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Guidance

Universal Credit: different earning patterns and your payments (payment cycles)

Updated 12 December 2018

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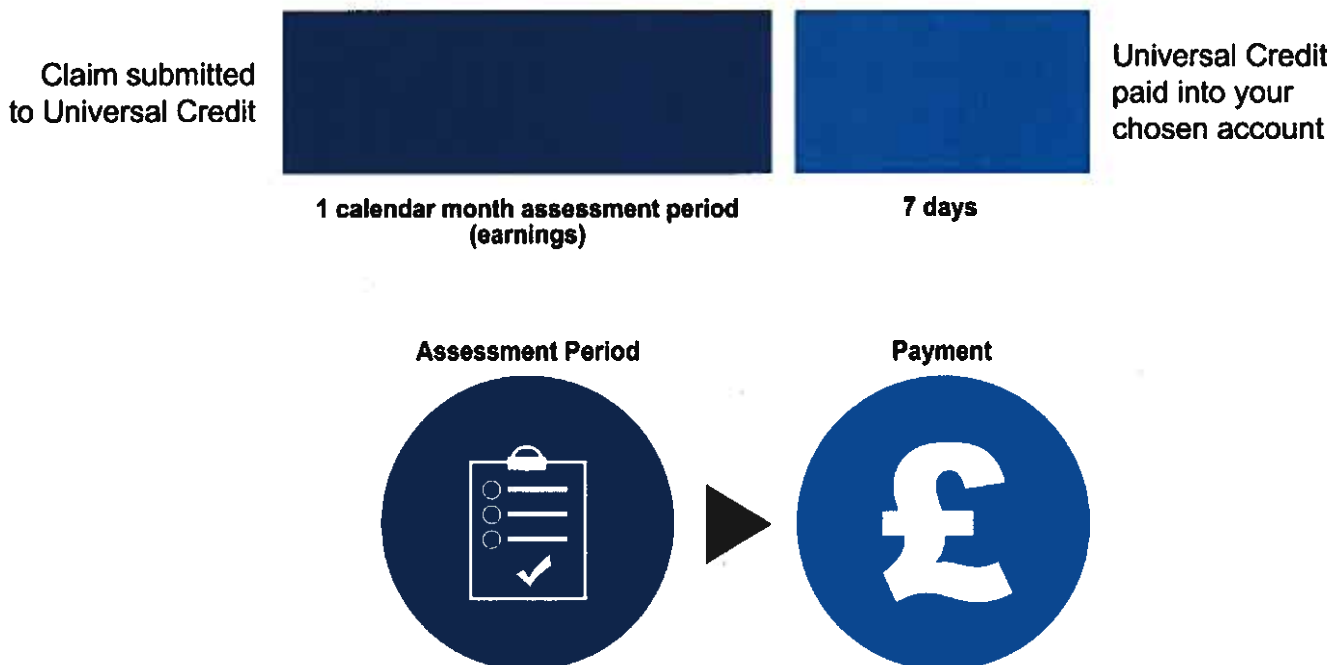
This publication is available at <https://www.gov.uk/government/publications/universal-credit-different-earning-patterns-and-your-payments/universal-credit-different-earning-patterns-and-your-payments-payment-cycles>

If waiting for your first Universal Credit payment will put you into financial difficulties, there is support available to you:

- an Advance Payment
- Personal Budgeting Support (money advice)

Speak to your work coach if you need further information.

If you are already getting Universal Credit, you may be able to apply for a Discretionary Housing Payment (<https://www.gov.uk/government/publications/claiming-discretionary-housing-payments>) from your local authority.



1. Assessment period

Universal Credit is assessed and paid in arrears, on a monthly basis in a single payment. Your personal circumstances will be assessed to work out the amount of Universal Credit you are entitled to.

Your circumstances include things like:

- your earnings

- who you live with
- if you have any savings or capital

Your first assessment period will start on the date of your claim.

You will usually receive your first payment 7 days after the end of your first assessment period. Universal Credit will then be paid on the same date each month. The amount will not change to take account of 31, 30, or 28 day months.

If your payment date is on 29, 30 or 31 of a month, you will be paid on the last day of the month for months with fewer days.

This ensures that at the end of each assessment period, you will be paid an amount that reflects your circumstances for the forthcoming month.

1.1 Example of an assessment period

The date of your new claim is 1 September.

Your first assessment period starts from 1 September (as this is the first day of your entitlement).

