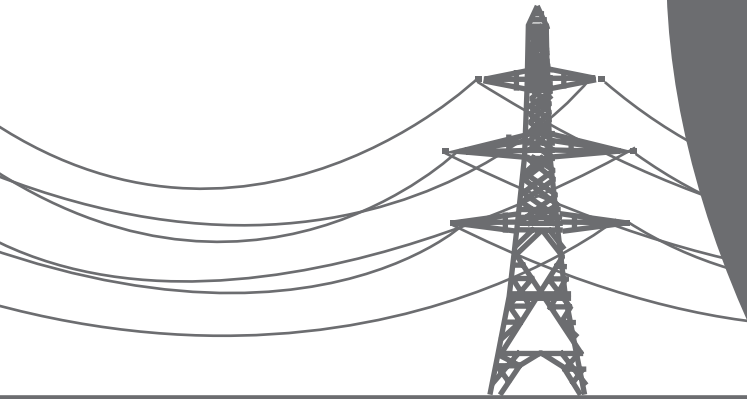


—
QUAKER
SOCIAL
ACTION
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YOUR ENERGY YOUR MONEY



This booklet and accompanying materials were created and produced with the support of the Ebico Trust.

Resource developed by Made of Money

Design by Elaine Odlin www.elaineodlindesign.co.uk

All information within this pack was checked prior to publication and to the best of our knowledge is true and accurate. Quaker Social Action is not responsible for errors, omissions, or information which may no longer be applicable.

Please seek specialist advice if you need more information, or to take action regarding any of the issues covered in this pack.



Resource developed by Made of Money, a project of Quaker Social Action.
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Did you know...

Most households can save money on their energy bills – in some cases hundreds of pounds a year!

This pack is designed to help you to save money by reducing the amount of gas and electricity that you use, AND help you to get the best deal you can on your energy.

In here you will find:

- ▶ Tips on saving energy
- ▶ Information on comparing energy providers and tariffs
- ▶ Details on switching utility companies as a way of saving money
- ▶ Ways to pay your bills
- ▶ Your rights around energy
- ▶ Tips on encouraging your family to join in
- ▶ Where to go for more help



Before you start, a few myths to bust...

MYTH

Leaving the heating on low all day is cheaper than just turning the heating on when you need it.

TRUTH

Having the heating on low when you don't need it wastes energy and money. Most of the time you will find your home is still too cold. Instead, turn the heating on when you are home and cold (though putting on an extra jumper first may be enough!).

A room thermostat, that controls the temperature of the room but shuts off when you reach the right temperature can help, as can a timer.

MYTH

Leaving the TV on standby doesn't use any power.

TRUTH

Leaving appliances on standby uses more power than you need to use! According to the Energy Saving Trust, in most homes 9 – 16% of the power used is from appliances left on standby mode. This means you could be spending as much as £100 a year to leave appliances on standby. Instead, **TURN THEM OFF.**

MYTH

Turning a light off and back on again uses more power than leaving it on.

TRUTH

It takes less power to turn a light off and back on than to leave it on for even a few minutes.

MYTH

If I'm on a prepayment meter, I can't ask for it to be removed and a credit meter installed.

TRUTH

You can ask for a credit meter (which you pay by direct debit or bill) to be installed, but you may have to pay for the switch. If you have energy debts there may be other rules around this so ask your company.

MYTH

Running appliances at night costs less.

TRUTH

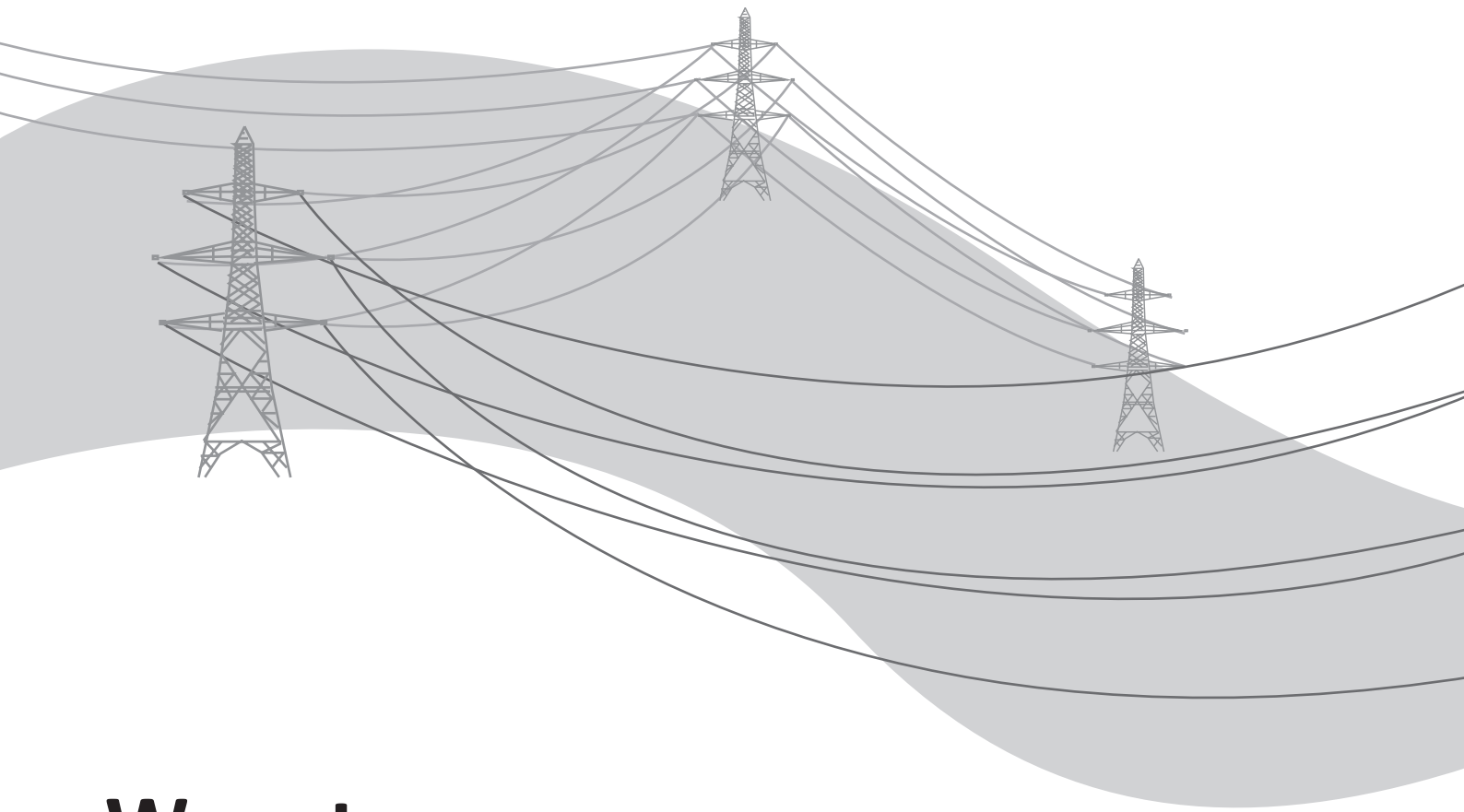
If you're on an Economy 7 or 10 tariff you will be on a cheaper rate at night (and more expensive rate during the day). However if you are on other tariffs, it will cost the same day or night. More information on Economy 7 or 10 tariffs can be found on page 14.

