Budget Billing

- Allows eligible customers to make relatively level monthly payments, regardless of their usage in a particular month.
- This means even though a customer may use more electricity or gas in the winter, for example, and less in the summer, they will pay fairly even payments to avoid 'spikes' in their bills.
- Please note if a customer's usage changes over 35% in one month with the usage calculation method, the budget will change.

Identify a Budget Account

- Customers on an Active Budget Billing program will have the budget profile BUDGET
- CSR can either click on the profile or they can Hover over Billing tab in C2 and then select Budget Billing in the drop down.
    - CSR should review the Plan column to determine if this is either a:
        - 12 MONTH BUDGET (aka Budget Billing) or,
        - NUSTART BUDGET (Credit forgiveness program – questions about New Start budgets should be directed to credit - Alorica)

Determine the Start of a Budget Billing Period

For a 12 MONTH BUDGET, CSR can look at:

- Review Budget Status column to identify the which row has the ACTIVE budget.
- The Settle Up Month column can be used to determine the 12th month of the Active Budget Billing period (if the settle up is August 2025 – then the Budget started in September 2024)
- The start date column may not be the correct start date of the current budget if there have been changes to the budget (i.e. Monthly review(s), Mid review, or Supplier Sign Up)

Eligibility

- Customer MUST have 12 months of their own billing history before being set up on a budget
- Eligible Accounts
  - Not CACS-A
  - Customer owes only current bill / has a zero balance / full payment is on the way
- Ineligible Accounts
  - Accounts with less than 12 months of usage for COR
  - Commercial accounts
  - BA status:
    - Write off
    - Final with Balance
    - Final with Zero Balance
    - Inactive
  - CACS Active
  - Active deposit on **Finance Screen**
  - Active payment arrangement
  - Large Power Billing
    - CT & WMA: Special Handle SVC ACT - Large Power - Y profile
    - NH: LPB profile
  - Net metering
    - CT profiles:
      - Photovol
      - Wind Trbine
      - Recip Eng
      - Fuel Cell
    - NH: Special Handling - PSNH Net Meter Solar
  - Complex metering: Complex profile (NOTE - this does NOT include NH accounts with a water heating SA)
  - SA with a loan only
  - Time of Use/Time of Day rate
    - CT - Rate 7
    - NH - Rate R-OTOD2
  - Summary Billed
  - Irregular service code
    - Determine if this can be removed. (If home is no longer vacant, irregular service code can be removed and budget started if other criteria is met.)
    - Seasonal Icon- this falls under irregular service and will need to be removed before adding the budget
    - May need to wait until next business day after account goes through batch
    - To locate, navigate to SA Maintenance and SA Attributes tab

Budget Review Calculations

Budgets are reviewed regularly and automatically adjusted according to usage compared to the actual balance and the time remaining before the Settle Up Review.

The Monthly and Mid-year review incorporate the actual account balance along with the last 12 months of usage at today's current rate. The use total and the actual outstanding account balance are added together and divided by 12 to come up with the monthly budget amount. Below are the guidelines when C2 will automatically update the monthly budget amount:

- Monthly Review: +/- 35% and $20 different than current budget
- Mid-year Review (every 6 months): +/- 15% and $10 different than current budget
- Settle Up Review (every 12 months): +/- 5% and $3 different than current budget

Removal from Budget

Once added to Budget Billing customer remains on the plan indefinitely unless:

- Customer requests to be removed - Refer to **Add or Remove Budget - CT & NH**
- Customer doesn't pay **outstanding balances within 60 days**. *(the system will remove the customer from Budget Billing).*
    - *Usage History will display an informational exception description of "CUST ACCT REMOVED FROM BUDGET DUE TO DELINQUENCY"*

Start and Settle Up Months Out of Sync on Finance Screen

- A third party supplier enrollment causes the Start Month and Settle Up Month information on this screen to look out of sync
- Can verify on Finance & Budget Billing Screens

Move Out on Budget

If the customer no longer has service with us, any budget amount over/under would be directed to the customer's actual balance:

- **If a credit**, a refund is automatically generated when the account closes
- **If a balance**, the customer will be sent the amount of the final bill

