

# Managing Money Works

## Leaflet 1



This guide will help you .....

- Save money on your **energy bills**
- Help you compare prices
- Set out clearly the golden rules before you switch supplier
- Provide lots of useful website addresses to help you manage your money

### Gas and Electricity

How much you pay for your gas and electricity will depend on whether you can pay through a bank account and what type of meter you have.

There can be a significant difference in what the different gas and electricity companies charge for their fuel. By simply switching provider you could cut cost by £200-£300 and all that changes is the price and customer service.

### The important thing is to compare prices

To check if you could save some money with your Gas and Electric you can obtain a comparison by telephoning or logging onto some of the following accredited websites:

Website	Contact telephone numbers
<a href="http://www.energyhelpline.com">www.energyhelpline.com</a>	0800 0740 745
<a href="http://www.moneysupermarket.com">www.moneysupermarket.com</a>	0845 345 5708
<a href="http://www.uSwitch.com">www.uSwitch.com</a>	0800 404 7908

You will need to have to hand your last three gas and electricity bills and make sure the comparison is based on your individual circumstances

- Where you live
- Your actual energy use
- How you would like to pay

The golden rules of switching:

- Move to dual fuel- getting both gas and electric from one supplier
- Pay by direct debit- it's usually cheaper

### Social Tariffs

Some fuel suppliers offer 'social tariffs', which can reduce the cost of pre- payment meter fuel. Check out:

- EDF energy/Scottish and Southern/NPower/Scottish Power, or
- Ebico charge the same tariff for all customers – [www.ebico.co.uk](http://www.ebico.co.uk)

If you are on a low income, contact your supplier and ask if they have a social tariff.

# Managing Money Works

Leaflet 1



## Help with your water bills

Water bills are usually issued yearly, but you can opt to pay in two six monthly, four quarterly or 10 monthly instalments, or even arrange to pay weekly or fortnightly.

There are 2 options available:-

**Water meter** – If you live alone, in an above average size house or use little water, you could pay less with a water meter.

A household of 2 people with an annual bill of £500 could potentially save up to £131 per year. It is not always possible to fit a water meter, particularly flats with communal facilities, but you may be eligible for a reduction so it's worth asking.

**How to apply for a water meter.**

Call 0845 303 7744 or apply on line at [www.unitedutilities.com/meters](http://www.unitedutilities.com/meters)

**Water rates** - your bill is based on the rateable value of your home plus a standing charge. If you live alone it may be worth checking the single persons household tariff.

## WaterSure scheme

If you use large amounts of water for essential purpose and receive benefits or tax credits this is worth checking out. To find out more and get an application form call 0845 303 3001. or write to, United Utilities, PO Box 50, Warrington, WA55 1AQ

If you are having trouble paying your bill and want to reduce or clear your water charges debt - United Utilities can help.

## Golden rules

- Don't panic but don't ignore the problem
  - Don't borrow more money to pay off what you owe, this is unlikely to help
  - Make sure you are receiving all of your benefit entitlements. You can arrange to have an agreed amount taken from your benefit
  - Contact United Utilities on **0845 746 1100** if you do not have a water meter, or **0845 746 2222** if you have a water meter, to get help
- Be very careful of fee-charging debt management companies

**For more information contact us on 0845 606 6565**

আপনি যদি এই তথ্য অনুবাদ করার ব্যাপারে সাহায্য চান তাহলে দয়া করে আপনার স্থানীয় অফিসে যোগাযোগ করুন।

જો આપને આ માહિતીનાં અનુવાદમાં સહાયની જરૂર હોય તો કૃપા કરી, આપની સ્થાનિક ઓફિસનો સંપર્ક સાધો.

اگر آپ کو اس معلومات کا ترجمہ چاہیے ہو تو براہ کرم اپنے مقامی آفس سے رابطہ کریں