MYTH

There is nothing I can do about utility debts

TRUTH

If you are on a low income and have gas, electricity, or water debts, you may be able to get help. Some energy companies offer grants to help with these. They will each have their own criteria. For more information, see page 19.

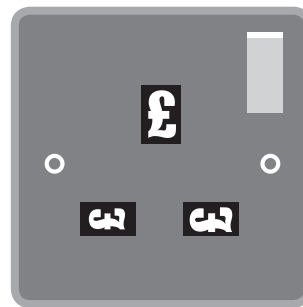
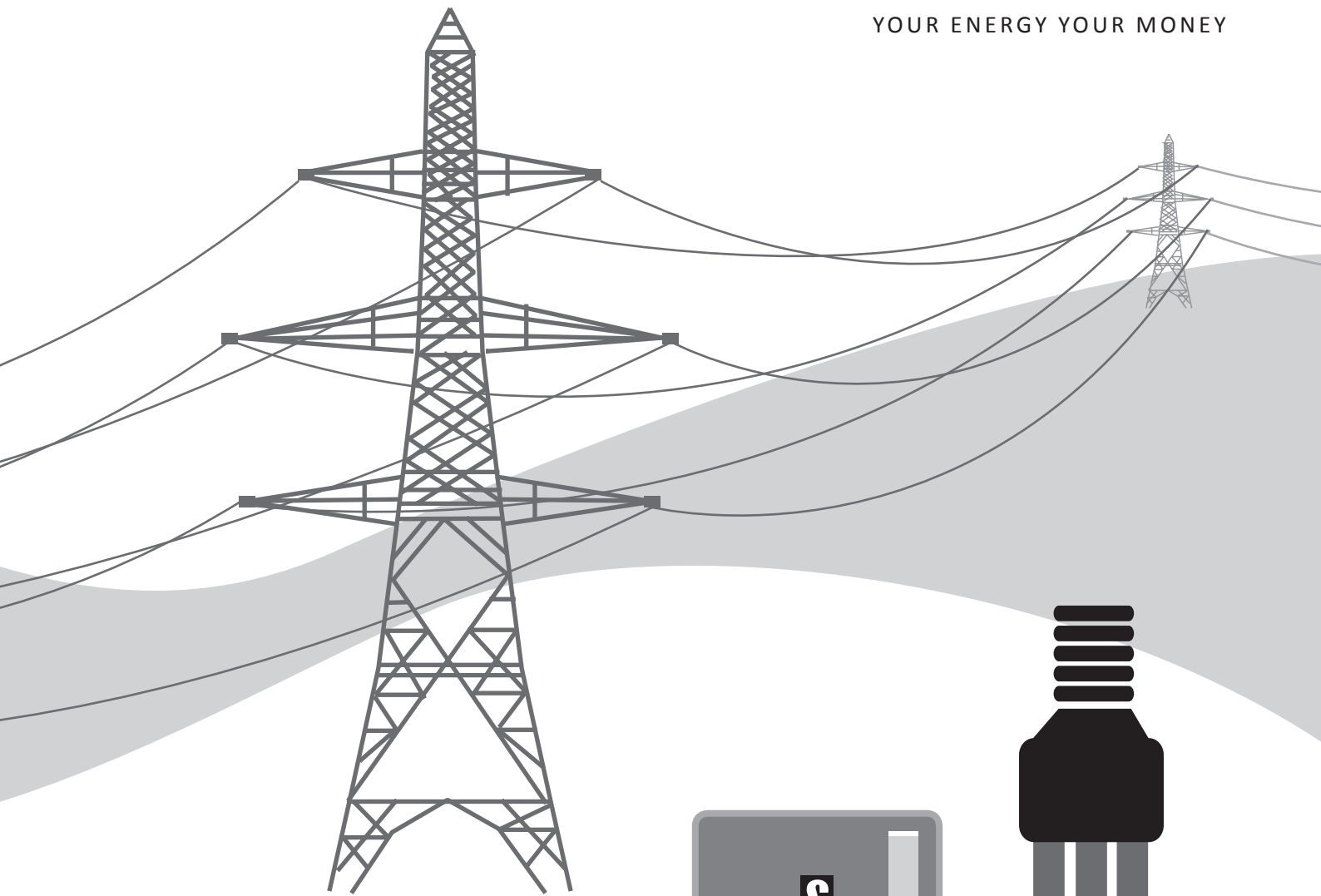


Ways to save around the home

One thing we can all do is try to use less energy – which is good for the environment and our wallets.

Whilst using a small amount less may not seem like much, it all adds up, often to big savings! Below are a few ideas to get you started.

- ▶ Which ones will you do first?
- ▶ What other ideas do you have?
- ▶ Why not share these with anyone else who lives in your house?



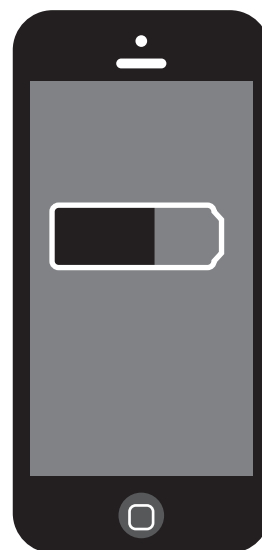
SAVING ON ELECTRICITY

Unplug chargers when you're done charging a phone / tablet / computer

Once charging is done, chargers continue to use small amounts of power – even once you disconnect the phone or tablet.

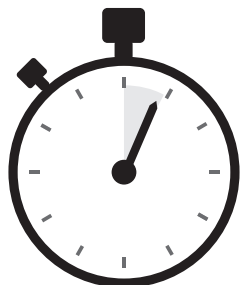
Upgrade light bulbs to even more energy efficient ones

There are a range of energy efficient bulbs available. They may be more expensive to buy initially, but should then save you money.



