

Paying Bills

PB 1/v2

Footsteps Energy Champions

Paying Energy Bills

Acknowledgement:

These cards are based Centre for Sustainable Energy and Energy Saving Trust resources and draw on Todd Williams (Coventry Poverty Alliance) and Footstep' members experience



Footsteps

Faiths for a Low Carbon Future



Central
England
Quakers

See www.footstepsenergychamps.org.uk/ for sources, acknowledgements and to c

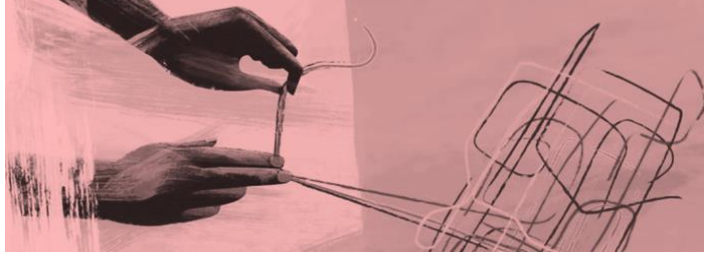


SUGGESTIONS and TIPS

Paying Energy Bills

Using Footsteps flash cards

- An **Important Aspect** of the Paying Energy Bills topic area is described on the **front**
- The **Suggestions and Tips** on the **back** identify initial steps that can be taken
- If you have internet access, Footsteps recommends that you visit the **Energy Saving Trust, Citizens Advice Bureau, Centre for Sustainable Energy** for further information



Paying Bills

PB 2/v2

Managing your energy supplies

- USE LESS gas, electricity and other fuels
- Check payment method
- Get all the support eligible for
- Understand your energy use and bills
- Only pay for what is your responsibility



VISIT

Grants and benefits to help you pay your bills

www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/ for sources, acknowledgements and to download cards

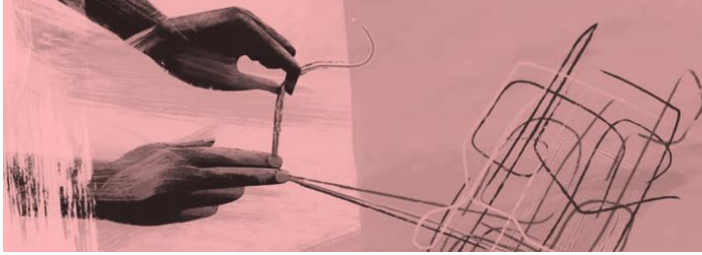


SUGGESTIONS and TIPS

Managing your energy
supplies

Check basic information

- Where are your meters
- Who is your energy supplier
- What tariffs are you on
- Who is responsible for paying bills
- You can use this [Citizens Advice tool to check who your energy provider is.](#)



Paying Bills

PB 3/v2

Your Right to an electricity supply

The Electricity Act gives existing customers the right to receive a **supply of electricity**, if they are the owner or occupier, and have asked for it in writing.

The Electricity Supply Licence gives new customers the right to receive a supply of electricity if they have asked for it in writing. There is no requirement for a new customer to prove they own or rent the home.

However, a customer may be refused a supply if:

- They have not paid a bill.
- They have an outstanding bill from a previous address.
- They have been asked to pay a security deposit and have not paid it.
- The meter has been tampered with or damaged.
- It is unsafe, or unreasonable to supply the home.



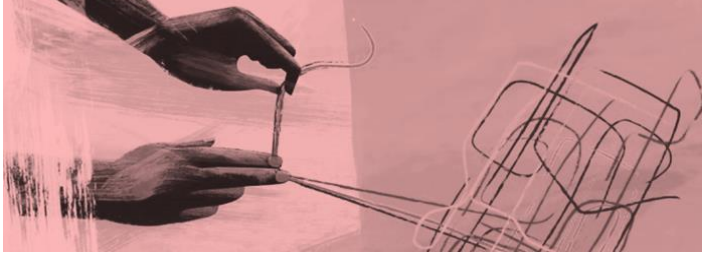


SUGGESTIONS and TIPS

Energy Supply Rights

Energy supplier support

- Access your account through the web
- Know how to report emergencies
- Payment methods and plans
- Warm Home Discount
- Priority Services Register
- Complaints service to resolve problems



Paying Bills

PB 4/v2

Consumer Rights – Payment Methods

Energy suppliers are obliged to offer a range of payment methods.

