to help you with energy-saving measures like a new boiler or insulation.
<b>£1,250</b> (including any other income)	<b>Prison visits</b> If you're over 18 you can get help with the costs of visiting a close relative or partner in prison.

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