Customer Over Pays

- Over payment is an exact multiple of budget amount (ex: budget is $50 and payment is $150)
    - If a customer pays **exact multiples** of their budget amount, the payments will be posted towards the budget billing. The system assumes the customer wanted to pay a future bills. *(Example: Maybe the customer is traveling for 2 months and wanted to pay 'exact' balance twice)*
    - The customer will not be asked for any payments until the overpayment is used up
- Over payment is not an exact multiple of budget amount (ex: budget is $50 and payment is $75)
    - $50 of budget will be satisfied
    - Remaining $25 will be applied to actual balance
        - Bill will display - "Actual Balance Applied to the Budget Balance"
        - C2 will display - "Applied Balance to Budget"
        - Note: *The overpayment is not applied to the budget because the system is NOT reducing the budget amount now due on that statement. The overpayment is reducing the amount of the actual account balance.*

Customer has 3rd Party Supplier

- Supplier is notified when customer enrolls in budget billing.
- The supplier will receive the **generation** portion of the budget amount.
- The supplier will **always** be out-of-balance (until the settle up month) while the customer is on budget because the energy they provided to the customer is not what they're receiving payment for.
- Any adjustments (plus or minus) will be handled at the time of the **settle up month or when the customer changes suppliers** *(C2 system does this)*
- Budget Billing Details screen shows how the budget is allocated each month. (*Don't forget to scroll down to see all lines)*

Settle up month information:

Settle Up Month

- The budget program is typically a 12 month program *(ie: Most customers who enroll on the budget program stay on the program for a full 12 months)*
- The settle up month is the 12th month *(the last month)* of the program for 'that' year.
  - If the customer does not remove themselves from budget *(via the web or by calling to speak to a CSR, the customer will remain on the budget for the following year)*

Identifying Settle Up Month

- Click on the **Finance Tab**
- View the **Budget Information** group box *(lower right hand corner)*
- *Note: Settle up month will not change unless the customer is removed from budget*

Credit at Settle Up Month - Less than Current Monthly Budget Amount

- If the difference is a credit, C2 **deducts** that credit amount from budget amount
- Example:
  - Customer was on the budget for $94.00 but at the settle up month, the customer had a 'credit' of $18.68.
  - The customer was only billed $75.32 on their settle up bill.
  - In C2 - '**Applied Budget to Balance**'
  - Customer's bill will advise them of their new budget amount based on Settle Up Review



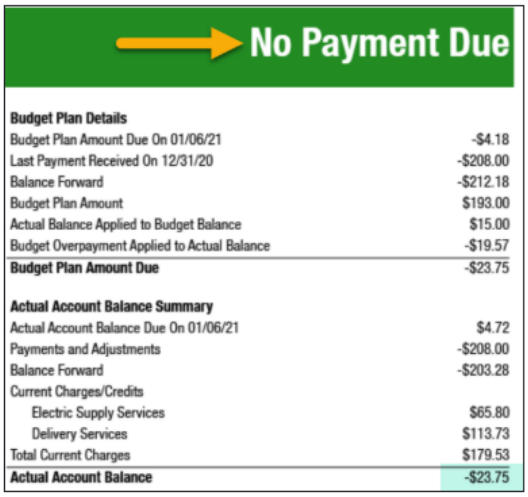
Budget Billing Information:

Settle-up Month	May	
Budget Billed to date:	$1,128.00	
Current Budget Amount		$94.00
Budget Adjustment		- $18.68
BUDGET AMOUNT DUE		$75.32

Based on a review of your account, your budget payment will be $94.00 beginning with your next bill.

Credit at Settle Up Month - Exceeds Current Monthly Budget Amount

- Any leftover credit will be applied to the budget amount each month until the credit is exhausted.
- If the customer has a large credit and would like a refund,
  - Link to: **Execute a Refund Request - C2**
  - Link to: **Execute Expedited Refund Request - C2**
- **Example:**
  - This customer's current budget was $193.00
  - At settle up they had a credit amount of $23.75
  - The customer does not owe anything this month and is still left with a credit of $23.75 that will be also applied to the following month's bill.

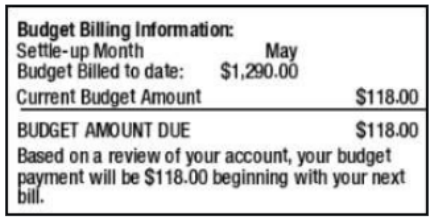


No Payment Due

Budget Plan Details	
Budget Plan Amount Due On 01/06/21	-$4.18
Last Payment Received On 12/31/20	-$208.00
Balance Forward	-$212.18
Budget Plan Amount	$193.00
Actual Balance Applied to Budget Balance	$15.00
Budget Overpayment Applied to Actual Balance	-$19.57
Budget Plan Amount Due	-$23.75
Actual Account Balance Summary	
Actual Account Balance Due On 01/06/21	$4.72
Payments and Adjustments	-$208.00
Balance Forward	-$203.28
Current Charges/Credits	
Electric Supply Services	$65.80
Delivery Services	$113.73
Total Current Charges	$179.53
Actual Account Balance	-$23.75

NO CREDIT at Settle Up Month

- If the calculation does NOT result in a credit, the customer is asked to pay the budget amount *(or amounts if the customer is past due)*
- **Example:**
  - This customer did not have a credit balance, therefore the customer was billed for their normal budget amount of $118.00
  - Budget amount did not change for the following month.