Your assessment period then runs for a complete calendar month from 1 September to 30 September, with a new assessment period beginning on 1 October.

Changes in your circumstances during an assessment period may alter your final payment.

These changes can include:

- finding or finishing a job
- changing address
- your rent going up or down
- becoming too ill to work or meet your work coach

2. Payment

Your payments will usually be calculated from the day you submit your claim. You will usually get your first payment 7 days after the end of your first assessment period.

Your payment will then be made on the same date every month while you remain entitled to Universal Credit. If your payment date is on a bank holiday or weekend you will be paid on the last working day before the bank holiday or weekend.

Universal Credit will be paid directly into your chosen account.

3. Your earnings

Your earnings will affect how much Universal Credit you will be paid. Earnings can come from a contracted job, agency work, seasonal and casual work or from being self-employed.

It doesn't matter how many hours you work – it's the actual earnings you get in an assessment period that count.

Your payment will reflect your earnings in that assessment period. Under Universal Credit, earnings are not averaged out over the year.

If you are part of a couple and have a joint award, then both your earnings will be used to calculate your Universal Credit payment.

3.1 How earnings affect your Universal Credit

Your Universal Credit payment will reduce gradually as you earn more. For every £1 you earn, your Universal Credit payment will reduce by 63 pence.

You may be able to earn a certain amount of money before it affects your Universal Credit, depending on your circumstances. This is called a work allowance (<https://www.gov.uk/universal-credit/what-youll-get>).

For example, if you're earning above your work allowance but not yet paying National Insurance contributions, for every additional £100 of net earnings you are £37 better off.

Your Universal Credit payments will reduce as your income increases until you are earning enough to no longer claim Universal Credit.

3.2 Changes to your job or your earnings

If your employer operates PAYE (Pay As You Earn), you do not need to report your earnings, unless you are asked to do so. HMRC will notify DWP.

If you are self-employed or your employer does not operate PAYE, your work coach will explain how to report your earnings.

If you change jobs, lose your job or start a new job, you should tell your work coach.

4. If you're paid every calendar month

If you're paid monthly by your employer on the same date each month, you will get one payment of earnings within a Universal Credit assessment period.

As long as your earnings and personal circumstances stay the same, then your Universal Credit payments should stay the same.

If your income changes from month to month then your Universal Credit payment will change to reflect that –

giving you flexibility to take on additional work when possible.

If you take on additional work and earn enough to no longer get Universal Credit you will be notified of this. Should your earnings reduce in the following months you will need to re-apply – although the process will be quicker as we will have most of your details to hand.

Find out what you need to do if you need to start your Universal Credit claim again within 6 months of your previous claim ending (<https://www.gov.uk/government/publications/universal-credit-different-earning-patterns-and-your-payments/universal-credit-different-earning-patterns-and-your-payments-payment-cycles#claiming-universal-credit-within-6-months-of-your-previous-claim-ending>).



Universal Credit payments and monthly earnings

5. If you're paid every 4 weeks

If you're paid every 4 weeks by your employer, you will get one payment of earnings for each Universal Credit assessment period for most of the year. You will usually get 2 payments of earnings within a Universal Credit assessment period once a year.

Depending on the amount you get paid, this may affect your Universal Credit.