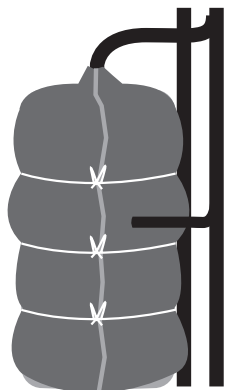
Ways to save around the home

SAVING ON HEATING WATER



Use less hot water

Taking shorter showers (get a shower timer to help), reducing pressure on power showers, using a basin when you wash the dishes, not running the tap when you brush teeth. All of these will save water, but if using hot water, will also save energy.

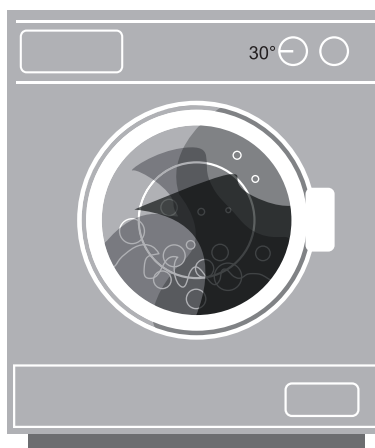


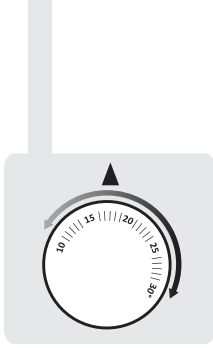
Wrap up your hot water cylinder if you have a hot water tank

Insulate it with a tank jacket. This will cost you about £20, but can save you money each year.

Use the lowest temperature you can to wash your clothes, and wash a full load

90% of the energy used by a washing machine goes on heating water, so the lower the temperature, the less power it uses. In addition, two half loads use more power than a full load.





SAVING MONEY ON YOUR HEATING

If someone in your home is elderly or has an illness that means they need the house extra warm, get advice. If not, you can likely save money by reducing your heating.

Put on more clothes before you turn the heating on / up

Many people walk around in a t-shirt in winter – and crank up the heating to stay warm. Instead, put on a jumper or warm socks first.

Turn the thermostat down

Even just 1 degree will cut your energy usage.

Use those curtains

When it's warm, opening curtains will warm a room. When the sun is gone – or at night – close them to keep the heating in.

Block drafts under doors with a rolled up towel and seal drafts around windows

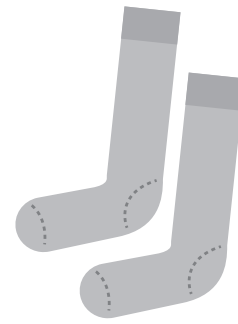
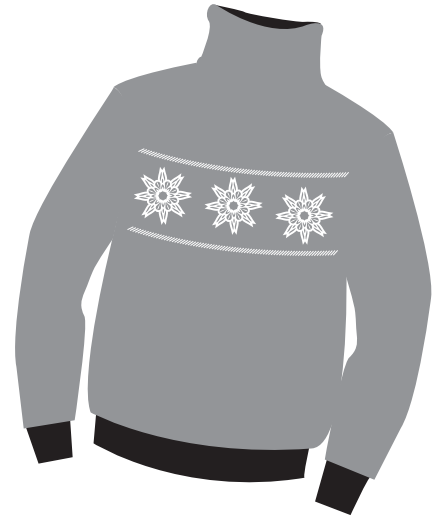
This will keep the cold air out – and the warm air in. You can also use draught strips for windows – and brushes for doors. If you rent, your landlord may provide these.

Unused chimney letting in cold air?

In winter, block these off with chimney balloons (purchase online or from most DIY stores). But be sure to remove these if you start using the fireplace, and in summer – as chimneys need the air to circulate.

Cover wooden floors

If your floors have gaps that let drafts in, a rug will help keep cold air out, and feet warm.



Ways to save around the home

SAVING MONEY IN THE KITCHEN

Cook double

When cooking, double what you cook to reheat the next day, or freeze to reheat later. Not only will this save you time, but reheating generally costs less than cooking from scratch – especially if you have a microwave. In addition, you may find you spend less on your food bills.

Keep the oven door closed. Every time you open it heat escapes.

Use the right size ring on the hob

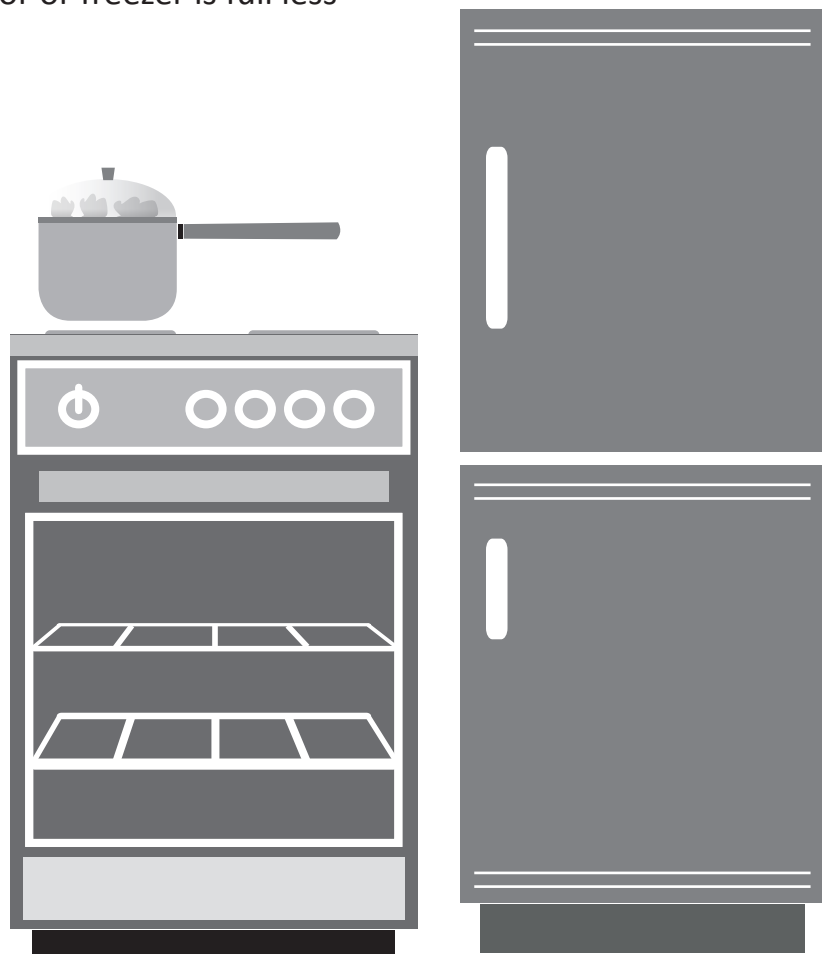
Using a bigger one than you need wastes power. On the other hand, a very small ring for a big pan means you may have to cook it for longer.

