Big Energy Saving Network

Champion Guidance for Consumers







Introduction to Big Energy Saving Network	2
Background	2
How to use this document	3
Presentation	3
Slide 1- Introduction	3
Slide 2- Shopping around	5
Slide 3- Before switching	5
Slide 4- Finding the best deal	6
Slide 5- Finding the best deal	7
Slide 6- How to switch tariff	8
Slide 7- Taking a meter reading	10
Slide 8- What about debt?	10
Slide 9- Warm Home Discount	11
Slide 10- Priority Service Register	12
Slide 11- ECO	13
Slide 12- Local schemes	15
Activities	15
Activity 1- Icebreaker Quiz	15
Activity 2- Switching Supplier and demonstration of Price Comparison Website (PCW)	16
Activity 3- Saving Energy in the Home	18
Suggested Running Order	20

Introduction to Big Energy Saving Network

The Big Energy Saving Network is an assisted action project made up of local community groups and charities across the United Kingdom. The aim is to provide advice on energy saving in the home, switching energy suppliers, different energy tariffs and available support to help vulnerable households stay warm and lower energy bills.

Background

There is considerable evidence that vulnerable consumers are often among those most disengaged from the energy market and lack the confidence necessary to save



money by taking action on tariffs, switching and improving energy efficiency. Consumers who don't regularly switch are highly likely to be on the most expensive tariffs and the Network's primary aim is to support vulnerable consumers to switch and save.

The Big Energy Saving Network complements campaigns such as Big Energy Saving Week and Energy Best Deal extra to bring together trusted third sector and community bodies to provide targeted, personalised advice that can help bring down the energy costs of some of England and Wales' most vulnerable consumers. The Network has been very successful in engaging vulnerable consumers face to face and through training of frontline workers, reaching over 500,000 people in the first 4 years.

How to use this document

This document is designed to guide Champions and provide suggested activities, information and advice to clients to ensure they are not paying more than they need to for their energy. Where consumers are are struggling to pay their energy bills, it highlights where help is available. We strongly encourage Champions to provide tailored information to the consumer at their own discretion.

In addition, we are not expecting the presentation or activities to followed at all BESN events. The nature of delivering an assisted action project at outreach locations means that the content of this document will have to be adapted for different audiences and locations.

This guide and accompanying presentation was designed by Citizens Advice to be delivered in a group setting, though the content will be relevant to consumers seen through one-to-one appointments.

Finally, we are happy for you to edit any of the slides or activities to suit the way you deliver BESN or the audience that you are delivering to (and in fact would rather you did this). This document provides guidance, rather than a restrictive delivery model.



Presentation

Slide 1- Introduction



Big Energy Saving Network



General Introduction

Welcome people as they arrive and offer refreshments if they are available. Once everyone is settled outline the following:

- Who you are
- The session including length, the intended format (for example, presentation or Q & A or general talk)
- Domestic arrangements fire exits, lavatories, refreshments, breaks and so on; and ask people to introduce themselves

Objectives

After the introductions and domestics explain:

- The aims of the BESN
- The overall aim of the session is to provide consumers with the knowledge and resources to help them get the best possible outcome
- The session objectives:
 - To explain tariff options



- To explain how to switch tariff or supplier
- To explain what other help is available

Slide 2- Shopping around

Shopping around can reduce your energy costs

You have a choice in who you buy your gas and electricity from.

You can save lots of money by shopping around. You may save money by:

- moving to a cheaper deal/tariff with your current supplier
- switching to a new supplier
- Changing your payment method



Facilitator notes

- Consumers have a choice in who they buy their gas and electricity from.
- Shopping around for the best deal can make paying for energy much cheaper.
- Those who have not changed supplier for several years are likely to save the most by switching.

Explain that a tariff is the amount you pay for your energy and that it can vary according to how you pay. Many energy companies offer tariffs for online, fixed, capped, single and dual fuel.

Explain that if you rent your home you can usually still switch supplier.

- You have the right to switch supplier if you pay for your gas and electricity directly
- If your landlord pays your supplier and then charges you, you don't have the right to switch supplier.