These include:

Direct debit

Payment on receipt of bill

Monthly payment scheme

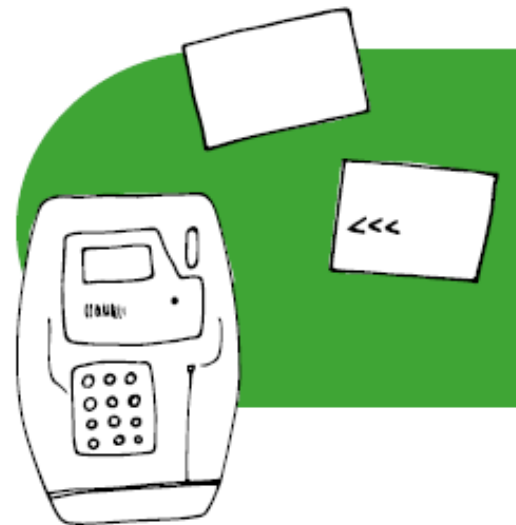
Prepayment meters

Fuel Direct

Fuel Direct is a payment method where payments for fuel and fuel debt are deducted from social security benefits. It is considered a payment method of last resort, and resort and is only available when other methods of debt repayment have been tried and failed.

Prepayment meter cards can be topped up at the following outlets:

- Post Office
- PayPoint
- PayZone.



See www.footstepsenergychamps.org.uk/ for sources, acknowledgements and to download cards



SUGGESTIONS and TIPS

Reading your energy bill

- Check all the details are right – correct name, dates, serial numbers match bills
- Make sure meter readings are actual not estimates
- Get on-line access to account
- Submit meter readings on energy supplier website
- See [Citizens Advice website](http://www.citizensadvice.org.uk) for how to read a meter

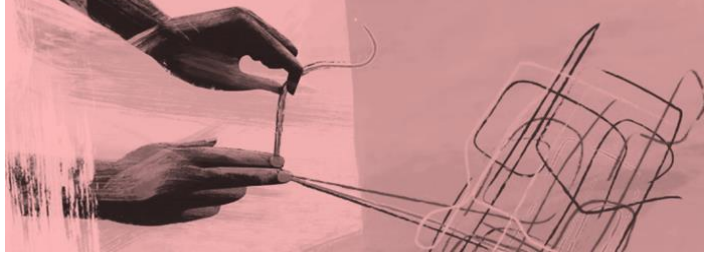
energy
saving
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VISIT

How to understand your energy bill

www.energysavingtrust.org.uk/how-to-understand-your-energy-bill//

See www.footstepsenergychamps.org.uk/ for sources, acknowledgements and to download cards



Paying Bills

PB 5/v2

Help with Energy Bills can come from

- The Government Energy Bill Support Scheme as a **discount on all energy bills**
- Government Warm Home Discount Scheme as **discount on energy bills** to people on low income or receive the Guarantee Credit element of Pension Credit.
- Winter Fuel and Cold Weather Payments for pensioners paid by DWP **through the pension system**
- Council Emergency Local Welfare Provision support and Household Support Fund (round 3)



SUGGESTIONS and TIPS

Help with
energy bills

-
- Check that you are receiving the energy bill discounts you are entitled to



Paying Bills

Energy bills

Mercia Energy

Name of supplier

Account number

Jo Bloggs
36 Energy Street
Birmingham
West Midlands
B12

Billing address

Your Account Number: A-77A750BF
Bill Reference: 55774884 (24th Jan. 2021)

Date bill issued

Your estimated annual cost
£582.26 a year for electricity
£332.65 a year for gas

ESTIMATED BILL

Your energy account

This is an estimate based on your expected annual energy usage, and your current tariff rates, charges and discounts, including VAT. Actual billings will vary depending on your usage and tariff selection. More information about your current tariff can be found overleaf.

Estimated annual cost

12th Dec. 2020 - 24th Jan. 2021

Bill dates

Summary of charges and payments

Are you on this supplier's best tariff?

On 12th Dec. 2020 your previous balance was £205.09

1. We have charged you

Based on your meter readings.
VAT included.

Breakdown of charges

Electricity 11th Dec. 2020 - 22nd Jan. 2021 - £64.09

Your payments

2. You have paid

Direct Debit collection - 5th Jan. 2021 + £85.01

On 24th Jan. 2021 your new balance was £226.01

Account balance

Could you pay less?

Remember - it might be worth thinking about switching your tariff or supplier.

For your electricity (on meter point 141042971009)

Good to know.

You're already on our cheapest tariff for your electricity usage. We'll let you know if this changes.

For your gas (on meter point 2545923001)

Good to know.

You're already on our cheapest tariff for your gas usage. We'll let you know if this changes.

