



Let's talk about



THE MOST IMPORTANT STEP

The first step is the most important – get in touch with your supplier.

Juggling finances and managing an energy account can be tricky, but your supplier can give you a helping hand should you need it if you are:

- Worried about paying your electricity or gas bills
- Struggling to top up your meter
- Needing some short-term support or your circumstances recently changed

Contact your supplier to see how they can help.

Helpful information - all in one place.

There's lots of help out there, but it's sometimes hard to know what it is, who to talk to and where to start. So we've collected it all together here in a simple guide.

Once you've had a look at this guide, give your supplier a call if you need to. You can tell them about your situation and any issues or concerns you may have.

When you get in touch, your supplier should then be able to provide you with advice, help and support. The sooner you do this the sooner you should start benefitting.

GETTING ON TOP OF THINGS

- I need help now what do I do?

 If you're struggling to pay your bills or top up your prepayment meter, call your supplier straight away their number should be on your bill or statement.
- 2. Can someone else speak for me?
 Yes. Just have them with you when you call as you may need to give permission for your supplier to talk to them.
- 3. How can I stay in control of my energy account?

 There are a number of services which can help to make staying in control of your energy account as easy and stress-free as possible. This could be making sure you're on the right tariff, or just receiving your bills in a different format.
- 4. Could I be eligible for some extra financial help?

 There are schemes to help if you're in debt or if you need extra help or support in any way. There are also some government payments that you might be eligible for. We've provided more information on page 8.
- 5. Can I get help from other national or local organisations?

 Many other organisations offer help, from energy-saving advice and managing money to general information about whatever's worrying you. You can find out more on page 10.
- 6. How can I improve my energy efficiency?

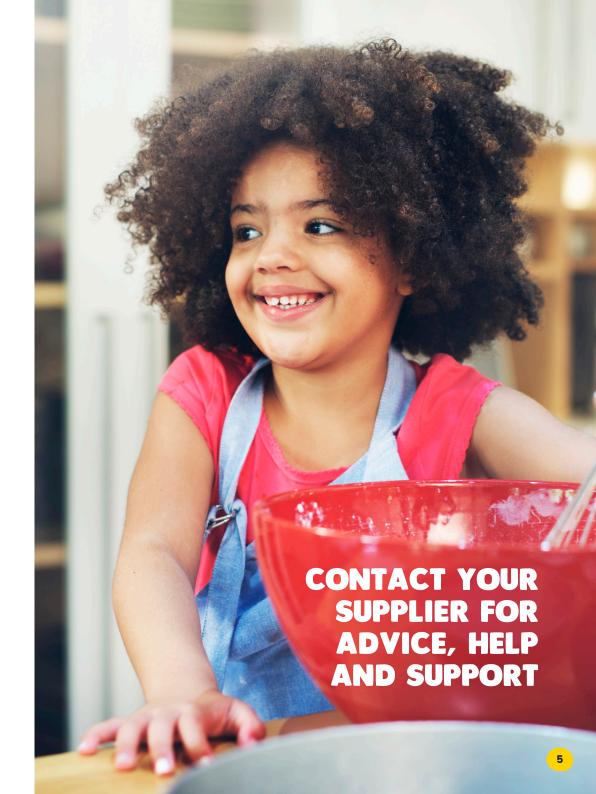
 Make a few small changes to your everyday habits and you could benefit from cost savings on your bills. See our simple tips and who to talk to on page 14.

HOW CAN YOUR SUPPLIER HELP YOU?

Knowing what to ask about, or what information you'll need when talking to your supplier, can make a big difference and makes it much easier for them to help you.

Here are some ways your supplier can help you get the most out of your account:

- Seeing if you're on the right tariff for you
- Seeing if you're on the best payment method for you
- Helping you if you're behind with your energy bills
- Helping you understand your bills and your meter
- Helping you if you can't top up your meter
- Seeing if you could be offered any other helpful services
- Seeing what support could be offered if your circumstances have changed recently
- Seeing if you're eligible for Warm Home Discount a payment of £140 towards your energy costs



DO YOU THINK YOU MAY NEED EXTRA HELP OR SUPPORT?

