

FACT SHEET 3 - EVEN MONTHLY PAYMENT PLANS IN MARYLAND

1. Even monthly payment plans are PSC approved utility programs.
 - The BGE plan is called **budget billing**.
2. A customer may sign up for this plan subject to the utility's restrictions.
 - The utility may limit participation to “creditworthy” customers unless you receive EUSP assistance
3. Even monthly payment plans are a mandatory part of the EUSP program
4. Even monthly payment plans are a mandatory part of USPP (see Fact Sheet 6)
5. The plans provide for even monthly payments over time.
 - Annual average usage / 12 = monthly payment
 - Over time, a credit or debit may build up
6. The monthly payments are adjusted at least two times a year
7. **The utility may adjust the monthly payment up or down more frequently if the debit or credit gets too high**
8. The utility may increase the even payment amount to reflect estimated increases resulting from rate increases
9. These plans do not mean that the customer pays the same amount for 12 months.
10. BGE's budget bill amount includes both gas and electric bills.
11. A “payment plan” or “budget bill” amount is not necessarily an “affordable” amount.