

Struggling to pay?

Sometimes life throws us curveballs. All of a sudden, we are facing a change in our lives, like losing a job, illness or caring responsibilities. Before we know it, the bills are building up and it can all feel a bit too much.

Energy is a human right. Whatever goes on in life, keeping a roof over your head, staying warm and fed are the priority for you and your family. If you are finding things tough, we can help.

Energy Efficiency Advice

A good start is to understand how you can reduce the energy you use, and that will reduce your bills, by taking some really simple actions within your home. These can be small changes, such as reducing your thermostat by 1 degree, right through to big changes such as installing loft insulation or solar panels. There are grants and support available, so it may be easier than you think. You can find advice at <https://peoplesenergy.co.uk/energy-efficiency-tips>.

Difficulty in Paying Your Bill

We aim to contact you as soon as we recognise that we haven't received a payment from you as we would have expected. If we spot that you have missed a payment, we will do our best to get in touch. It might be something easy to fix, like accidentally cancelling a Direct Debit instruction. We can quickly set these back up again or take a payment over the phone. This means we can avoid the balance you owe increasing.

But sometimes you may be facing a big change in circumstances. We know that it can be difficult to think of everything if circumstances alter, especially traumatic changes such as loss of a loved one, break up of a relationship or redundancy. We want to make managing your energy bills as easy as possible. No matter the reason, it's important that you contact us as soon as you can if you are experiencing any payment difficulties.

Once we know you are struggling to pay, we may be able to support you by arranging a payment plan to cover your outstanding balance and cover the energy you need to use, or, if you have left us, agreeing a debt repayment plan.

If we cannot agree a payment arrangement, and you don't already have a prepayment meter, we may offer to install a prepayment meter if that is the right thing for you and your circumstances.

We will try as hard as we can to agree a payment arrangement with you but, if we cannot get in contact with you, or if we can't find a solution that works for both of us, we may need to involve our debt collection agency. We will share your account information with them and this may impact your credit score.

You can get help and independent advice on managing debt from a number of national and local organisations, that may be unique to where you live. You can contact some of these anonymously but, no matter how you do this, we would recommend you get in touch as soon as you find yourself struggling.

Money Advice Service <https://www.moneyadviceservice.org.uk/en>

All of the services below are free and confidential. Other organisations are available and you should find the right one for you. Advice should be free and personalised to you.

Citizens Advice Bureau or Citizens Advice Scotland
Website : <https://www.citizensadvice.org.uk/>
03454 04 05 06.

Scottish Debt Advice
Website: <https://scottish-debt-advice.org.uk/>
0800 253 2042

National Debt Helpline
<https://www.nationaldebtline.org/>
0808 808 4000

Stepchange
<https://www.stepchange.org/debt-info/debt-consolidation.aspx>
0800 138 1111