

Advice and information if you are worried about your energy bills and falling into debt

There are many reasons why someone may experience fuel debt, including:

- increasing energy costs/bills
- low income
- incorrect bills and lack of meter readings
- inadequate insulation and heating
- inefficient boiler
- budgeting issues
- change of circumstances, such as illness
- bereavement or redundancy

You are not alone. If you can't afford the energy you need or are in debt with your energy supplier, there is help available.

4 steps to avoid fuel debt:

1. Make simple changes to improve the energy efficiency of your home
2. Check that you are claiming all of the benefits you are entitled to
3. If you are unable to pay your bill, contact your supplier and let them know
4. Provide your supplier with a monthly meter reading to ensure you receive an accurate bill

Energy efficiency and energy usage

It's important that you use the energy you need to keep warm, safe and healthy at home. Making small changes in how you use this could have an impact on bills. For more information on how to save energy visit [HomeEnergyScotland.org](https://www.HomeEnergyScotland.org). This site includes energy efficiency advice and access to grants and loans, as well as tips on how to reduce your energy usage.



Smart meters

Smart meters could also help you to find ways to reduce energy waste around the home and save money. The in-home display shows you in near-real time the amount of energy being used in pounds and pence, allowing you to keep a closer eye on your energy spending habits.

Warm Home Discount

The Warm Home Discount scheme is a programme that offers support with energy costs to low-income vulnerable households. All of the main energy suppliers are required to participate in the scheme and a number of other electricity suppliers participate on a voluntary basis.

This year, eligible households could get a discount on their electricity bills. Householders wishing to enquire about the Warm Home Discount eligibility criteria should contact their energy supplier at:

[gov.uk/the-warm-home-discount-scheme](https://www.gov.uk/the-warm-home-discount-scheme)

Benefit entitlement check

Contact the organisations listed in the 'Sources of support and advice' section below to get a benefit entitlement check and debt support. These organisations can also help you to access specific grants and trust funds which some energy suppliers provide to give additional support to some of their most vulnerable customers. These trust funds can help clear energy debt and assist with other essential household costs.

Child Winter Heating Assistance of £202 should be paid automatically to each child in Scotland receiving the highest rate care component of disability living allowance (DLA) and young people aged 16 to 18 in receipt of the enhanced daily living component of PIP (Personal Independence Payment).

Call free on 0800 182 2222 if you think you might be eligible.

If you cannot pay your bill

If you are in debt to your energy supplier and struggling to get on top of it, then speak to your supplier as soon as possible. If they know there is a problem, they can work with you to find a solution. There are different options available, one is to ask to set up a payment plan and be realistic about what you can afford to repay. You don't want to leave yourself short for other essential bills.

Check your energy bills and provide accurate meter readings

Take regular meter readings and submit them to your energy supplier as this will help you keep an eye on your energy use and keep your bills accurate.

Guidance on taking meter readings is available here at:

eas.org.uk/en/ways-to-save-money_50475/

You could also ask your energy supplier for a smart meter. They enable accurate, not estimated bills — meaning you only pay for what you use. They also send your meter readings securely to your energy supplier, so you don't have to.

Sources of support and advice

These organisations can help with debt assistance and benefits advice:

- **Home Energy Scotland** can help you find out if you are entitled to free or subsidised insulation or upgraded boiler/heating system. Call them free on 0808 808 2282
- **Citizens Advice Bureaux (CABs)** offer advice and information about income benefits. They can also help with application forms. Call the Citizens Advice Scotland Helpline on 0800 028 1456
- **Energy Advice.Scot** offers help and assistance if you are having difficulties with bills or making a complaint about service you may have received Call them free on 0808 196 8660
- **National Debtline:** free independent debt advice 0808 808 4000
nationaldebtline.org
- **The Money and Pension Service:** free impartial money advice to help improve your finances 0800 138 7777 moneyandpensionservice.org.uk

Priority Services Register

It's really important that both your supplier and Distribution Network Operator (DNO) know if you are in a vulnerable situation, so they can include you on their priority services register. This includes people who are of pensionable age, have children under 5, have a disability or long-term medical condition.

Being on the register means that you will be prioritised in the event of a power cut and you will receive additional non-financial services such as password security or information in different formats. If you have difficulty contacting your supplier you can register with your DNO first and when prompted give permission for your data to be shared with your gas and electricity supplier. You can find your DNO's contact details on your fuel bill or by visiting:

www.powercut105.com/FindOperator

Please note:

Eligibility of smart meters may vary
Consumer action required

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