

4. Bills

4.1 Gas and Electricity



The main gas and electricity suppliers are:

- British Gas
- E.on
- Npower
- Scottish Power
- EDF
- SSE (Scottish Southern Energy)

These are known as the **big six energy companies**

But there are other energy companies who supply gas and electricity.



Understanding your bill

If you have a smart meter, it will show you how much gas and electricity you are using.



There are different ways you can pay for your gas and electricity.

It is important to understand the different ways to pay



Pay as you go meter

Your energy company will send you a card or a stick to put in your meter.



The meter will tell you how much money you have left.



When the money runs out on the meter, you take the card to the Post Office or a PayPoint in a shop.



You need to pay to put more money on the card.



If you do not have money to top up your card your gas and electricity will run out.

Page Break



Monthly direct debit

If you have a bank account, you can pay by direct debit.



Your gas and electricity supplier will take money out of your bank account every month.



The amount you pay each month will normally be the same.



Your supplier will tell you if this amount will change in the future.



If you pay by **direct debit** you can sometimes get money off your bill



It is important to make sure there is enough money in your bank account to pay your bill.

£0.00

If you do not have money in the bank you might be charged for being overdrawn.



Fuel Direct

If you are on benefits and you owe money for your electricity or gas, you might be able to use Fuel Direct.



The money for your gas or electricity is paid direct to your supplier from your benefits



This means that you won't get cut off.

And you don't need to change to a prepayment meter.

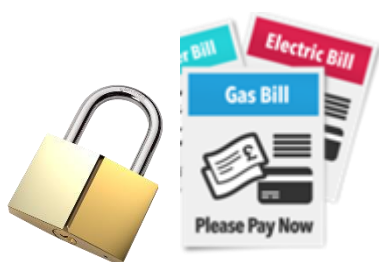


Included in service charge

Sometimes your gas and electricity might be included in your rent



Your landlord pays the bills so you do not have to worry about paying them each month



If your gas and electricity is **included in service** charge you cannot look for cheaper deals



Getting Help

Energy suppliers have a record of people who are vulnerable because they are old, disabled or very sick. This is called the **priority services register**.



If you feel vulnerable, you can ask your energy company to put you on the **priority services register**, so that you get extra help



If you have a problem with your energy company you can ask them to help you sort it out.



If you are finding it hard to pay your bill

Or



If you have another problem with your energy company

You can phone Citizen's Advice
on 0345 404 0506

4. Bills

4.2 How to save on your gas and electricity bills



Smart meters

Some people can save money on their gas and electricity bills by having a smart meter.

A smart meter tells you how much money you are spending on gas and electricity.

You can ask for a smart meter to be installed

Paying by direct debit

Some energy companies will give you cheaper bills if you pay by direct debit

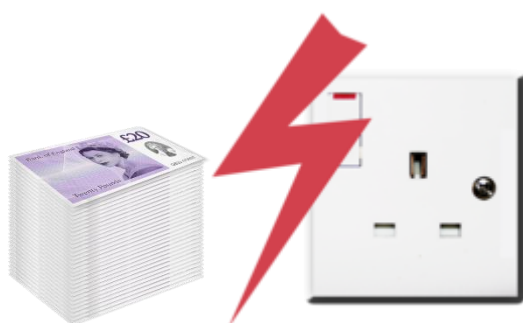
Prepayment or Pay-as-you-Go Meter

If you have a prepayment meter, you pay for your Gas and electricity before you use it.

This sometimes costs more than other ways of paying.



This means that you can't spend money that you haven't got.



You could get £140 off your electricity bill under the **Warm Home Discount Scheme**.

You can still qualify for the discount if you use a prepayment electricity meter. You might get a voucher you can use to top up your meter.



If you are an older person, you can get money to help pay your bills in the Winter. This is called **Winter Fuel Payment**



Cold Weather Payment

If the temperature is below freezing for seven days or more, some people on benefits can get money to help pay their bills.





energy
saving
trust

Using Less Gas and Electricity

If you use less gas and electricity you will save money on your energy bills

Speak to the Energy Saving Trust to find out more.

0300 123 1234



centre for
sustainable
energy

Look at this website for easy read guides

<https://www.cse.org.uk/advice/advice-and-support/easy-read>



4.Bills

4.3 Paying for your TV Licence



You need a TV licence to watch or record TV programmes on any channel



You also need a TV license to download or watch any BBC iPlayer programmes



If you watch TV channels on a computer or tablet, you still need to have a TV Licence.



A TV licence cost £150.50 per year



There are lots of ways to pay

- debit or credit card
- PayPoint
- Direct Debit
- Cheque

You don't have to pay all the money at once

If you do not have a TV licence someone may come around to check if you need one

If you do not get a TV licence and you need one you will be breaking the law



You can be fined up to £1,000



If you need more information you can call

0300 790 6114



You can go online

<http://www.tvlicensing.co.uk/easy-read>

4. Bills

4.4 Water Bills



United Utilities supplies the water in Liverpool



You have to pay for the water that comes out of the tap

You also have to pay for the water you have used to be taken away.

This is called **Wastewater** or **Sewerage**

If you have a water meter you will only pay for the water you use.



If you do not have a water meter you will pay the **rateable value**



Rateable value means you will pay the same as everyone else in the area



Most water companies send 1 or 2 bills each year

You don't have to pay all the money at once



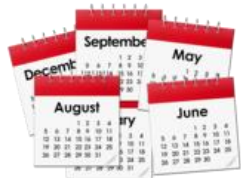
There are different ways you can pay your
Water bill



You can pay your bill online



Your bill can be paid directly from your
benefits



Monthly direct debit

Your water supplier will take a set amount out of your bank every month



If you pay by **direct debit** you can sometimes get money off your bill



4. Bills

4.5 How to save money on your water bill



You may be able to save money by getting a water meter



Speak to your **water supplier** to see if you can get a water meter.

The water supplier might be able to help with your water bill



A water supplier is a company who sends the fresh water to your house.

The water supplier also takes the waste water away.



United Utilities supplies the water in Liverpool



Some water suppliers can help if you are finding it hard to pay your water bill



Some water suppliers help people who need to use a lot of water.



You can get help if you have a large family

Or



If you need lots of water because you have a medical problem



If you pay by **direct debit** you can sometimes get money off your water bill



If you are on a water meter, you will save money if you use less water.



Speak to your water supplier if you have a problem with your water bill.

You can also speak to the Consumer Council for Water.

You can ring them on **0300 034 2222**



The Consumer Council for Water has lots of information on their website

<https://www.ccwater.org.uk/>