Emergency numbers

Small gas?
Call **0800 111 999** (24hrs)

Power cut?
Call **105** to get help



SUGGESTIONS and TIPS

Energy bills

Check your energy bill

- Stay in control - check your energy bills
- Don't pay too much
- Make sure details correct
- Check if estimated readings used
- Send in actual readings
- Shared house? Check who is responsible
- Inform energy supplier of any changes





Paying Bills

PB 8/v2

£400 Government energy discount

- All households are eligible for a £400 discount
- Way it is paid depends on payment method
 - Direct Debit - Energy supplier applies discount to your payment
 - Smart Prepayment Meter - You should get the discount by the 14th day of each month.
 - Traditional Prepayment Meter - You'll get the discount as either an automatic credit when you top up at your usual top-up point or as a voucher



SUGGESTIONS and TIPS

£400 Discount from
Government

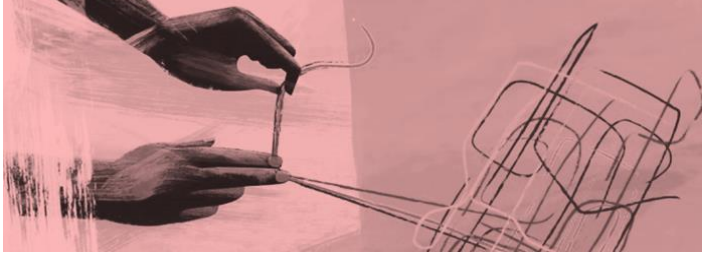
- Paying by Direct Debit
 - Contact your supplier if you can't see the deduction on your bill or statement, or the refund in your bank account.
- Smart Prepayment Meter
 - Check that your supplier has added the discount directly to your smart meter
- Traditional Prepayment Meter
 - Find out [how you can get your discount](#)



VISITS Grants and benefits to help you pay your bills

www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/

See www.footstepsenergychamps.org.uk/ for sources, acknowledgements and to download cards



Paying Bills

PB 9/v2

Pre-payment meter & £400 support

- Your energy supplier should have contacted you before the 1 October 2022 about how you'll get your discount.
- If you get discount vouchers, these will be sent to you by text message, email or post.
- Make sure you contact your supplier to check the exact amount of money your meter can hold
- In Great Britain, you should get the discount in the first week of each month.



SUGGESTIONS and TIPS

Pre-payment meter & £400 support

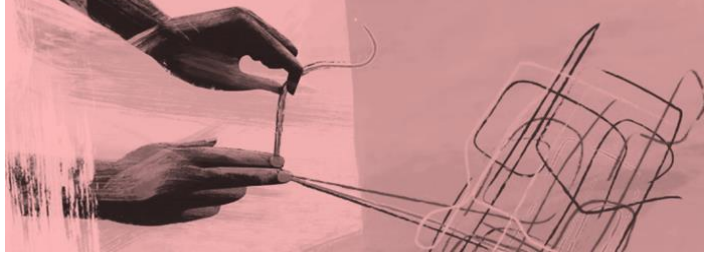
- If you aren't sure if your supplier has your correct contact details, get in touch with them and check.
- Look out for vouchers from your supplier, or top-up your prepayment meter as usual if you're getting an automatic credit.
- Make sure you use vouchers before expiry date
- Watch out for scammers trying to trick you by pretending to be your energy provider and asking for personal information or bank details

energy
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trust

VISIT

Getting the £400 Energy Bill Support Scheme discount if you're on a traditional pre-payment meter www.energysavingtrust.org.uk/getting-the-400-energy-bill-support-scheme-discount-if-youre-on-a-traditional-pre-payment-meter/

See www.footstepsenergychamps.org.uk/ for sources, acknowledgements and to download cards



Warm Home Discount

- A **£140 rebate** on your energy bills, almost always paid to your electricity supplier.
- Participating suppliers only, see [government site](#)
- Any supplier with over 100,000 customers must offer the WHD

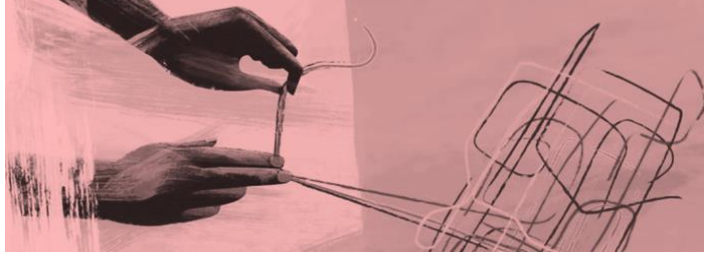
Core Group	Broader Group
<p>Applicant receives Guaranteed Pension Credit</p> <p>Do not need to apply, will receive regardless as long as they are with a participating supplier</p>	<p>Eligibility differs depending on supplier, generally need one <u>low income criteria</u> and a <u>vulnerability criteria</u>.</p> <p>Must apply every year – usually late summer/autumn</p>



