



What to do about fuel debt

1. Get information

The first thing to do is to get some advice and information on what to do. Ignoring debt, for whatever reason, will make things worse. Speak to your Home Energy Scotland Hotline advisor by calling free on **0800 512 012** for local information and services.

2. Maximise your income

Speak with an advisor from the Home Energy Scotland Hotline as they may be able to help make sure you're getting all the money you're entitled to from benefits and tax credits. There are people who miss out on extra income; because they don't know it's available to them. If you have a disability or are caring for someone, make sure you are getting the benefits you should be. Claim Housing and Council Tax benefits; you may be entitled to something even if you are working. Your local Citizens Advice Bureau, welfare rights service or the Lone Parent Helpline (**0808 801 0323**) can also help with this.

3. Contact your fuel supplier

Contact your fuel supplier and let them know about your situation. They are less likely to cut off your energy supply if you are taking steps to sort it out. You may be able to negotiate repayments of arrears rather than risk your energy supply being disconnected. They may even be able to help. Some fuel suppliers offer discounts or a lower tariff to people on a low income or who are in receipt of certain benefits.

4. Compare prices

Shop around for the best fuel deals. Look on comparison websites, for example, and consider changing your supplier. You may be able to save money by buying both gas and electricity from the same company. You may also be able to save money on other services, such as phone or internet, by changing your supplier. It is important to note that if you are already in debt to a supplier, you will not be able to change providers until the debt is paid. (See 'Payment methods').

5. Ask for help

If you already have fuel debt, a good first point of contact is your local Home Energy Scotland advisor. The Home Energy Scotland Hotline (**0800 512 012**) can advise about local services where you can get extra help. Ask for details of local trusts or charities that may offer assistance. Your local council may also

know of any financial or practical help you can apply for. (See 'Useful contacts').

6. Save energy

The Home Energy Scotland Hotline will be able to give personalised advice especially for you and your home that can help you cut down on the amount of energy you use. Once you know how to make the energy savings, you could encourage the rest of your family to do the same. (See 'Energy and money saving tips').

7. Know your rights

Find out what your rights are. If you are threatened with disconnection, call one of the energy helplines to find out what you can do. This will be dependent on the nature of the problem and the age and health of family members. All energy company codes of practice must state how they deal with customers who have difficulty paying bills. If the customers are 'vulnerable' the fuel supplier must consider this. The Energy Retail Association says that a customer is vulnerable if they or their family have difficulties due to age, health, disability or severe financial insecurity and should not have their fuel supply disconnected. If you have a problem that you cannot sort out directly with your fuel supplier, you should contact Consumer Direct (**0845 040506**) who may be able to act on your behalf.

Other factsheets available:

- Energy and money saving tips
- Useful contacts on fuel issues
- Payment methods, discounts and switching suppliers

**Any other queries?
Anything you don't understand?
Any useful experience to pass on?**

Why not call the Lone Parent Helpline?

0808 801 0323

**Mon-Fri 9.30-4.30pm (free to landlines and most mobiles
Vodafone, 3, Orange, Virgin and T-mobile)**

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