

Don't turn off the heating until you have read this!



If you are struggling with bills you can access help. Just contact the bill company and explain your position and they may allow you to pay off bills in affordable chunks.

Don't just ignore bills and letters or refuse to pay

Today there is no shame in being unable to pay bills in full immediately - thousands (probably millions!) are in the same boat...

The below numbers are FREE to call if you would like to find out more information, or would like to see what help you may be entitled to if you are worried:

-  **Citizens Advice: 0800 144 8848**
-  **Money Helper: 0800 011 3797**
-  **StepChange Debt Charity: 0800 138 1111**

Did you know?

Many of us, especially older people, those with disabilities and people on fixed incomes, are living in fear of the soaring energy bills and living costs this winter. Energy suppliers have a duty to help people struggling to pay their bills - the number to call for help is on the back of paper bills and on their websites.



Older or disabled people may be priority customers

Benefits are not a handout.

They are paid out of the National Insurance (NI) fund that you have already paid into. It's just like an insurance policy that you can call on in times like these. They may offer an affordable repayment plan, so you can pay off the bill in smaller, affordable chunks over time.

**DON'T
BE AFRAID TO
ASK FOR
HELP!**

OUR VALUES



INTEGRITY



EXCELLENCE



TEAMWORK



FUN

Living in fear of bills? You are not alone.

A bill often brings a stab of shock and panic. How am I going to pay this? I haven't got the money! Sit down with a cuppa and let your panic subside. You don't just have two choices – either pay a bill or not pay it. There are a lot of options in between. First, contact the company that sent the bill and explain your position – you may well get some help. Don't just ignore bills and letters or refuse to pay.

Energy and water bills:

If you are struggling you don't have to pay the bill all at once. Energy and water suppliers have a duty to offer support if people are struggling with bills or debt. Contact your supplier to ask about available support including an affordable repayment plan, which will mean paying off the bill in smaller, affordable chunks over a period of time. If you are older or disabled you may be a priority customer. The number to call is on your bill.

Local initiatives:

Find out if there's one in your area. For instance, the Centre for Sustainable Energy (CSE), an independent national charity gives free, local and impartial advice on saving energy, including how to reduce bills to residents of Bristol, Bath, Dorset, Somerset and Wiltshire.

<https://www.cse.org.uk/contact> or call 0800 082 2234

Council Tax:

Call your council to check if you're eligible for either a Council Tax Reduction if you're on a low income or benefits, or a reduced council tax bill, eg, if you live on your own. If you cannot pay the full amount, ask about a repayment plan. Call your council and ask for Council Tax enquiries.

Help from the council:

Each council runs a scheme called 'welfare assistance' or the 'Household Support Fund'. The help they offer and who can get it varies. They might help you pay for things like energy and water bills, food, or essential items such as clothes or an oven. Call your council to ask.

Mobile, phone or internet bills:

Don't just ditch these – it's important to stay in touch with family, friends and organisations. Contact your provider and ask for help. They might agree to reduce your bill, give you more time to pay, increase your data or download limit or move you to a different contract. The number to call is on your bill.

You might be able to claim benefits or increase your current benefits if you're struggling to afford essential things such as food and housing, or if you are sick or disabled, a pensioner on a low income, a carer or responsible for children.

And remember as we said before, benefits are not a handout – they are paid out of the NI fund that you have already paid into. It's just like an insurance policy - that's why it's called National Insurance. Citizens Advice has a benefit calculator where you put in details of your financial and living situation. It then tells you what benefits you may be entitled to. It's at <https://www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get/> or call its advice line on 0800 144 8848

More help:

You will need to fill out a budget form to get many kinds of help. Many of the organisations below offer them online, but if you want them to send you one through the post, ask them to do so.

Age UK's free national advice line on 0800 678 1602 can help with advice about how to check you are receiving all the financial support available to you, including key benefits such as Pension Credit and Attendance Allowance. See also <https://www.ageuk.org.uk/services/age-uk-advice-line/>
The government-run Money Helper service provides free advice and a budgeting form, which you will need to get some kinds of help. Money Helper's website is <https://www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner> or call 0800 138 7777

Citizens Advice offers online information and help with all aspects of bill issues. See <https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/get-help-with-bills/> or call its Consumer Helpline on 0808 223 1133

StepChange is a national charity offering debt advice, managing repayment plans or supporting people through a process leading to debt relief. Unlike many debt advice companies advertising debt relief solutions on TV, StepChange does not charge you for its services. See <https://www.stepchange.org/> or call 0800 138 1111.

What to avoid:

- Don't suffer in silence. Today there is no shame in being unable to pay bills in full immediately. Thousands, probably millions, are in the same boat. If you are worried, tell someone you trust or call StepChange or Citizens Advice.
- There are companies advertising on TV offering to help you consolidate all your debts and turn them into one monthly payment – but many of them will charge you for their services. StepChange (see above) will provide the same service for nothing.