PRIORITY SERVICES

There may be extra support available to you, so do tell your supplier if:

- · Your circumstances have changed
- · You need more time to pay your bill
- You or someone living with you is elderly, has a disability, has young children, or a long-term illness (including relying on an electricity supply for medicine or equipment).

Your supplier can help you find the right support or organisations who can help your situation.

Many suppliers have a Priority Services Register which may also be able to help you with any communication, access and safety needs. It's free of charge and may include:

- Alternative format communications: receive bills and correspondence in Braille, large print or audio CD
- Password scheme: when your supplier calls or visits, they can use a
 password of your choice to verify their identity
- Nominate someone to act for you: with your permission a friend, carer or relative can deal with all aspects of your account
- Third party correspondence: get copies of your bills and correspondence sent to a friend, carer or relative
- Interpreter service: if English isn't your preferred or first language, an interpreter can be available for phone calls

- Minicom (textphone): communicate by textphone to enable easier contact
- **Regular meter reads:** a free meter read service if you, and everyone in your household, can't read your meter
- Free prepayment meter move: if you or anyone in your household are unable to safely access your meter (eligibility criteria applies)
- Knock and wait: gives you more time to answer the door if your supplier visits
- Free gas safety check: to check your gas appliances are working safely (eligibility criteria applies)
- Support for power loss/power interruption: with your consent, your supplier can share information with network companies so you can be supported if there is a sudden loss of your gas and/or electricity supply. If you add an alternative contact, such as a friend, carer or relative, they will be contacted to alert you about the power loss as well.

For more details speak to your supplier or call the number on your bill.

Additional support services

If you require additional help with your energy, you may also want to register for help with your other utilities. Water companies offer similar additional support services.

You can find out more at:

ofwat.gov.uk/households/customer-assistance

Or to speak to your own water supplier, call the number on your bill.

OTHER TRUSTS AND GRANTS



Many suppliers have helpful schemes for their customers who are struggling to pay an energy debt, or who require a new household appliance to replace one that is broken or in poor working condition.

It's best to contact your supplier to find out what support is available and for eligibility criteria.

You can also visit:

charisgrants.com or aurigaservices.co.uk

to see some of the available schemes







GOVERNMENT PAYMENTS



These are payments made directly to you by the government if you meet certain eligibility criteria.

Warm Home Discount

This is a payment towards your energy costs and it's managed by participating energy suppliers. There are two ways to qualify: if you're eligible for Core Group you will be notified by government or your supplier; if you're not eligible for Core Group you could contact your supplier to see if you're eligible for Broader Group.

Cold Weather Payment

This is an extra payment if you're receiving certain benefits.

If eligible, you'd receive it if the temperature in your area is recorded as, or forecast to be, 0°C or below for 7 consecutive days.

Winter Fuel Payment

Provides tax-free support to help pay your heating bills if you were born on or before a given date. It's usually paid automatically if you get the State Pension or another social security benefit, with the exception of Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit.

To find out more and check if you qualify visit: gov.uk/winter-fuel-payment/overview

OTHER HELP AVAILABLE

You may want some support to work through which parts of this booklet are most relevant to you. Or you may just want to discuss getting help. Whatever it is, there are other organisations that can also help.

CITIZENS ADVICE

The Citizens Advice consumer service offers free, confidential and impartial advice on a range of topics, including energy.

They can help with things like:

- How to switch supplier
- What to do if you're struggling to pay your bills or are in debt
- Saving money on your energy bills
- Advice on other areas including benefits problems, debt and money

Call their consumer helpline:

Call: **0808 223 1133**† Textphone: **18001 0808 223 1133**†

Open Monday to Friday, 9am to 5pm

Visit: citizensadvice.org.uk/consumer/energy

NATIONAL DEBTLINE

Run by national charity the Money Advice Trust, National Debtline gives advice on important debts such as rent or mortgage arrears and support if creditors take court action. National Debtline also helps people budget better and looks for ways to increase their income.