Keep your fridge and freezer full, and closed

Every time you open the fridge or freezer door, cold air escapes and your fridge / freezer has to cool it back down again. If your refrigerator or freezer is full less cold air can escape.

Defrost your freezer

It will be more energy efficient.



Don't put hot food into your refrigerator or freezer

It warms up the air, meaning it has to work harder to cool it back down. Instead, bring it to room temperature first (but ensure you stick to food safety guidance about how long food can be left out).

Boil the kettle, but only boil what you need

Kettles use a lot of power, so boiling more than you need wastes energy.

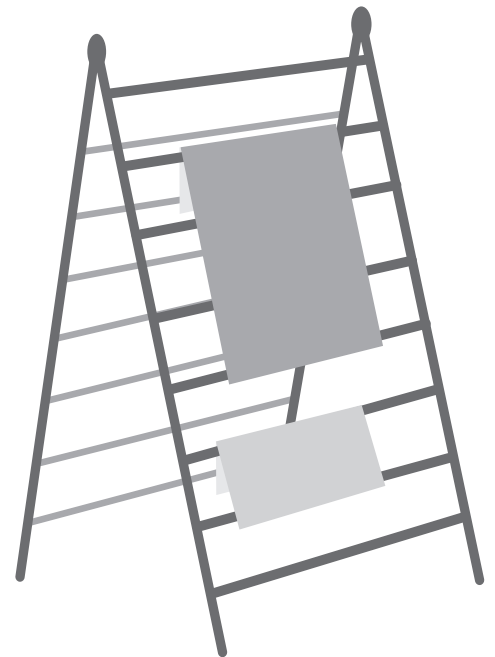
Buy the most energy efficient appliances you can afford

If you are replacing appliances, the higher the energy efficiency rating, the less power they will use. A+++ is the most energy efficient, whilst D is the least efficient.

Hang up clothes instead of using the tumble dryer

Hang up clothes outside if you, If not, hang them by a radiator in winter and open window in summer. (To avoid condensation in winter, ideally dry clothes in a closed room with a window open.)

Want more ideas? Look online or contact your energy company.



Are you getting the best deal?

Whilst saving energy around the house will save you money on your energy bills, there is another way too.

Have you checked to see that you are getting the best deal on your energy? The average household could save over £200 by switching energy companies or tariffs if they haven't switched before. Have you?

ENERGY COMPANIES VERSUS TARIFFS

When choosing the best deal, you have two things to consider – the company – or supplier, and the tariff – or what “package” you get with the supplier.

Each company will offer a number of tariffs. Unless you actively choose one, you are usually offered the standard tariff – which may be the most expensive option. So it pays to at a minimum find out if there is a cheaper option with your existing company.



TYPES OF TARIFFS

There are a large number of tariffs which may have differing names across the companies. These can include:

- ▶ Standard tariff – often the most expensive option, without any special discounts
- ▶ Online only tariffs – often cheaper as you are not sent paper bills. Instead, you receive bills and information online
- ▶ Green tariffs – generally more expensive, they support renewable energy sources such as solar and wind power
- ▶ Fixed tariffs – these fix the cost you are paying per unit of gas or electricity, even if prices go up or down. Usually you are locked in for a set period of time, and will be charged if you change deal or company early. This does not fix your bill, because you still have to pay for the energy you use
- ▶ Economy 7 or 10 tariffs--generally for people who have electricity only including storage heaters, which fill up with heat at night. The energy is cheaper at night, and more expensive in the day

It is important to remember that regardless of the tariff, the power you receive will be the same – it is the cost, how you pay for it, and possibly how you are billed that changes.

Are you getting the best deal?

A BIT MORE ABOUT ECONOMY 7

Economy 7 (or 10) is a tariff in which you pay less than average for your electricity during set hours at night and the day you will pay more than average. In general, Economy 7 may be cheaper for you if your heating and hot water are electric (not gas), and you use more than 80% of your electricity during the off peak hours at night.

Most people with Economy 7 will have storage heaters – large heaters that fill up with heat at night, which is then stored. This heat is then slowly given off during the day. They will also have a storage tank for hot water, which can be set to heat up overnight.

If you are on Economy 7, your meter will show a day and a night reading, and your bill will show the day and night rates.

If you are on an economy 7 tariff, you will want to:

- ▶ Find out when the off peak, or cheaper, times are
- ▶ Ensure that your heaters and water tanks are set to heat up during this time
- ▶ Set the output on heaters, or how much heat is given off, as low as possible to try to ensure it lasts the day
- ▶ Run any appliances you can during the off peak time. Some washing machines, dishwashers, etc have delay timers. However, check your tenancy or lease as there may be rules about what appliances you can run at night
- ▶ Ensure your meters are set to the correct times that match your tariff. You may have to check this yourself, however if you think there is an error your company is required to take reasonable steps to ensure the meter is accurate

More information can be found at the Centre for Sustainable Energy's leaflet on Economy 7.

COMPARING PRICES

The easiest way to compare prices is online. There are a number approved websites that are certified as being reputable by OFGEM and follow the “Confidence Code.” These include (at July 2015):

- ▶ www.energyhelpline.com
- ▶ www.energylinx.co.uk
- ▶ www.moneysupermarket.com
- ▶ www.myutilitygenius.co.uk
- ▶ www.simplyswitch.com
- ▶ www.switchgasandelectric.com
- ▶ www.theenergyshop.com
- ▶ www.ukower.co.uk
- ▶ www.unravelit.com
- ▶ www.uswitch.com
- ▶ www.runpathdigital.com/gas-electricity



You may want to do this with two different sites, as not all sites list all utility companies.

If you aren't able to compare prices online you can call energy providers directly to get prices.

Are you getting the best deal?

When using comparison websites it is helpful to have your last year of bills or a yearly statement. If you don't have this you can still compare. They will generally ask

- ▶ if you are comparing prices for gas, electricity, or both. (Often getting gas and electricity with one company, known as dual fuel, will give you a discount)
- ▶ where you live
- ▶ what company you are currently with
- ▶ how you pay your bills
- ▶ what your current tariff is
- ▶ if you are on an Economy 7 tariff (see page 14 for more information)

You then enter your usage either in kilowatts hours, or how much you spend per month, quarter or year. If you are moving somewhere new, they can estimate based on property size.

Finally, they often ask if you only want to see plans you can switch to online the same day. By choosing "no" you will be shown a wider range of plans which may include cheaper options.

Once you have entered the information, you will get a list of energy deals you may be eligible for, and how much they would cost. If you want to find out more about one, you can usually select it or call the energy company.