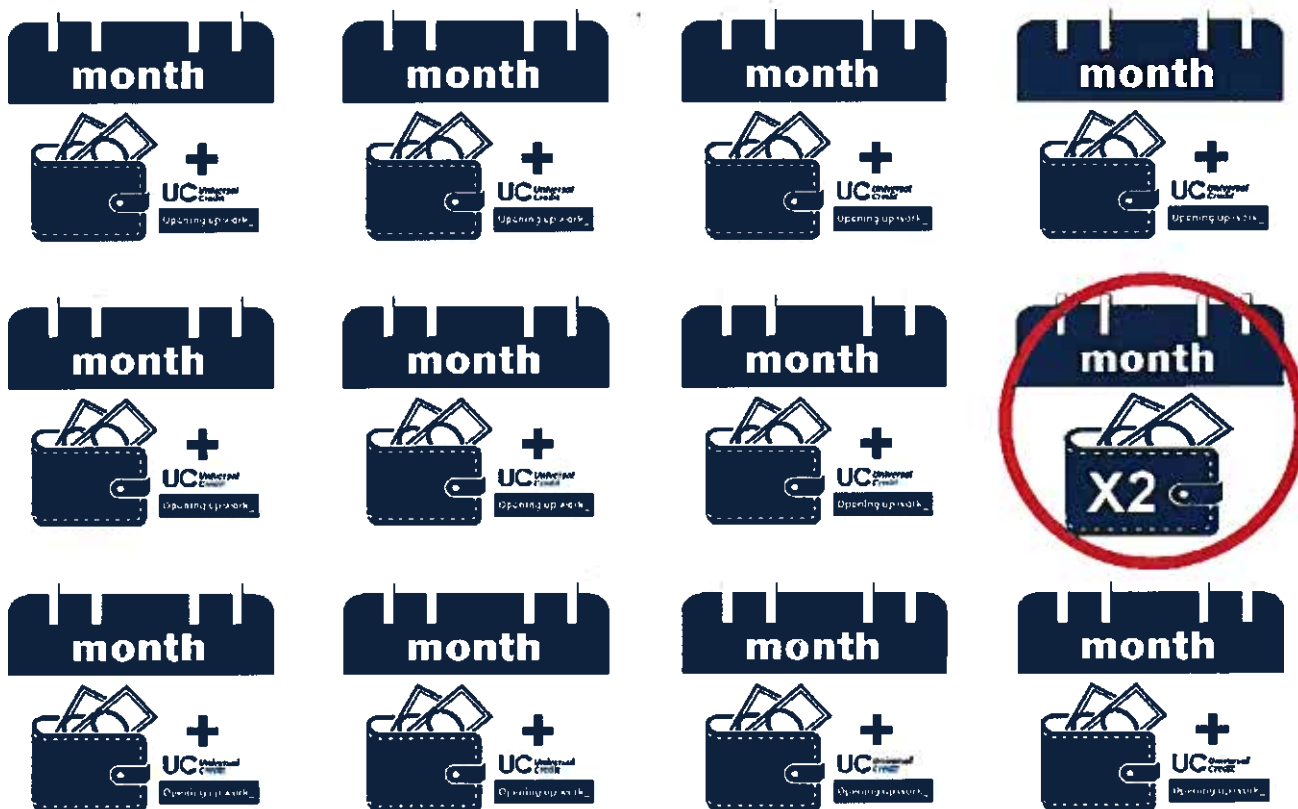
When you get 2 earnings payments within an assessment period, your income may be too high to qualify for Universal Credit in that month.

If this happens, you will be notified that your income is too high and you will no longer get Universal Credit.

You can re-apply the following month as you should only get one earnings payment in your assessment period then.

You will need to be prepared for a month when you get 2 earnings payments in one assessment period and budget for a potential change in your monthly Universal Credit payments.

Find out what you need to do if you need to start your Universal Credit claim again within 6 months of your previous claim ending (<https://www.gov.uk/government/publications/universal-credit-different-earning-patterns-and-your-payments/universal-credit-different-earning-patterns-and-your-payments-payment-cycles#claiming-universal-credit-within-6-months-of-your-previous-claim-ending>). For example, because you've received more earnings in an assessment period than usual.



Universal Credit payments and earnings paid every 4 weeks

6. If you're paid every 2 weeks

If you're paid every 2 weeks by your employer, at certain points throughout the year you will get 3 payments of earnings within a Universal Credit assessment period.

Depending on the amount you get paid this may affect your Universal Credit.

