



# Working for *you*

Your Source For Energy Services and Information

August 2025

## Understanding Your PSE&G Bill For Residential Customers

This is a summary of the charges that may apply to you as a customer of PSE&G. It does not replace the PSE&G Tariffs for Electric Service and/or Gas Service that are on file with the New Jersey Board of Public Utilities (BPU). More detailed information, including historical charges, can be found at [pseg.com/Tariffs](https://pseg.com/Tariffs). Please keep this insert for future reference.

### Electric Service



#### Details of your electric charges

Your rate: Residential Service (RS)

Meter # 1000000

Usage

	Actual reading June 30, 2025	26872
Less	Actual reading June 1, 2025	26116
<b>Total electric you used in 29 days</b>		<b>756 kWh</b>

#### Delivery charges

Monthly service charge ① ..... \$6.00

Charges for delivering electric to you: ②

kWh charges

For the first	600 kWh x \$0.093017	\$55.81
For the next	156 kWh x \$0.097051	\$15.14

**Total electric delivery charges \$76.95**

#### Supply charges ③

Cost of electric supplied by PSE&G:

Charges

For the first	600 kWh x \$0.197683	\$118.61
For the next	156 kWh x \$0.207051	\$32.30

**Total electric supply charges \$150.91**



**Total electric charges \$227.86**

#### Explaining electric charges

We charge for the electric you use in Kilowatt hours (kWh). 1 kilowatt is equal to 1,000 watts.



If you use a standard LCD TV which uses ~150 watts while operating, it would take 7 hours of use to equal 1 kWh.

#### Price to compare ④

If you want to consider getting your electric supply from another supplier, you can compare their price with ours. This month, your cost for energy supply is \$150.91 (or an average of \$0.199616 per kWh). This price to compare varies from month to month, depending on your usage.

Your PoD ID is: PE00000000000000000000 – Your PoD ID is your Point of Delivery identification within PSE&G's system. You will need this number if you are considering enrolling with another supplier.

### Electric Explanation of Charges

The basic billing unit for electricity is a kilowatt-hour (kWh). The charge for each kWh used is determined by the rate schedule.

- 1. Monthly Service Charge:** This is a fixed monthly charge that includes the cost to maintain an account for a customer, including metering, billing and Infrastructure Improvement Program (IIP) charges.
- 2. Charges for Delivering Electricity to You:** These are charges to deliver electricity to customer's homes. These include costs for government-mandated programs designed to achieve public policy goals, such as energy efficiency. It also includes other program charges such as the Infrastructure Improvement Program (IIP).
- 3. Supply Charges:** These are the charges for electric generation, including the cost of the transmission from generation facilities to the local distribution system. Refer to our website for current charges.
- 4. Price to Compare (PTC):** Customers may choose to receive electric supply from PSE&G or a Third Party Supplier. This number can help when comparing offers between Third Party Suppliers; it is calculated using a customer's electric usage and the cost per kWh for that electricity. Visit our website <https://nj.pseg.com/aboutpseg/regulatorypage/pricetocompare> for the current PTC.  
For customers who choose to switch to a Third Party Supplier, PSE&G still remains responsible for delivering electricity and resolving delivery service issues for customers.

RATE SCHEDULES AND DESCRIPTIONS

**Residential Service (RS):** This is delivery service for residential purposes.

**Residential Heating Service (RHS):** This rate schedule is closed and in the process of elimination. RHS delivery service is limited to residential purposes where electricity is the sole source of space heating for customers.

**Residential Load Management Service (RLM):** This rate is also know as “Time-of-Day” residential delivery service. The distribution rate varies between “on-peak” and “off-peak” hours, and by season.

**Water Heating Service (WH):** This rate schedule is closed and is in the process of elimination. WH delivery service is for controlled water heating.