SUGGESTIONS and TIPS

Warm Home Discount

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- Check if you are eligible for the Warm Homes Discount



Priority Services Register

- Protection from power being cut off, accessible meters, regular meter reads
- Eligible for priority services if 'vulnerable' e.g.
 - are disabled or recovering from an injury
 - have mental health problems
 - don't speak or read English well
 - have children under 5 or are pregnant
 - have reached your State Pension age



SUGGESTIONS and TIPS

Priority Services Register

Energy supplier's PSR

- Accessible bills
- Regular meter reads
- Meter moved to more accessible location
- Gas safety checks
- Nominee schemes

Distribution Network Operator's PSR

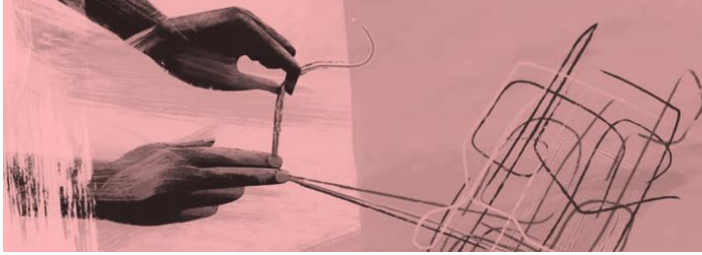
- Advanced warning of planned power cuts
- Priority re-connection/ check in call if power goes off unexpectedly
- Potentially a generator if power goes off
- Dedicated 24 hour Priority Services number

- Find who is your energy supplier
- Fill in your energy companies priority services form
- Contact energy company if you don't hear within two weeks



VISIT

Getting the £400 Energy Bill Support Scheme discount if you're on a traditional pre-payment meter www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/getting-bills-support-from-your-energy-supplier for sources, acknowledgements and to download cards



Energy Scams

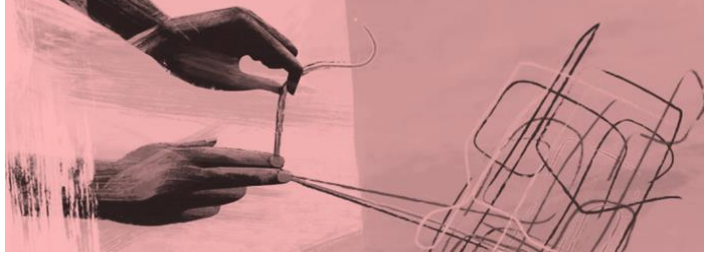
- You don't need to apply for the Energy Bills Support Scheme. Scammers may try to trick you by pretending to be your energy provider or Ofgem. They may ask you to sign up for the energy discount and ask for personal information or bank details. This is a scam.
- You'll receive the discount automatically from your energy provider, and the only information they need is your correct contact details.



SUGGESTIONS and TIPS

Energy Scams

-
- Scammers prey on vulnerabilities, such as financial worries. As more people are worried about paying their bills right now, more people are at risk of being scammed.
 - The best way to spot an energy scam is to stay vigilant and know what to look out for. Here are some key signs that a scammer is at work:
 - A deal looks too good to be true.
 - You're being pressured to transfer money quickly.
 - You've been asked to pay in an unusual way.
 - You suspect you're not dealing with a real company.
 - You've been asked to give away personal information such as passwords or PINs.



Energy Supplier Debt

- If someone has multiple unpaid/out of control debts or at risk of this they should always **seek advice from specialist debt advisors!**
 - [Citizen's Advice](#)
 - [Money Advice Service](#)
 - [Advice UK](#)
 - [National Debtline](#)
 - [Step Change](#)
- If the above isn't the case you can advise:
 - Keep in regular contact with supplier
 - Prepay isn't the only option, fuel direct or direct debit/ budgeting card
 - Alternative tariffs/switching
 - If you receive income related benefits your supplier will generally offer debt repayment at £3.70 per week



SUGGESTIONS and TIPS

Debt

- Work out which debts to deal with first - these area 'priority debts' that can cause you particularly serious problems if you don't do anything about them
- Council Tax is a good example of a priority debt, it can quickly end up with bailiffs.
- It is always better to speak up and ask for support from your energy company and others owed money.
- See the [Citizens Advice debt and money help](#) pages for specific debt guidance and further help

See www.footstepsenergychamps.org.uk/ for sources, acknowledgements and to download cards