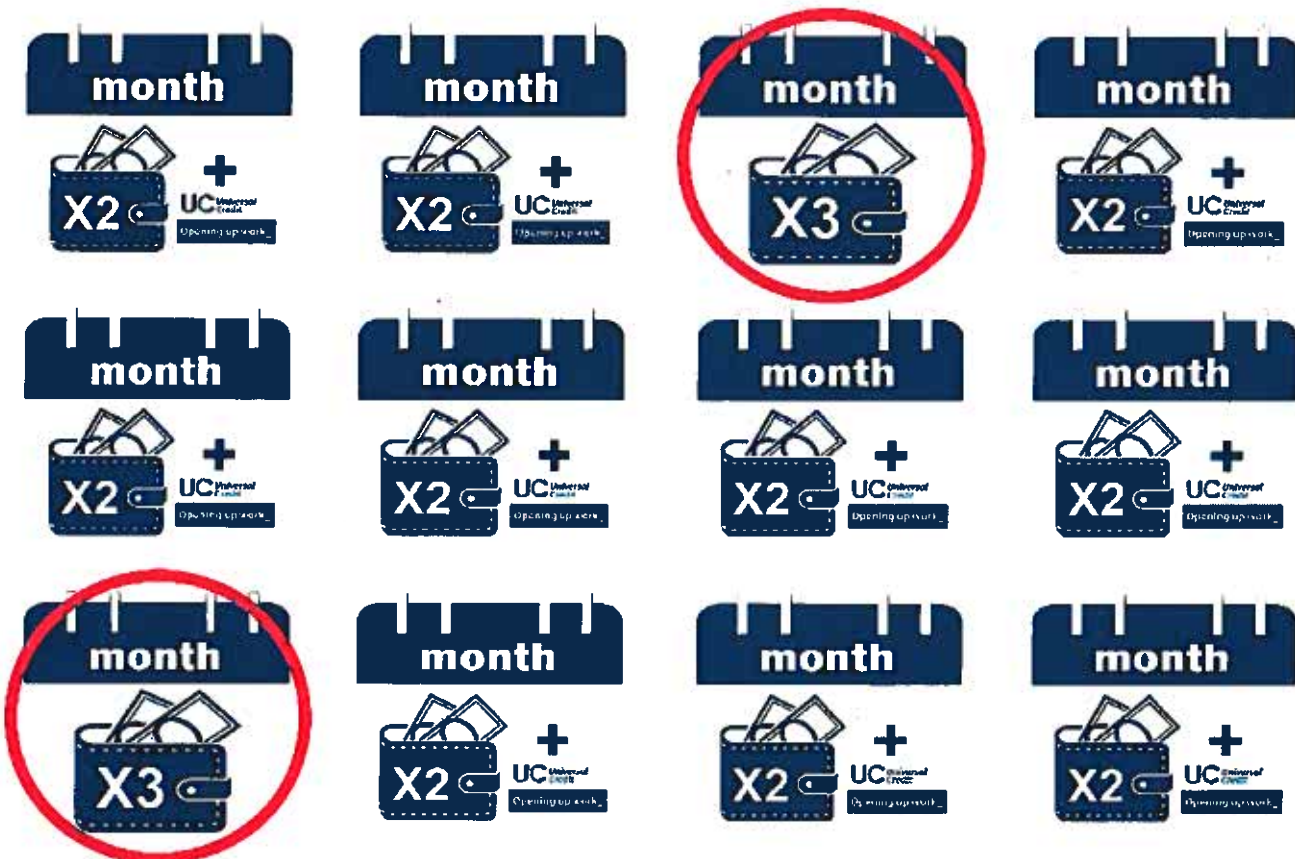
When you get 3 earnings payments within an assessment period, your income may be too high to qualify for Universal Credit in that month.

If this happens you will be notified that your income is too high and you will no longer get Universal Credit.

You can re-apply the following month as you should only get 2 earnings payments in your assessment period then.

You will need to be prepared for a month when you get 3 earnings payments in one assessment period and budget for a potential change in your monthly Universal Credit payments.

Find out what you need to do if you need to start your Universal Credit claim again within 6 months of your previous claim ending (<https://www.gov.uk/government/publications/universal-credit-different-earning-patterns-and-your-payments/universal-credit-different-earning-patterns-and-your-payments-payment-cycles#claiming-universal-credit-within-6-months-of-your-previous-claim-ending>). For example, because you've received more earnings in an assessment period than usual.



Universal Credit payments and earnings paid every 2 weeks

7. If you're paid weekly

If you're paid weekly by your employer, you will get either 4 or 5 payments of earnings within a Universal Credit assessment period. Depending on the amount you get paid this may affect your Universal Credit.

