

Talking Money

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Winter Warmth

Financial Capability Workshop



Introduction

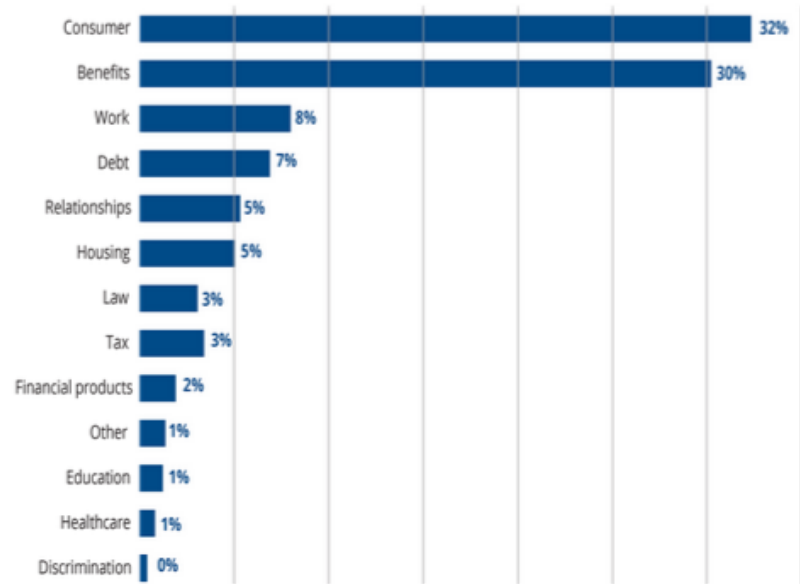
- Topics we will cover:
 - Utilities bills
 - Saving energy
 - Tariffs
 - Switching
 - Helping with bills

Citizens Advice: Whenever people need advice, we're here

We provide free, confidential and impartial advice, and campaign on big issues affecting people's lives.

Our goal is to help everyone find a way forward, whatever problems they face.

People come to us with all sorts of issues. You may have money, benefit, housing or employment problems.



Thinking energy

Paying for your gas and electricity can be expensive, but there are ways to cut the cost of your energy bills:

- Make your home more energy efficient
- Make sure you're getting the best energy deal for you.
- If bills are a struggle - get help from suppliers or government schemes.

Utilities- priority bills



- Utilities – Do I have to pay them? ...Yes!
- Utilities are a priority payment
- If you don't pay, an expensive prepayment meter may be installed
- If you don't pay, you may be taken to court
- It may prevent you qualifying for energy assistance.
- A large reconnect charge could be more difficult to pay later on.



Understanding a bill

- Is it estimated usage or has the meter been read recently?
 - If it's an estimate, provide an actual reading
- Is the usage unusually high?
- Is there a reason for the high usage?

- Check the tariff
 - The bill will say if a cheaper tariff is available

Saving energy - turn it down

- Q. How much could you save by lowering your thermostat by 1°C?
- Use low energy light bulbs. They last 10 to 15 times longer!
- Always turn taps off fully
- Turn appliances off at the wall. UK households spend on average £45 - £80 on powering appliances in standby mode or not in use
- Wash laundry at 30°C.
- Only boil the water you require when boiling the kettle.
- Use a thicker woolly jumper during winter to stay warm.
- Take showers not baths.



Understand your choices

- Ask Yourself :
- Am I on the best energy tariff, most suitable for my needs?
- Am I on the best payment option?
- Would switching supplier(s) save me money?
- Could I get a grant to improve the insulation and energy efficiency of my home?
- Could I get welfare benefits and could I get the Warm Home Discount?
- If I can't pay my bills, can I get help?

Choosing the right tariff and payment method

Dual fuel - although be aware that dual fuel isn't always the cheapest. Sometimes it can be cheaper to get gas and electricity from different suppliers.

Fixed term - this means the unit price of your energy will not change for the duration of the deal (there may be a penalty for leaving the deal early). Remember that bills could still increase if more energy is used.

Internet deals - offer discounts for customers who manage their account online.

Choosing the right tariff and payment method ii

Payment options could save you money or help you budget:

Direct debit - payments for your energy come straight out of your bank account.

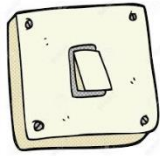
Standard credit - paying your bill by cheque, cash, bank card or PayPoint/Payzone.

Prepayment meters - pay in advance for your energy by topping up a card or a key.

Switching

- Paying for your gas and electricity can be expensive, but there are ways to cut the cost of your energy bills

Making the Switch



- Find your most recent annual summary or bill
- It will show you:
 - The name of the tariff you are on, and the tariff that is cheapest for you.
 - How much energy you used in the last 12 months
 - How much energy your supplier estimates you'll use over the next 12 months.



Mr Sample
123 Sample Street
Anytown
AT1 B23

Your gas and electricity



This bill covers the period 01 March 20



Last account balance	£0
Cost of electricity (inc VAT)	£8
Cost of gas (inc VAT)	£9
Your new account balance	£1

Energy usage is on page 2



Your energy use this year

These graphs compare the amount of energy you used this period to the amount of energy you used in the same period last year.