**Water Heating Storage Service (WHS):** This is delivery service for controlled water heating storage.

RATES FOR RESIDENTIAL ELECTRIC SERVICE EFFECTIVE JUNE 1, 2025					
	Residential Service (RS)	Residential Heating Service (RHS) (Closed)	Residential Load Mgmt. Service (RLM)	Water Heating Service (WH) (Closed)	Water Heating Storage Service (WHS)
<b>Delivery Charges</b>					
<b>Service Charge (1):</b>	\$6.00	\$6.00	\$13.94	—	\$1.03
<b><u>Distribution Charges: \$/kWh</u></b>					
0-600 Summer (1&2)	\$0.082602	\$0.092864	—	—	—
0-600 Winter (1&2)	0.047989	0.047487	—	—	—
Over 600 Summer (1&2)	0.086677	0.098089	—	—	—
Over 600 Winter (1&2)	0.047989	0.028721	—	—	—
Summer On-Peak (1,2&3)	—	—	\$0.112261	—	—
Summer Off-Peak (1,2&4)	—	—	0.019817	—	—
Winter On-Peak (1,2&3)	—	—	0.019817	—	—
Winter Off-Peak (1,2&4)	—	—	0.019817	—	—
Common Use (1)	—	\$0.098089	—	—	—
All Use (1)	—	—	—	\$0.069457	\$0.002330
Conservation Incentive Program (5&7)	(\$0.000229)	(\$0.000229)	\$0.007313	—	—
Societal Benefits Charge (5)	\$0.009212	\$0.009212	\$0.009212	\$0.009212	\$0.009212
Non-utility Generation Charge (5)	0.000026	0.000026	0.000026	0.000026	0.000026
Solar Pilot Recovery Charge (5)	0.000002	0.000002	0.000002	0.000002	0.000002
Green Programs Recovery Charge (5)	0.008049	0.008049	0.008049	0.008049	0.008049
Zero Emission Certificate Recovery Charge	0.000000	0.000000	0.000000	0.000000	0.000000
Tax Adjustment Credit	(0.007763)	(0.011074)	(0.007108)	(0.000000)	(0.000000)
COVID-19 Cost Recovery Charge (5)	0.000518	0.000518	0.000518	0.000518	0.000518
<b>Electric Supply Charges</b>					
<b><u>Basic Generation Service Charge: \$/kWh (6)</u></b>					
0-600 Summer (2&5)	\$0.131800	\$0.106716	—	—	—
0-600 Winter (2&5)	0.134599	0.112858	—	—	—
Over 600 Summer (2&5)	0.141148	0.119215	—	—	—
Over 600 Winter (2&5)	0.134599	0.112858	—	—	—
Summer On-Peak (2,3&5)	—	—	\$0.223483	—	—
Summer Off-Peak (2,4&5)	—	—	0.073564	—	—
Winter On-Peak (2,3&5)	—	—	0.214313	—	—
Winter Off-Peak (2,4&5)	—	—	0.081615	—	—
Summer Use (2&5)	—	—	—	\$0.082061	\$0.074899
Winter Use (2&5)	—	—	—	0.084109	0.084585
<b><u>Transmission Charge: \$/kWh (6)</u></b>					
All Use (5)	\$0.065877	\$0.035648	—	\$0.000000	\$0.000000
On-Peak (2,3&5)	—	—	\$0.163387	—	—
Off-Peak (2,4&5)	—	—	0.000000	—	—
<b>Reconciliation Charge</b>	Determined Quarterly	Determined Quarterly	Determined Quarterly	Determined Quarterly	Determined Quarterly
<b>Notes:</b> All charges are on a monthly basis, include all applicable taxes; and are applied on a per customer, per kilowatt (kW), or per kilowatt-hour (kWh) basis, as applicable. See Tariff for Provisions of all Rate Schedules. (1) Service charges and Distribution charges include Infrastructure Improvement Program (IIP) Charges. (2) Summer is defined as the months of June through September. Winter is all other months. (3) RLM – On-Peak Hours = 7 A.M. to 9 P.M. (EST) Mon.-Fri. During Daylight Savings Time, all times will move ahead one hour (7 a.m. to 8 a.m. and 9 p.m. to 10 p.m.). (4) RLM – Off-Peak Hours = All Other (5) Charge may change periodically. Refer to pseg.com/Tariffs for current charge. (6) Basic Generation Service (BGS) Supply Charges, associated with Residential Small Commercial Pricing (RSCP) customers, were split into its component charges, the BGS-Energy & Capacity Charge and the BGS-Transmission Charge. (7) The Conservation Incentive Program charge is applicable to RS, RHS and RLM customers. See Electric Tariff and Rate Schedule for details.					

Gas Service

JANE DOE  
Your account number: 1234567890  
Invoice number: 012345678901



Details of your gas charges

Your rate: Residential Service Gas-Heating - RSG (HTG)

Meter # 1000000	Usage
Actual reading Jan 31, 2025	2511
Less Actual reading Jan 2, 2025	2336
<b>Difference</b>	<b>175</b>
Converted to CCF x 1.012	1.0120
	177.1
Converted to therms x 1.038	1.038
<b>Total gas you used in 29 days</b>	<b>183.830 therms</b>
<b>Delivery charges</b>	
Monthly service charge ①	\$10.00
Charges for delivering gas to you: ②	
183.830 therms x \$0.645216	\$118.61
Balancing Charge ③	168.200 therms x \$0.000000 \$0.00
<b>Total gas delivery charges</b>	<b>\$128.61</b>
<b>Supply charges ④</b>	
Cost of gas supplied by PSE&G:	
183.830 therms x \$0.326171	\$59.96
<b>Total gas supply charges</b>	<b>\$59.96</b>
<b>Total gas charges</b>	<b>\$188.57</b>

Explaining gas charges

We measure the volume of gas you use in cubic feet (CCF) and then convert it to therms.