National Debtline is completely free, confidential and independent.

Visit: nationaldebtline.org Call: 0808 808 4000†

Open Monday to Friday 9am to 8pm, or Saturday 9.30am to 1pm.

LOCAL WELFARE ASSISTANCE FUNDS

A source of extra support or funds available from a number of Local Authorities to provide guidance if you're in an emergency situation and need some extra help.

How can they help?

They vary by Local Authority, but they can help with things like vouchers for food, clothes and other essential items.

To find out more about local welfare assistance in your area visit **childrenssociety.org.uk**



IMPROVING YOUR ENERGY EFFICIENCY

Why is it important?

A lot of energy used in our homes for things like heating, lighting, and cooking is wasted through windows, floors, draughts and walls. Just making a few changes to reduce the amount of energy wasted could both reduce the amount of energy you use and lower your energy bills.

What can you do?

START SMALL

No cost	Low cost	
Switch off lights that aren't being used	Draught proofing	
Reduce the number of appliances on standby	Loft insulation	
Use the economy button on washing machines and other appliances	Domestic hot water cylinder jacket	
Close the curtains at night, open them in the day	Low energy light bulbs	
Only boil the amount of water you need in the kettle	Thermostatic radiator valves	
Check you're using your heating in the most efficient way – this is a useful 'How to use heating' guide: nea.org.uk/resources/ information-leaflets/	Reflective foil behind radiators	
Defrost the fridge and freezer	Regular servicing of central heating	

2. APPLY FOR A GRANT TO MAKE BIGGER CHANGES

ECO (Energy Company Obligation)

ECO is a government initiative to help to pay for changes to your home that could help you save energy and money. Contact your energy supplier for more information and to see if you're eligible.

What help may be offered?

Free or subsidised energy saving improvements, such as:

- Loft insulation to keep your home warmer
- Cavity wall insulation to help reduce heat loss from your home
- A replacement boiler; heating often makes up a large part of a household's energy bills, so a new boiler could make a big difference

TALK TO THE EXPERTS

Energy Saving Trust

Offers independent, expert advice on saving energy in your home, as well as information about funding requests for making energy efficiency improvements.

Visit: energysavingtrust.org.uk

Home Energy Scotland

Offers free and impartial energy advice funded by the Scottish government. Their network of local advice centres, covering all of Scotland, provides householders with information on available financial support, ways to make homes warmer and reduce energy costs.

Call: **0808 808 2282**†

Open: Monday to Friday, 8am to 8pm, Saturday 9am to 5pm.

KEY CONTACT NUMBERS



Organisation	When to call	Contact information
Your supplier	For more information on the schemes they could offer you	Contact details will be on your latest bill or statement
Emergency Gas Helpline (24 hours)	Call the free Gas Emergency Services emergency line immediately if you smell gas, or think you have a gas leak, or you're worried that fumes containing carbon monoxide are escaping from a gas appliance	0800 111 999†
Emergency Power Cut Helpline	If your neighbourhood has had a power cut, you'll be put you through to your local network operator who can give you help and advice	Visit: powercut105.com
Citizens Advice	For support in completing funding application forms and discussing your rights	0808 223 1133 † Monday to Friday, 9am to 5pm
Money Advice Trust	For more general support and questions about managing your money and getting control of your finances	0800 808 4000† Monday to Friday 9am to 8pm, Saturday 9.30am to 1pm





FOR MORE INFORMATION

Visit: fuelbankfoundation.org

Email: team@fuelbankfoundation.org



† Calls to 0800 and 0808 numbers should be free from all mobiles and generally free from all landlines.

Phone calls: Phone numbers are correct at the time of publication. Organisations may monitor and/or record calls for security, quality or training purposes.

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