Could you pay less?

Your personal **electricity** projection is £768.36 per year. This is based on your actual consumption for your tariff and the current price.

Our cheapest similar tariff

You are already on our cheapest similar tariff, but we will tell you if this changes

Our cheapest overall tariff

Name: Online Fix September 2017
You could save £112.50

Please note that switching tariffs may involve changing to materially different terms and conditions. Call us or visit our website for details. **Remember – it might be worth thinking about switching your tariff or supplier.** For more information on switching your tariff see overleaf.

Your personal **gas** projection is £1165.08 per year. This is based on your actual consumption for your tariff and the current price.

Our cheapest similar tariff

You are already on our cheapest similar tariff, but we will tell you if this changes

Our cheapest overall tariff

Name: Online Fix September 2017
You could save £232.00

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Find the best deal



- Talk to your supplier or view their website.
- Sites exist for finding the best deal such as energycompare.citizensadvice.org.uk/
<https://www.uswitch.com/gas-electricity/>
- You will need to supply information about
- Your postcode
- your energy use (gas/electricity),
- your current electricity supplier, and
- the way you currently pay your electricity bills (monthly direct debit)
- Contact other suppliers to compare deals.
- If you do not have access to the internet you can call USwitch on 0800 688 8557 or call the Citizens Advice Consumer Service on 03454 04 05 06.

Finally

1 Contact the supplier to agree a new energy deal.

2 Make sure you confirm what deal you would like e.g. the name of the tariff.

3 You will be sent a contract – check it's correct and the date you change supplier.

4 Ensure you have paid all outstanding bills with your current supplier.

5 Take a meter reading on the day you change supplier so you can check your bills.

Help

Priority Services Register (PSR)

If you are :

- Of Pensionable Age
- Chronically Sick
- Disabled
- Experience sight or hearing difficulties
- Are in a vulnerable situation

You may be entitled to:

- Free gas appliance safety check
- Relocation of meter for improved access
- Quarterly meter readings
- Bill nominee scheme
- Advance notice of supply interruptions
- Bills in alternative formats

Warm Home Discount

- A discount of £140.00 which is deducted from your **electricity bill only** for winter 2018 to 2019 under the Warm Home Discount Scheme.
- There are 2 ways to qualify for the Warm Home Discount Scheme:
- you get the Guarantee Credit element of Pension Credit - known as the 'core group'
- you're on a low income and meet your energy supplier's criteria for the scheme - known as the 'broader group'
- Call your supplier to find out if they are part of the scheme or if you qualify.
- If you think you are eligible but did not receive a letter call the warm home discount team 0800 731 0214
- If you require further help see www.citizensadvice.org.uk

Government Help

Winter Fuel Payment

- Annual payment to people of pensionable age.
- Payments vary between £100 to £300 depending on your individual circumstances to help you pay your heating bills
- For new claims visit <https://www.gov.uk/winter-fuel-payment/how-to-claim> or www.citizensadvice.org.uk.
- The deadline for claiming payments for winter 2018 to 2019 is 31 March 2019

Cold weather payments

- You may get a Cold Weather Payment if you're getting certain benefits.
- If the [average temperature](#) in your area is recorded as, or forecast to be, 0 degrees celsius or below for 7 consecutive days.
- Households will automatically receive £25 for each seven day period.
- Next year's scheme is due to start on 1 November 2018. You'll be able to check if your area is due a payment in November 2018.

Government Help ii

- The Energy Company Obligation (ECO) - a government energy efficiency scheme in Great Britain.
- Insulation and heating improvements may be offered for older properties and householders on low incomes.
- Visit the Each Home Counts Website Website <https://www.simpleenergyadvice.org.uk/pages/energy-company-obligation> to find out if you are eligible.
- You can also contact obligated suppliers to find out if they will be able to help you. Suppliers contact details are provided on the ofgem website. <https://www.ofgem.gov.uk/environmental-programmes/eco/support-improving-your-home>

Trust Fund Grants to help you pay your bills

- The following energy companies offer grants and schemes that are open to anyone - you don't have to be a customer:
- **British Gas Energy Trust**
- There are also companies who offer grants specifically for their customers:
- **npower Energy Fund**
- **Scottish Power Hardship Fund**
- **Ovo Energy Fund**
- **E.on Energy Fund**
- **EDF Energy Trust**
- **SSE (Southern Electric) Priority Assistance Fund - check if you're eligible by calling 0800 072 8616**
- When you apply for a grant, you'll have to provide information about your financial situation in your application.
- The charity Charis Grants can help you with the application. You can get help from an adviser at Citizens Advice.
- Before you apply
- Charitable trusts like you to show that you have received debt advice before you apply, increases chances of success.

Questions?

There is also lots more help on
www.westminstercab.org.uk and
www.citizensadvice.org.uk.

Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.



citizensadvice.org.uk

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