



DEALING WITH ENERGY BILL DEBT

National Energy Action is the national charity, helping you with your energy bills. This leaflet helps if you owe your gas or electricity supplier money.



YOU'RE NOT ALONE – HELP IS HERE

Energy debt is a serious problem for millions of households across the UK. It's important to understand that anyone can fall into energy debt. Though debt can be frightening, there is support available for you.

WHAT SHOULD YOU DO IF YOU THINK YOU ARE IN ENERGY DEBT?

- 1** Get a recent meter reading to ensure your account is billed correctly and up to date.
- 2** Contact your supplier and explain your situation – they will let you know what support they can provide and help you set up a payment plan.
- 3** Check to see if you are eligible for your supplier's Priority Services Register:
<https://www.thepsr.co.uk/>
- 4** Ask your supplier if there's a more appropriate way for you to pay – suppliers can offer a range of payment methods that may be suitable to your needs.

HOW TO READ YOUR GAS AND ELECTRICITY METERS

<https://tinyurl.com/5endnfas>

WORRIED ABOUT ENERGY BILLS?

Get more information about the support available

<https://tinyurl.com/25samfb7>

IF YOU'RE BECOMING OVERWHELMED AND NEED SOMEONE TO TALK TO:

- Samaritans: 116 123
- Mind: 0300 123 3393
- Campaign Against Living Miserably: 0800 585858

GETTING FINANCIAL HELP

IF YOU ARE STRUGGLING WITH DEBT, it can be difficult to know where to get help you can trust. The Money Helper website has a list of free debt advice services that may be able to help you. <https://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/use-our-debt-advice-locator>

IF YOU HAVE FALLEN BEHIND WITH YOUR BILLS, you might be able to get help from a charitable trust or your energy company to help you pay off the debt. <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/struggling-to-pay-your-energy-bills/>

YOU MIGHT ALSO WANT TO REGISTER WITH LIGHTNING REACH, a service that can alert you to possible grants available, depending on your circumstances. <https://www.lightningreach.org/application-portal?referral=nea>

MAKE SURE YOU CHECK IF YOU ARE ENTITLED TO ANY ADDITIONAL BENEFITS – millions of pounds go unclaimed each year, so it is worth taking 10 minutes to check. <https://www.gov.uk/benefits-calculators>

WHAT ARE MY RIGHTS AS AN ENERGY CUSTOMER?

What if I can't afford my energy bills?

- **Talk to your supplier** as soon as you can, and tell them you're struggling
- **Ask about an affordable payment arrangement**
- **Ask about what kind of payment method may work for you**

For more information: <https://www.ofgem.gov.uk/information-consumers/energy-advice-households/getting-help-if-you-cant-afford-your-energy-bills>

WHAT RULES MUST MY SUPPLIER FOLLOW?

- They should get in touch with you if they notice you falling behind – this can be via email, letter, or via phone
- They should try and understand your circumstances
- They must set any repayment plans based on what you can afford
- They must make sure you understand the arrangement
- They should get in touch if you fall behind again

For more information, please see the Standard Licence Conditions for energy suppliers. <https://www.ofgem.gov.uk/publications/introduction-supply-licences>

RULES AROUND PREPAYMENT METERS

Ofgem rules protect customers in debt where a supplier wants to install a prepayment meter.

If you or someone in your household is:

- Dependent on energy for medical equipment
- Over the age of 75 or under the age of five
- Dealing with physical or mental health conditions
- Facing any other difficulties in the home

Tell your supplier and they will check if a prepayment meter is suitable for you. For more information: <https://www.ofgem.gov.uk/publications/new-rules-installing-involuntary-prepayment-meters>



**IF YOU ARE STILL STRUGGLING,
CALL NATIONAL ENERGY ACTION'S
ENERGY ADVICE AND SUPPORT
SERVICE ON 0800 304 7159 OR GO TO
WWW.NEA.ORG.UK/GET-HELP.**

National Energy Action is the national fuel poverty charity, helping everyone to have a warm, safe and healthy home.

Go to www.nea.org.uk

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