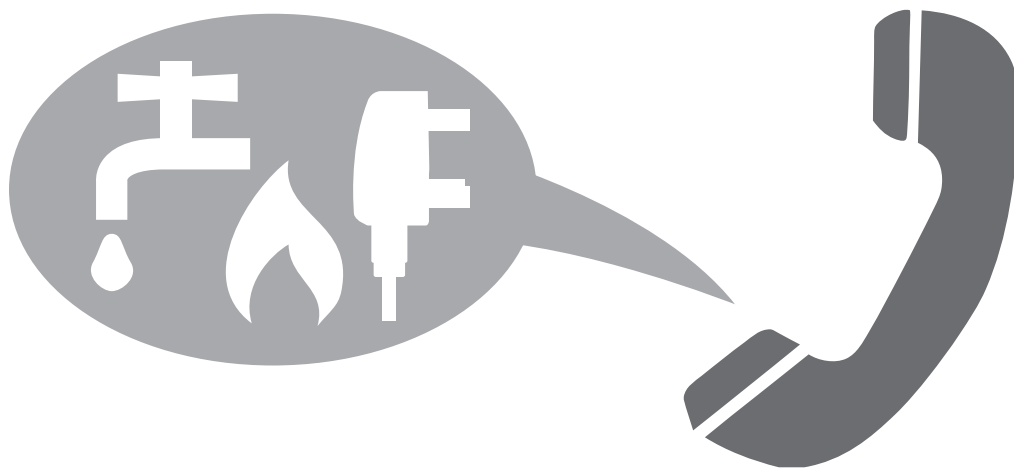
The list may include companies you haven't heard of before. If you are interested in finding out more and in particular how well they are rated for customer service, the consumer website *Which?* publishes the results of their annual survey online for free. <http://switch.which.co.uk/energy-suppliers/energy-companies-rated>

You can also search for reviews online, but do remember people are more likely to share when things go wrong than when they go well.

A FEW TIPS FOR IF YOU SWITCH

- ▶ Find out when the switch will happen
- ▶ Be sure to record your meter readings at the time of switch to ensure your bills are correct. Taking a picture and writing it down along with the date and time provides a useful record
- ▶ Let both companies know the meter reading at the time of the switch
- ▶ Keep a record of any conversations with your utility company including the name of the person you spoke to, in case of any problems

Finally whilst you hopefully have gotten a better deal, don't forget that you can save even more by cutting down on energy usage. See page 6 for ideas.

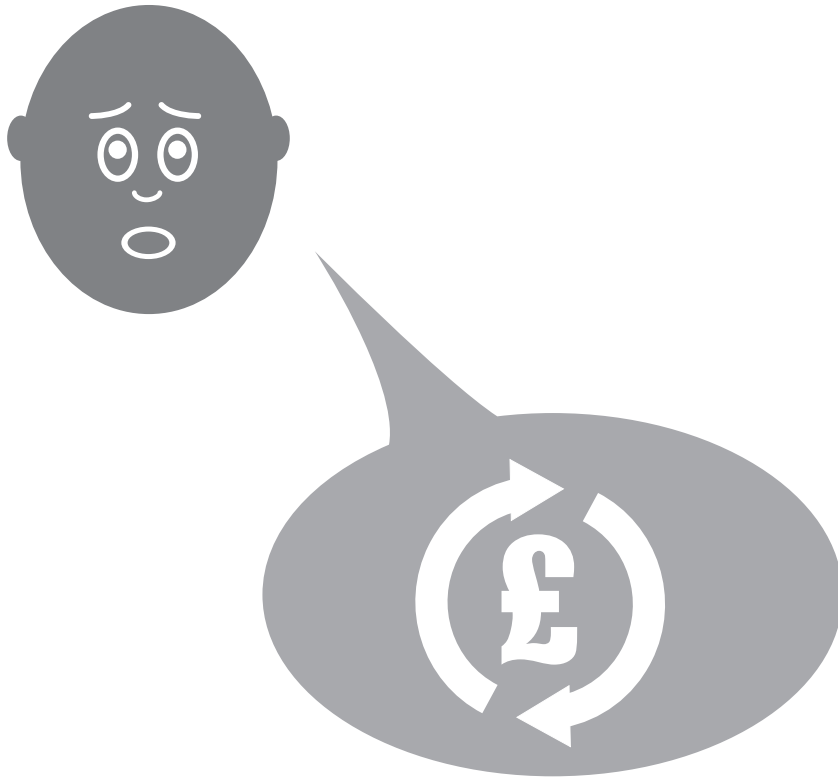


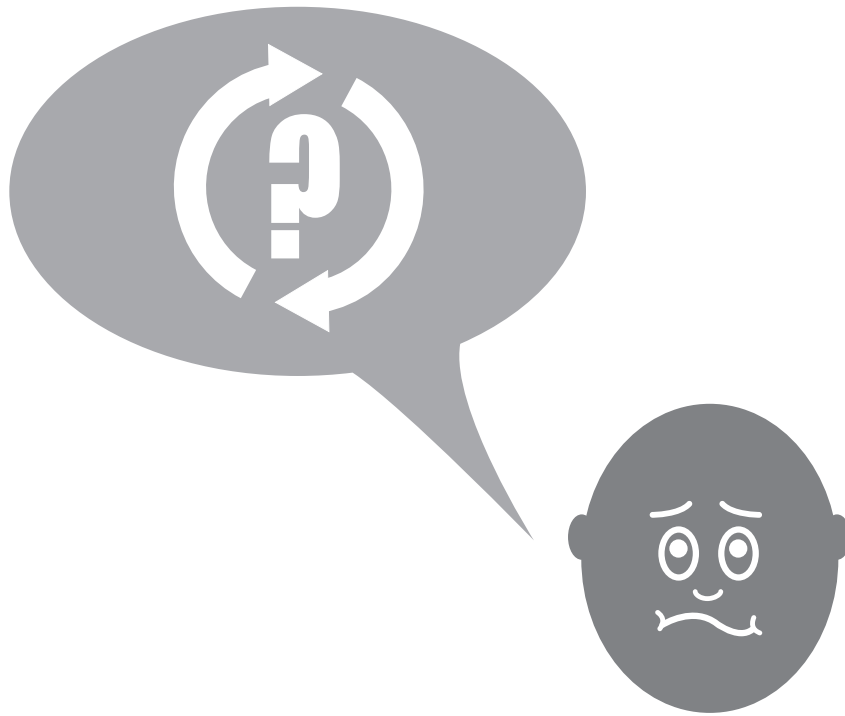
Are you getting the best deal?

WHAT IF I'M RENTING, CAN I STILL SWITCH?

If you pay your gas or electricity directly you can switch. However your landlord may specify in the lease that you have to switch back to the original company when you move, so be aware of deals that lock you in.

If you reimburse your landlord for gas or electricity, they can choose the company. You can ask them to find a lower cost provider or tariff, but they do not have to do this. However if you feel the cost is excessive you can query this.