Budget Billing Information:

Settle-up Month	May	
Budget Billed to date:	$1,290.00	
Current Budget Amount		$118.00
BUDGET AMOUNT DUE		$118.00

Based on a review of your account, your budget payment will be $118.00 beginning with your next bill.

'BALANCE OWED' at Settle Up Month

Link to: **Budget - Actual Charges - CT** - *Steps to account for the difference btwn actual balance (page 2 of bill) and difference (page 3 of bill)*

- CT & NH
  - The customer is required to pay the balance in the settle-up month or the first month of the new budget.
  - If the balance-owed is not paid, the customer will be removed from the budget.

BUDGET actual charges information:

NOTE: Beginning Sept 2025, CT and NH accounts "True Up", meaning that when their account settles up, any balance owed must be paid during that settle up. This entry pertains primarily to CT accounts that have not reached their settle-up month yet.

Reasons Customers Call

- Customer/Caller sees a credit balance difference on page 3 of the bill and calls in looking for a refund check because they think they overpaid on the budget
- Customer/Caller sees the credit on page 3 and wonders why there is an amount due now.

Page 3 Detail

The **Actual to Budget Comparison** on the third page of a budget bill:

- **ONLY** includes the **actual charges to date** for the **current budget year** up to this point in the budget.
- It **DOES NOT** include a balance that was **rolled into the budget during the previous year's settle up bill.**
- It also **DOES NOT** include the total payments made.

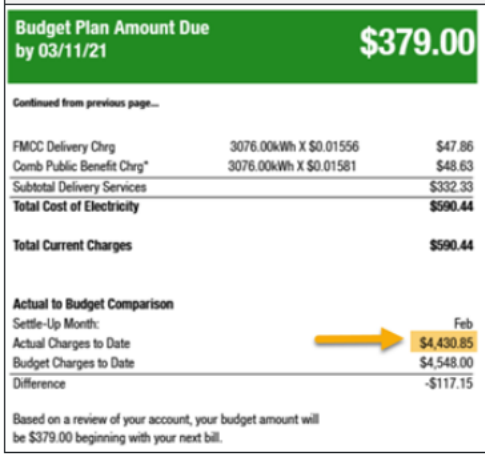
Calculating and Explaining Actual Charges

Step 1 - Determine if the budget had a balance rolled into the budget **from last year:**

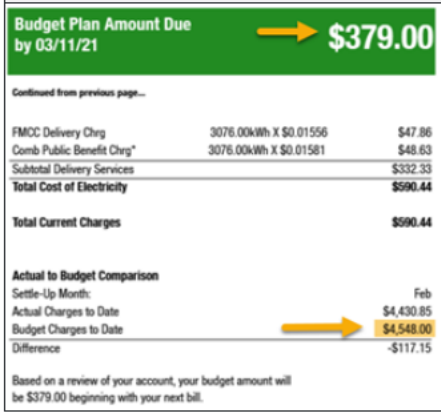
- **Navigate to Page 2** of the settle-up month for the **previous year**

Last year's budget settle-up statement - Page 2		Step 1 Calculation	
Budget Plan Amount Due by 03/11/20 → **$357.00**		Actual account balance	$762.51
		Minus payment due	- $357.00
		Balance rolled into new budget	**$405.51**
Budget Plan Details			
Budget Plan Amount Due On 02/10/20	$714.00		
Last Payment Received On 01/15/20	-$714.00		
Balance Forward	$0.00		
Budget Plan Amount	$357.00		
Budget Plan Amount Due	$357.00		
Actual Account Balance Summary			
Actual Account Balance Due On 02/10/20	$844.13		
Payments and Adjustments	-$714.00		
Balance Forward	$130.13		
Current Charges/Credits			
Electric Supply Services	$297.86		
Delivery Services	$334.52		
Total Current Charges	$632.38		
Actual Account Balance →	$762.51		

Step 2 - **Navigate to Page 3** of the **current budget settle-up bill** *(the one the customer is calling about)*