If you used a standard gas clothes dryer, it would take about 6 hours to equal 1 therm of energy.

About the balancing charge

The balancing charge includes pipeline, storage and other costs associated with seasonal peaks in usage. It applies from October through May.

Price to compare ⑤

If you want to consider getting your gas supply from another supplier, you can compare their price with ours. This month, your cost for gas supply is \$59.96 (or an average of \$0.326171 therm). This price to compare varies from month to month, depending on your usage.

Your PoD ID is: PG00000000000000000000 –  
Your PoD ID is your Point of Delivery identification within PSE&G's system. You will need this number if you are considering enrolling with another supplier.

Gas Explanation of Charges

The basic billing unit for gas is a therm. The charge for each therm used is determined by the tariff.

- 1. Monthly Service Charge:** This is a fixed monthly charge that includes the cost to maintain an account for a customer, including metering, billing and Infrastructure Improvement Program (IIP) charges.

**2. Charges for Delivering Gas to You:** These are charges to deliver gas to customer's homes. These include costs for government-mandated programs designed to achieve public policy goals, such as energy efficiency. It also includes net revenue credits and other program charges such as the Infrastructure Improvement Program (IIP).

**3. Balancing Charge:** This is a charge for using PSE&G's gas storage system and is applied October through May.

**4. Supply Charges:** These are charges associated with the cost of natural gas supply. Visit our website <https://nj.pseg.com/aboutpseg/regulatorypage/gastariffs> for current charges.
- If you obtain your gas supply from a Third Party Supplier, this charge will not be included in your PSE&G bill. A similar charge will appear on the bill from your Third Party Supplier.

**5. Price to Compare (PTC):** Customers may choose to receive gas supply from PSE&G or a Third Party Supplier. This number can help when comparing offers between Third Party Suppliers; it is calculated using a customer's natural gas usage and the cost per therm for that gas. Visit our website <https://nj.pseg.com/aboutpseg/regulatorypage/pricetocompare> for the current PTC.

For customers who choose to switch to a Third Party Supplier, PSE&G still remains responsible for delivering gas and resolving delivery service issues for customers.

RATE SCHEDULES AND DESCRIPTIONS

**Residential Service Gas (RSG):**  
This is delivery service for residential purposes.

**Commodity Charge (BGSS-RSG):**  
This is default supply service (BGSS) provided by PSE&G for residential customers served under Rate Schedule RSG. The BGSS-RSG rate may change periodically.

RATES FOR RESIDENTIAL GAS SERVICE (RSG) EFFECTIVE JUNE 1, 2025			
<u><b>Delivery Charges</b></u>		<u>Notes:</u> All charges are on a monthly basis and include all applicable taxes; and are applied on a per customer, per therm, or per balancing therm basis, as applicable. See Tariff for Provisions.  (1) Service charges and Distribution charges include Infrastructure Improvement Program (IIP) Charges. (2) Applicable in the months of October through May. (3) Limited to customers with gas central air-conditioning equipment; see Tariff for provisions. Applicable in the months of April through October at a rate of one-half the applicable Distribution Charge. (4) Charges may change periodically. Refer to <a href="https://www.pseg.com/Tariffs">pseg.com/Tariffs</a> for current charge. (5) Applicable in the months of May through October. (6) The Conservation Incentive Program charge is applicable to RSG customers. See Gas Tariff and Rate Schedule for details.	
Service Charge (1)			\$10.00
Distribution Charge (1)	All Use (1)		\$0.581597
	Off Peak (1&3)		\$0.290798
Balancing Charge (2)			\$0.100751
Societal Benefits Charge (4)			\$0.071116
Margin Adjustment Charge (4)			(\$0.006948)
Green Programs Recovery Charge (4)			\$0.026046
Tax Adjustment Credit			(\$0.101904)
Conservation Incentive Program (4&6)			\$0.064275
COVID-19 Cost Recovery Charge (4)			\$0.011041
<u><b>Commodity Charges</b></u>			
Basic Gas Supply Service-RSG (4)		\$0.326190	
Basic Gas Supply Service-RSG Off-Peak (4 & 5)		0.463668	