CAN I SWITCH IF I'M IN DEBT?

If you have debts with your gas or electricity provider whether or not you can switch varies. If you have a prepayment meter you can switch if you have debts of up to £500 for gas and £500 for electricity. The debts will transfer with you.

If you are not on a prepayment meter and have debts, you may need to clear your debts before you can switch. Contact your provider. However remember you may still be able to move to a cheaper tariff with the same provider so do ask.

One exception – if you are in debt because your supplier made a mistake you can switch, but you still need to pay the debt.

If you have debts it is important to get help. You can contact your local Citizens Advice Bureau or other free debt advice agency. You may be eligible for a grant to help with your debts. See page 32 for more information.

How can I pay?

There are a number of ways to pay for energy bills, so you'll need to choose the one that works best for you.



DIRECT DEBT

Paying by direct debit means your energy supplier takes a payment directly each month. This is based on an estimate of how much gas or electricity you will use over the year divided by 12 months. They will usually base the estimate on your past usage, or if this isn't available then on a comparable size house.

Suppliers don't have to offer the option of paying by direct debit, and may ask to run a credit check first. You may want to check your own credit record first – if you fail their check, it goes against your credit record.



PROS

- ▶ It can be easy to budget. The money comes directly from your account. In addition, direct debit is usually the cheapest way to pay as the supplier may offer a discount. You can cancel a direct debit at any time (though you will still need to pay for the energy you use).



CONS

- ▶ The payments may be based on estimates, as in practice most companies only take a meter reading once a year – meaning you may owe more than you think.
- ▶ If your income goes up and down direct debits may be harder to budget for. If you do not have enough money in the bank you may be charged a penalty by the bank.

TOP TIP

Check your bills to see if they are based on an estimate. If it is, take a meter reading and give this to your supplier. They can then adjust your payments if needed.

How can I pay?

QUARTERLY BILLING

With quarterly billing you will receive a bill every quarter, or three months, which you will need to pay by a set date.



PROS

- ▶ You can usually pay your bills with cash, cheque, standing order, credit or debit card, payment cards or online. You may also be able to pay at a paypoint or similar location. Whilst the bills are paid quarterly you can set aside money each week or month to budget for this.



CONS

- ▶ The bill may be based on an estimate rather than actual meter reading, which means that you may owe more in the future. Budgeting may be difficult as if you are only paying every three months. If you use more energy than what you budgeted for you'll need to find the money.

TOP TIP

Always check if your bill is based on an estimate. If it is give you supplier an accurate meter reading. If there is a big difference, you can ask for a new bill.

Budget based on the highest usage – such as in winter, and set money aside each week or month.

PREPAYMENT METER

With a prepayment, key, or card meter, you pay for your gas or electricity before you use it by topping up a key or card.



PROS

- ▶ Many people find this helps them to budget, especially if their income is less predictable. It means you know exactly what you are using, and can plan your budget. If you owe money to the gas or electricity company, it is a simple way to make regular payments to them.



CONS

- ▶ Often the energy costs more with a prepayment meter, and there may be a standing charge meaning you are charged each day even if you don't use any power. If you run out of credit you'll go into emergency usage, which costs more (and is deducted next time you top up your card). As the amount of power you use will change across the year (most people use more in winter) you may find it hard to budget. You need to go out to top up the card.

TOP TIP

You can still compare prices with a prepayment meter, and get the best deal. When you do your budget, assume you'll spend as much as you do in winter.

Beware of scams selling you credit for less. Whilst it may initially work to top up your meter, when you go to top it up properly you will owe for the power you used on the fake credit, meaning you've paid twice.

How can I pay?

PAYING YOUR LANDLORD FOR UTILITIES

If you rent your landlord may pay the gas or electricity company directly, and you reimburse the landlord. If you split a flat (such as renting a room), or share a meter, they can estimate what you owe. This will be written into the tenancy agreement – if it is, you are not liable for bills directly with the supplier.

There are rules around what they can charge you such as:

- ▶ There is a maximum price the landlord can charge for gas and electricity.
- ▶ If what you use is recorded by a meter they should only charge you for what you used plus your share of a standing charge
- ▶ If they estimate what you owe because there is not one meter for your usage, they should work out the charges proportionately. The landlord must be able to show you how they calculated what you owe

MORE INFORMATION AROUND RENTING AND ENERGY BILLS

Under OFGEM rules if you are renting and pay your own energy bills directly to the supplier, you have rights around choosing your own energy company.

These include:

- ▶ You may choose your own supplier for gas and electric
- ▶ You may be required to let the landlord or letting agency know if you switch supplier
- ▶ You may be required to return the supplier to the original company at the end of the tenancy
- ▶ A landlord should not unnecessarily restrict your ability to switch payment methods. If you are on a prepayment meter and would like a credit meter they should not unnecessarily stop you. However you will need written permission from the landlord and you may be required to switch this back at the end of the tenancy. You may also have to cover costs to do this.

If you switch to a fixed tariff, ie one that locks you in for a set period of time, when you move you may be able to take the deal with you. Check if this is the case, to ensure that you are not penalized when you leave.

When you leave a property it is your responsibility to settle any final bills. You are not responsible for bills of previous tenants. Be sure to let the supplier know the date and meter reading when you move in.

