



# How to save money on your gas and electricity bills

## Understanding your bills

Most energy companies send a bill every three months. It shows:

- how much gas or electricity you have used – checked by a meter reading,
- an estimate of what you have used, based on your previous use.

Most energy bills are based on estimates, so do check the meter readings in case you are paying too much or too little – if you pay too little now, you will get a larger bill later in the year. In either case, call your energy supplier with the correct reading, and they will send you a new bill.

It's a good idea to take regular meter readings every week or month.

That way, you will notice changes in the amount you use – a sudden increase could mean you have an electrical fault or gas leak or you have left something on, like an immersion heater.



## Choosing the best way to pay

You can choose to pay your bill all at once or in regular weekly, fortnightly or monthly payments. Once a year the energy company checks that your regular payments cover the amount of gas and electricity you use, to make sure you're not paying too much or too little.



Most energy companies will allow you to pay by payment card, cheque or direct debit. Paying by direct debit from a bank account is often the cheapest way and, as it is automatic, you don't have to remember to pay.

Online accounts are also a cheaper way to pay, if you have access to the internet.

## Prepayment meters

Prepayment meters work like pay-as-you-go mobile phones. Instead of paying for your gas and electricity after you've used it, you pay upfront by topping up your account.

This method helps some people manage their money better, but it's usually more expensive than getting three-monthly bills.

## Changing your supplier

If you have your own meters, you can choose your gas and electricity suppliers. There are no changes to the pipes. The only differences are the price you pay and who you pay it to. You can have the same supplier for both fuels or you can choose different ones.

As there are many suppliers with a range of tariffs, finding the best deal can be confusing. The quick and easy way is to use one of the Consumer Focus-approved internet sites, such as **Energyhelpine, Uswitch, Moneysupermarket, and SimplySwitch**. They will help you select the deal that is the cheapest and best for you. The cheapest supplier one day may not be cheapest the next, but you can switch after 28 days if you want. Look out for offers that will save you money. Some suppliers give discounts when you buy both gas and electricity from them or if you pay by direct debit, standing order or online.

Once you have chosen a new supplier, you need to sign up with them, and they will arrange the switch over, which takes about six weeks. Remember to pay any unpaid bills and read your meters on the day you switch. Send these readings to the new and old suppliers.

Consumer Focus can offer a range of advice and information on energy matters, such as finding the best energy deals, your consumer rights and saving energy.

They can also help you complain to your energy company or use the Energy Ombudsman service.

You can contact them by calling: **020 77997900** or visiting their website: **[www.consumerfocus.org.uk](http://www.consumerfocus.org.uk)**

## Rules about cutting off your supply

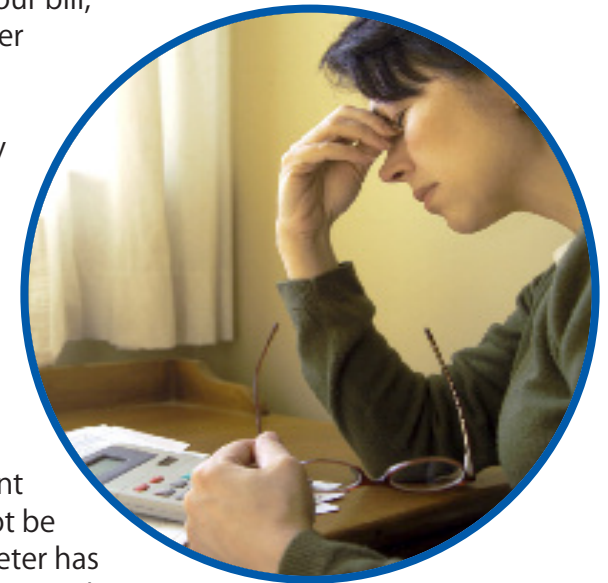
Energy suppliers have to follow standard rules before they can cut you off. For example, a supplier cannot issue a notice to cut your supply until at least 28 days after sending a bill. This notice must be in writing and will give you seven days' warning that they intend to cut off your supply.

During the winter period from 1 October to 31 March, a supplier must not cut off your supply if you have arrears because you cannot afford your bills, and:

- you are of pensionable age and live alone, or
- you are living with a pensioner or children, or
- you have a disability.

Even if you do not meet these conditions, the supplier should always offer a prepayment meter as an alternative to cut-off.

If you cannot pay your bill, contact your supplier straight away. They should offer you an arrangement to pay off the arrears at a rate you can afford. If you can't pay off the arrears this way, and you want to keep your gas or electricity supply, you may have to accept a prepayment meter. (This may not be an option if your meter has to be fitted in a communal area, for example if you are living in a flat).





If you do get a disconnection notice and want help, or need other advice about fuel debt, you can contact **Consumer Direct** on: **0845 404 0506** or visit the **Citizens Advice Bureau**.

The Home Heat Helpline also offers information and advice on fuel debt, benefits and grants, and how to make your home more energy efficient. You can contact the **Home Heat Helpline** on: **0800 33 66 99**.

## Ten tips to save energy in your home

### 1. Switch off appliances

Rather than leave your TV, PC, video or DVD player on standby, switch them off and unplug them when not in use. Remember to unplug your mobile phone charger too.

### 2. Don't overfill your kettle

Only boil as much water as you need. Heating water uses a lot of energy and it is easy to overfill the kettle for one cup of tea. (But remember the water should cover the heating element on your electric kettle).

### 3. Have a shower rather than a bath

A shower uses a third of the energy needed to heat enough water for a bath. However, power showers use more energy than ordinary showers.

### 4. Use the plug

Put the plug in or use a bowl rather than washing things under running water.

### 5. Cook economically

You will use less energy if you use the right-size pans when cooking and keep the lids on. Match the pan size to the cooker ring.

### 6. Turn out the lights and replace the bulbs

Turn out the lights when you leave the room. Also, replace the bulbs with energy-saving ones. A 12-watt energy-saving bulb will do the job of a 60-watt standard bulb and uses only a fifth of the electricity energy-saving bulbs are more expensive to buy but they last six to eight years (10 times longer than a normal bulb) and could save you £100 over their lifetime.

### 7. Turn down your thermostat

Turning down the room thermostat by even 1° can cut 10% off your heating bill. Turning down the thermostat on your water heater to 60°C will also save you money. If you have both a central heating boiler and an immersion heater, remember the central heating boiler will heat water more cheaply than the immersion heater.

### 8. Keep the heat in

Close your curtains at dusk to avoid heat escaping through your windows. Where possible, pull furniture away from radiators to allow heat to circulate into the room.

### 9. Do full loads of washing at lower temperatures

Try to use your washing machine or dishwasher only when you have a full load, and set it to a cooler temperature. Heating the water accounts for most of the energy used during a wash, but modern detergents work just as well at only 30°. If you have a half-load or economy option, use it.

### 10. Buy energy-efficient appliances

Look out for the energy-rating symbols on new appliances, and buy the most energy-efficient models. The Energy Saving Trust gives information about energy-efficient appliances at: [www.energysavingtrust.org.uk/help\\_and\\_support](http://www.energysavingtrust.org.uk/help_and_support). For example, replacing an old fridge freezer with a new energy-efficient model could save you £45 a year in electricity.