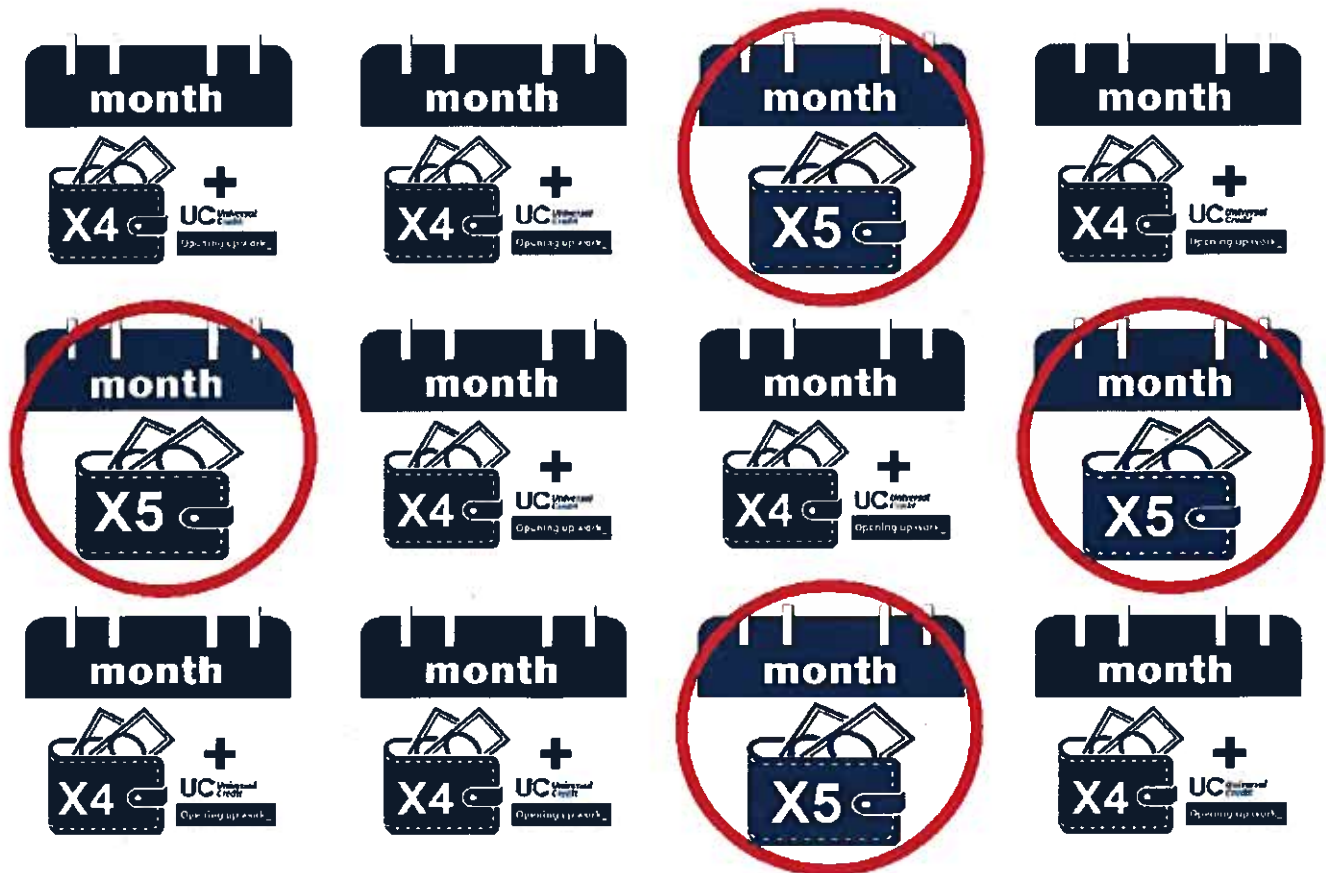
When you have 5 weekly earnings payments within an assessment period, your income may be too high to qualify for Universal Credit in that month.

If this happens you will be notified that your income is too high and you will no longer get Universal Credit.

You can re-apply the following month as you should only get 4 wage payments in your assessment period then.

You will need to be prepared for a month when you get 5 wage payments in one assessment period and budget for a potential change in your monthly Universal Credit payments.

Find out what you need to do if you need to start your Universal Credit claim again within 6 months of your previous claim ending (<https://www.gov.uk/government/publications/universal-credit-different-earning-patterns-and-your-payments/universal-credit-different-earning-patterns-and-your-payments-payment-cycles#claiming-universal-credit-within-6-months-of-your-previous-claim-ending>). For example, because you've received more earnings in an assessment period than usual.



Universal Credit payments and earnings paid every week

8. Claiming Universal Credit within 6 months of your previous claim ending

The way to reclaim Universal Credit within 6 months of your previous claim ending depends on whether or not you manage your claim using a Universal Credit online account.

If you qualify for Universal Credit again, you will continue to keep the same monthly assessment period as you had in your previous claim.

You will not have to wait 7 days for your assessment period to start.

Speak to your work coach if there is a gap in your Universal Credit payments and you need help to budget and manage your money more effectively.

8.1 If you have a Universal Credit online account

You will need to claim Universal Credit online again. When you log in to your online account, the claim will show your circumstances on the date you last got Universal Credit.

You just need to confirm that the details in your account are correct to claim again automatically.

8.2 If you do not have a Universal Credit online account

You do not need to do anything. You will start to receive your Universal Credit again.