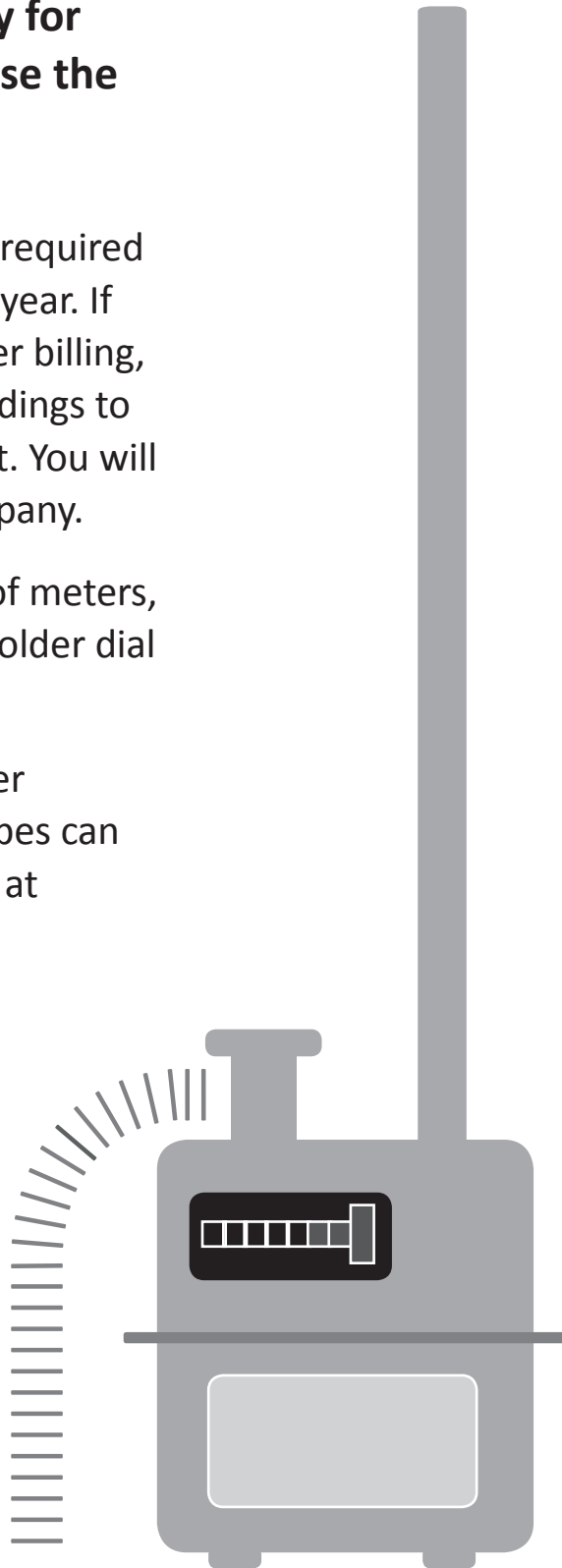
Reading your meter

There are a number of ways to pay for energy bills so you'll need to choose the one that works best for you.

Gas and electricity companies are only required to take an actual meter reading once a year. If you are paying by direct debit or quarter billing, you will want to take regular meter readings to ensure you are paying the right amount. You will then need to supply these to your company.

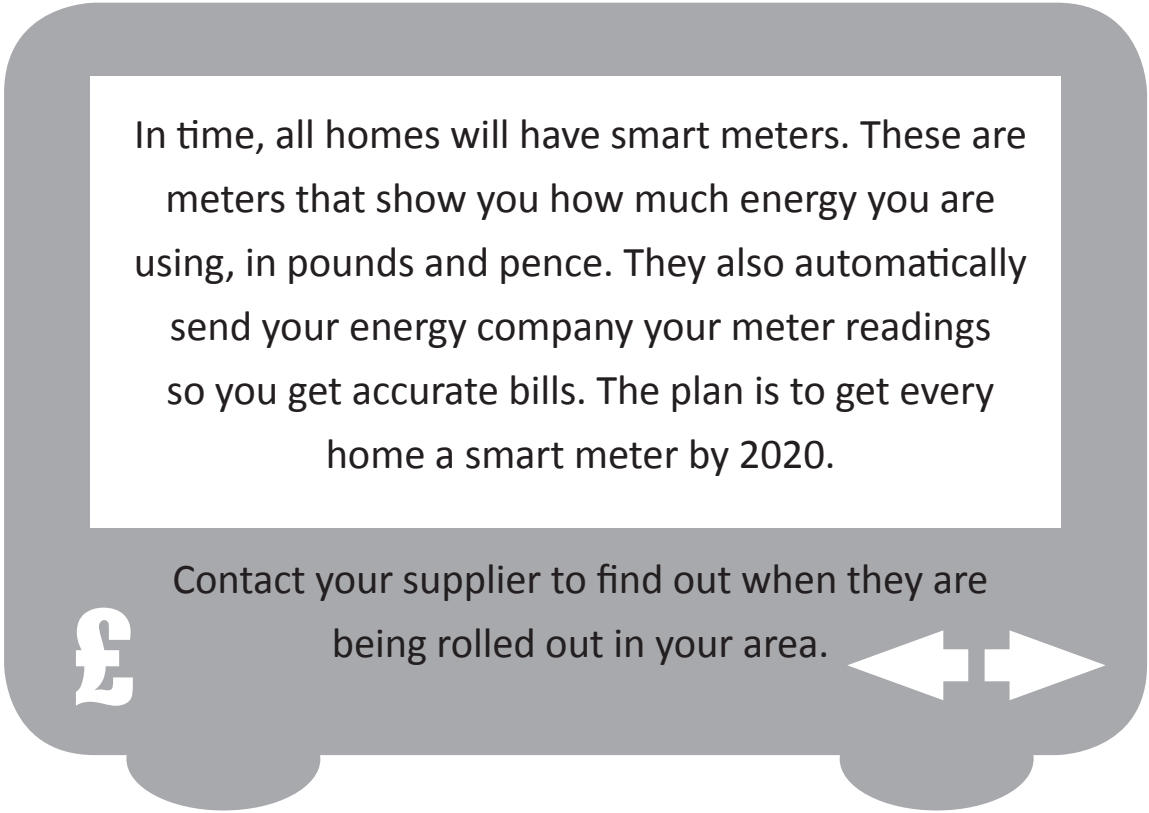
There are a number of different types of meters, from smart meters to digital meters to older dial meters. Each is read slightly differently.

Clear information on reading your meter including pictures of different meter types can be found online, such in advice leaflets at www.cse.org.uk (under resources).



Your landlord may also be able to help you by showing you how to read your meter. Some charities run schemes to help you save on bills that include information on reading meters.

Ask if anything like this exists near you.



In time, all homes will have smart meters. These are meters that show you how much energy you are using, in pounds and pence. They also automatically send your energy company your meter readings so you get accurate bills. The plan is to get every home a smart meter by 2020.

Contact your supplier to find out when they are being rolled out in your area.



How can I pay?

READING YOUR BILL

Reading your bill regularly is important to ensure you are being charged the correct amount. Once again www.cse.org.uk have detailed information on reading a bill.

A few key things to check when you get your bill:

- ▶ Is your reading estimated (a guess) or actual (based on a true meter reading)? If it is based on an estimate, providing your company with an actual meter reading will ensure your bill is accurate
- ▶ What period are you being billed for?
- ▶ What tariff are you on and can you get a better deal?
- ▶ Is there a balance to pay?
- ▶ If so how long do you have to pay it?
- ▶ What rate is the VAT? If it is more than 5%, you are being charged the commercial rate – contact your provider

If you are worried about paying your bill contact your energy provider or the Home Heat Helpline.

Encouraging your family to help!

If you live with other people or have children at home, getting them on board with reducing energy usage will help to reduce your bills.