## General Information

- **To access information about past energy usage:** Previous billing history, which details your monthly energy use and payments, is available by logging into **My Account** at [pseg.com](https://pseg.com) and then “Billing and Payment History.” You can also access PSE&G’s Home Energy Analyzer which helps you analyze your home energy use to receive customized energy tips. If you have a smart meter installed, you can also access the **MyMeter** portal to view electric use by time and date intervals, create energy-use thresholds, receive usage alerts and more.
- **Purchased Electric Power Payment Schedule (PEP):** Under certain conditions, PSE&G will purchase electric energy produced by small power producers. For additional information, write to: Manager Electric Supply Acquisition, PSE&G – T8, P.O. Box 570, Newark, NJ 07101.
- **Board of Public Utilities (BPU) Assistance:** PSE&G is subject to the jurisdiction of the New Jersey Board of Public Utilities, Division of Customer Assistance, 44 South Clinton Avenue, Post Office Box 350, Trenton, NJ 08625-0350. You may contact the BPU at (800) 624-0241 to request assistance in the resolution of a disputed bill.
- **Notice to Tenant Customers of PSE&G:** BPU regulations state that a tenant customer may not be billed or have their service disconnected for failure to pay for electric and/or gas service that was diverted outside their premises without their permission. If you are a renter and suspect that your meter is supplying service outside your premises, notify PSE&G immediately by calling 1-800-436-PSEG (7734).
- **Interest Paid on Residential Billing Error Overpayments:** As a residential customer, you are entitled to interest on any overpayment made due to a billing error. You must provide written notification to us of the alleged error. If an error is found, interest will apply to any overpayment that is not fully returned or credited to your account within two billing cycles (approximately 60 days) after written notification of the error to us. Interest will be paid or credited at the rate set by the BPU.
- **Tax-exempt Customers:** Bills for customers exempt from the New Jersey Sales and Use Tax and Corporation Business Tax will be adjusted in accordance with their tax-exempt status. See Tariff for more details.

## Help is available for customers who are struggling to pay their energy bill

Take a minute to see if you qualify for one of the energy assistance programs below.\*

### Programs for Low to Moderate Income Households

#### The Universal Service Fund (USF)

**1-800-510-3102 • [pseg.com/EnergyAssistance](https://pseg.com/EnergyAssistance)**

USF helps make energy bills more affordable. Income-eligible customers can receive a monthly USF credit on their PSE&G bill. Customers who apply for USF will be screened for the Fresh Start Program (FSP) automatically if they have a balance of \$60 or more. FSP offers forgiveness of past-due balances. To apply online, visit [pseg.com/EnergyAssistance](https://pseg.com/EnergyAssistance), or download an application at [pseg.com/USFapp](https://pseg.com/USFapp) and submit to a local agency. To find an agency near you, call 1-800-510-3102 or 2-1-1 (Mon. - Fri. 8 a.m. - 8 p.m.).

#### SHARES Energy Assistance Grants

**1-866-657-4273 • [sharesnation.org](https://sharesnation.org)**

Income-eligible customers with a past-due balance on their energy bill can apply for assistance through the following programs:

- NJ Board of Public Utilities Payment Assistance Gas and Electric (PAGE)
- SMART Utility Assistance
- SHARES Energy Assistance

To apply for **PAGE** and **SMART Utility**, you must first complete the application process for the Universal Service

Fund (USF). If you do not qualify or have been denied from USF, you may be eligible for SHARES Energy Assistance. For **SHARES Energy Assistance**, a good faith payment of up to \$100 is required within 90 days prior to applying. To apply online, visit [sharesnation.org](https://sharesnation.org), or download an application at [pseg.com/SHARESapp](https://pseg.com/SHARESapp) and submit at a SHARES' application site. To find a site near you, call 1-866-657-4273.

### Program for Seniors/Disabled Adults

**NJ Lifeline • 1-800-792-9745 • [aging.nj.gov](https://aging.nj.gov)**

Lifeline helps senior customers who are at least 65 years old, or disabled customers who are at least 18 years old and receiving Social Security Title II Disability, with a \$225 yearly credit. To apply online, visit [aging.nj.gov](https://aging.nj.gov) or download an app at [pseg.com/LifelineApp](https://pseg.com/LifelineApp) and submit to a local agency. To find an agency near you, call 1-800-792-9745.

### To apply for, or to get more information about, any of these programs:

- visit [pseg.com/Help](https://pseg.com/Help)
- call 1-800-510-3102 or 211
- visit one of PSE&G's 16 walk-in customer service centers

**Applications for these programs are available all year but must be accompanied by the required documentation.**

\*These programs are available to qualified customers. PSE&G does not administer these programs.