This year's budget settle-up statement - Page 3	Step 2 Calculation
	Actual charges to date $4430.85 PLUS roll over balance from Step 1 + $405.51 Total actual charges **$4836.36**

Step 3 - Determine the total actual payments that were made

This year's budget settle-up statement - Page 3	Step 3 Calculation
	Budget charges to date $4,548.00 **Minus the pymt due now** - $379.00 Total amount of payments **$4169.00**

Step 4 - Take the amount from the **Step 2 calculation** result (the total actual balance) and subtract the amount from the Step 3 calculation (total payments)

This year's budget settle-up month statement - Page 2		Step 4 Calculation	
Budget Plan Amount Due by 03/11/21	**$379.00**	**Step 2 calculation result**	$4836.36
		Minus Step 3 calculation result	- $4169.00
		The difference	$ 667.36
Budget Plan Details			
Budget Plan Amount Due On 02/10/21	$379.00		
Last Payment Received On 02/03/21	-$379.00		
Balance Forward	$0.00		
Budget Plan Amount	$379.00		
Budget Plan Amount Due	$379.00		
Actual Account Balance Summary			
Actual Account Balance Due On 02/10/21	$455.92		
Payments and Adjustments	-$379.00		
Balance Forward	$76.92		
Current Charges/Credits			
Electric Supply Services	$258.11		
Delivery Services	$332.33		
Total Current Charges	$590.44		
Actual Account Balance	$667.36		

Add or Remove BGT:

System: C2

Performed by: Customer Service Representative

Purpose: Enroll in or remove a budget to relatively even out payments for the year

Before you begin:

- Can be initiated by:
  - Customer of record
  - Authenticated 3rd party caller listed as a contact
  - Authenticated 3rd party caller
- Review eligibility - Refer to **Budget Billing General Information CT& NH**
- **DO NOT** adjust a budget by even a few dollars to round it up or down (i.e. proposed budget is $147 - do NOT change it to $145 or $150)

Step	Action
1	Hover over **Billing**
2	Select **Budget Billing**
Add a Budget	
3	Advise customer of the proposed budget billing amount NOTE: **DO NOT** adjust a budget by even a few dollars to round it up or down (i.e. proposed budget is $147 - do NOT change it to $145 or $150) NOTE: **DO NOT** change calculation method from Usage NOTE: Balances are not rolled into the budget
4	If customer accepts, click **Activate** Advise customer budget billing will begin with next month's statement
Remove a Budget	
3	Click **Remove**
4	Advise customer of the account balance due
5	Click **OK**
6	Offer payment arrangement if appropriate - Refer to **Payment Plan General Info CT WMA NH**

Common Next Steps/Additional Information

Situation	Action
Rolling in a Balance	DO NOT roll in account balance. If customer cannot pay full balance and requests that the total balance be incorporated into budget, contact Supervisor
Error - Customer Account has transactions in Supplier Maintenance and is not eligible for Budget Billing	• There is either a supplier price change or pending enrollment • Advise customer to call back after the effective date of change in order to enroll on the budget
Customer Re-Enrollment	If a customer opts to come off the budget and pay the full actual account balance due, then they can re-enroll with the budget same day for the proposed system amount
Explaining Budget Settle Up	Refer to Budget - Settle Up - CT & NH

The Budget is reviewed regularly and automatically, below are the guidelines:

Budget Review Calculations

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Out of Range BGT exception:

Budget amounts with a change of more the 200% will hit this Exception Queue, minimal amount of changes needed, CSRs only update the Budget if more that a $25 difference from automatically calculated amount. A letter is sent to advise the customer of the Budget amount change. Letter example below.

Supplier Changes/Cancel rebilling needed: When the CBS Dept. has to remove the Budget to work a previous supplier change request or rebill an account, the Budget may recalculate at a different amount when re-added to the account. A letter is sent to advise the customer of the Budget change amount. Letter Example below.

EVERSOURCE

Eversource Customer Service
P.O. Box 270
Hartford CT 06141-0270
Eversource.com

August 3, 2026

[redacted]

RE: Budget Amount Change
Account: [redacted]

Dear Valued Customer:

Your current monthly bill was adjusted due to changes in your energy use.

To better reflect your actual usage, we revised your monthly payment amount from $0.00 to $0.00, effective with your next bill.

Stay connected with us. Visit Eversource.com, check out our mobile app or follow our social media channels on Facebook, Instagram and X. We are proud to provide safe, reliable and sustainable energy to your neighborhood every day.

Sincerely,

Eversource
Customer Service