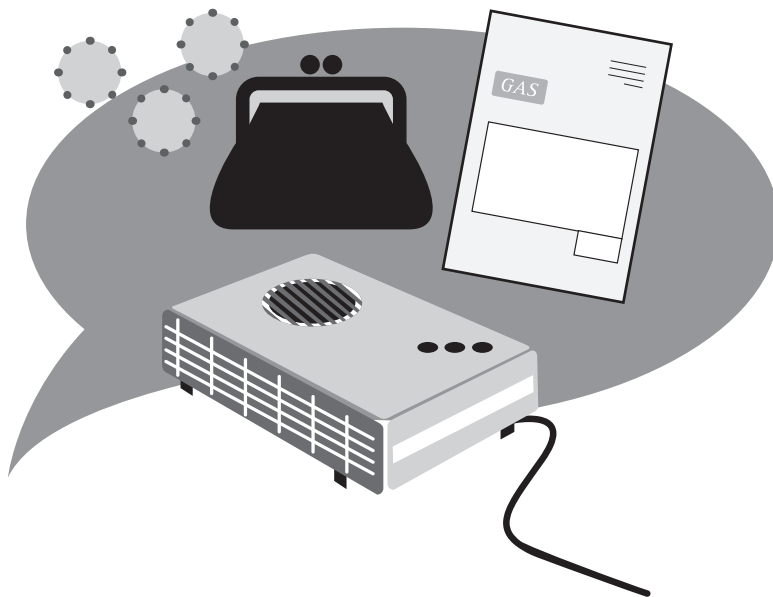
Here are a few tips for encouraging others to join in....



Encouraging your family to help

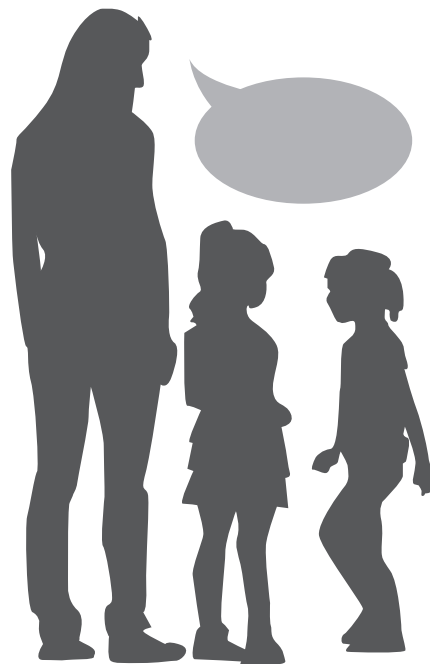
FOR TALKING TO HOUSEMATES OR OTHER ADULTS

- ▶ Sit down together and look at your bills
- ▶ Do others think you are spending more than you should?
- ▶ Set a goal of how much you will reduce your bill by
- ▶ Think of things you can each do to reduce usage
- ▶ If you rent think if there are repairs your landlord needs to make that would help
- ▶ Find out if there are any schemes you or your landlord may be eligible for, such as the green deal
- ▶ Compare tariffs together
- ▶ Agree how often you will take meter readings to keep track of your progress
- ▶ Borrow an energy monitor to see how much energy you are using. Some libraries have them, or see if there is a local scheme that may offer them



FOR TALKING TO CHILDREN

- ▶ Talk about why they might want to use less gas and electricity, for instance to help the planet or to save money
- ▶ Explain to your children why you need to save on gas and electricity.
- ▶ Ask them if they have ideas of ways to save
- ▶ If you can write them down
- ▶ Add your own ideas to the list
- ▶ Suggest you each choose two or three things to do that month
- ▶ Have the children write them down or draw pictures to remind them
- ▶ Think of how you will celebrate using less energy



Getting help

AM I ELIGIBLE?

You or your landlord may be eligible for grants or other help to make your home more energy efficient.



If you own your own home you may be able to get a grant for insulation, a more energy efficient boiler, or other improvements. If you rent privately your landlord may be eligible.

What is available does change. For the most recent information look online, contact your local Citizens Advice, or the Energy Saving Advice Service on 0300 123 1234.

WHERE TO GO IF YOU NEED HELP

Gas and electricity debts are priority debts, so if you are struggling to pay your bills contact your utility company right away. If you do not get help and are unable to pay your bills, you risk being disconnected.

Some energy companies have trusts that offer grants, so if you have utility debts you may be eligible for help. They will have their own criteria, and generally you will need to show how you will afford your bills in the future. To find out more contact your energy company or **Charis Grants**.

In addition your local **Citizens Advice Bureau** or local debt advice agency may be able to help. **Stepchange**, **Payplan**, and **National Debt Line** also offer free help with debts including utility debts. See page 36 for details.



Getting help

PRIORITY SERVICE REGISTER

The priority service register ensures that energy companies offer extra help to people of a pensionable age, who are registered as disabled, have a hearing and/or visual impairment, or have long-term health conditions. Contacting your provider to register will mean they offer you additional services which may include:

- ▶ Moving your meter free of charge to make it easier for you to get to it
- ▶ A password protection scheme for speaking with them
- ▶ Free yearly gas safety check
- ▶ Free quarterly meter readings if you can't read it yourself
- ▶ Bills and meter readings in Braille, large type, or audio
- ▶ Priority reconnection if your supply is interrupted
- ▶ Letting you know ahead of time if they have to stop your supply
- ▶ Arranging for your bills to be sent to a nominated person

To register contact both your gas and electricity suppliers.

COMPLAINTS

If you have a complaint about your energy company there are several steps you can take.

- ▶ In the first instance phone the company to discuss this with them. Make a record of when you called, who you spoke to and what was said
- ▶ You may need to follow this up with a letter or email
- ▶ If you aren't able to resolve it with a phone call contact your local advice agency
- ▶ The Citizens Advice Bureau have a consumer helpline which can advise you 0845 404 0506
- ▶ The Energy Ombudsman may be able to help you with your complaint. You will need to show that you have tried to resolve your complaint directly first and allowed adequate time (8 weeks with the bigger suppliers or 12 weeks with smaller ones)
- ▶ You can contact the Energy Ombudsman at 0330 440 1624 or 01925 530263, or via email enquiries@os-energy.org

If your complaint is regarding your landlord and energy bills your course of action will depend on who your landlord is. If you rent through a Housing Association or your council contact them for their complaints procedure. You will need to use the formal complaints procedure. Make sure you keep track of all conversations and correspondence.

If you rent privately in the first instance talk to your landlord. If you are unable to come to an agreement and you want more help contact your local Citizens Advice Bureau or ring the Shelter Helpline on 0808 800 4444.

Getting help

Charis Grants

01733 421060

www.charisgrants.com

Citizens Advice Consumer Service

0345 404 0506

Energy Saving Advice Service

0800 138 1111

Stepchange

0300 123 1234

www.stepchange.org

National Debt Line

0808 808 4000

www.nationaldebtline.co.uk

Payplan

0800 280 2816

www.payplan.com

If you are renting and would like more information about your rights contact the **Shelter Helpline** on 0808 800 4444.

**We hope you have enjoyed reading this booklet
and finding out ways to save on your bills!**



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