Slide 3- Before switching

Before you decide to switch

You should start by:

- checking which type of meter you are on
- finding out if your contract with your supplier has an 'exit fee' for leaving early
 it's usually on your bill
- looking at the tariffs offered by your current supplier



Facilitator notes

Explain that if you have a prepayment meter you'll usually be restricted to 'prepayment tariffs'. There are fewer of these to choose from and will be more expensive than direct debit tariffs.

Explain that if you have a contract with a current supplier for a set period of time you may have to pay an 'exit fee' if you wish to leave the contract early. This can usually be found on an energy bill and the Citizens Advice 'Understanding your energy bill' tool can help you find this information.



Slide 4- Finding the best deal

Finding the best deal

Use the Citizens Advice price comparison website

You'll need:

- the name of your supplier and current tariffs
- how much energy you used in the past year
- how you currently pay for your energy (for example, prepayment meter or direct debit)
- your postcode

Facilitator notes

Show where users can find the <u>Citizens Advice price comparison tool</u> and demonstrate how it can be used to compare energy tariffs. Encourage users to also look at the Citizens Advice <u>star rating system</u> which compares suppliers' performance on such issues as customer service and treatment of vulnerable consumers.

Explain that they will need the information detailed on the slide to use the tool. Note, the tool can be used without knowing how much energy you have used in the past year - but providing this information will give a more accurate quote.

You could also demonstrate how the Citizens Advice <u>understanding your energy bill tool</u> can be used to find this information.



Slide 5- Finding the best deal

Finding the best deal

Other ways to compare tariffs from different suppliers

- Use an Ofgem accredited price comparison website
- Talk to your current energy supplier or look at their website
- Contact other energy suppliers to compare deals



Facilitator notes

Explain that there are ways other than the Citizens Advice price comparison tool that consumers can compare energy deals.

Make it clear that if they wish to use an alternative price comparison site they should choose one that is accredited to the Confidence Code, run by Ofgem the independent regulator.

Explain that they can contact their current supplier to find out about the different tariffs they offer - but note that they will only give information on their own tariffs



Slide 6- How to switch tariff

How to switch tariff

If you decide to change tariff you'll need to contact the supplier to arrange the switch.

This can be done:

- through a price comparison website
- by getting in touch with the supplier directly

If you're moving to a new supplier they will let your existing supplier know.

Facilitator notes

Explain that if you decide to stay with your current supplier but wish to change to a different tariff your supplier will arrange the change. You'll need to contact them to let them know what you want to do. They should then write to you confirming the details of your new contract.

Explain that if you find a new deal and sign up to it through a price comparison website they will contact the supplier who will then arrange the switch.

Explain that if switching to a new supplier not through a price comparison site you need to contact them directly to arrange the switch - the new supplier will notify your existing supplier.

Explain that you have the right to see a contract and if you aren't sent one automatically you should request it. Check it's correct and the date that you are set to change supplier. You may have the right to cancel the contract within a 14 day cooling-off period, depending on how and where you agree to the contract.



Slide 7- Taking a meter reading

How to switch supplier

Take a meter reading

- · Take a meter reading on the day of the switch
- Give this reading to your new supplier this means they won't charge you for energy used before the switch

Facilitator notes

Your new supplier will read the meter, or ask you to take a reading, around the time of changing supplier.

Your old supplier will use this reading to work out your final bill and the new supplier will use it to start the new account.

You should keep a note of the reading in case of any future dispute.



Slide 8- What about debt?

What if I'm in debt to my supplier?

If you use a prepayment meter

- If you owe less than £500 for each fuel you can still switch
- Your debt will transfer with you

If you don't have a prepayment meter

• Your supplier can stop you switching until you've paid off your debt

Facilitator notes

If you are in debt to your current supplier it is possible that they can stop you from switching until you have paid off your debt.

If you have a prepayment meter you can change supplier if you owe less than £500 for each fuel (gas and electricity). Your debt will transfer with you but you may benefit from a lower price which could help you pay it off faster.

If you don't have a prepayment meter and have an outstanding debt your supplier has the right to prevent you leaving. They can't stop you leaving if it is their fault you are in debt, for example, if they billed you incorrectly.



Slide 10- Warm Home Discount

Warm Home Discount Scheme

You might be able to get £140 off your electricity bill under the Warm Home Discount Scheme if you're either:

- getting the guarantee credit part of Pension Credit
- on a low income

Check with your supplier to see if they offer the Warm Home Discount.



Facilitator notes

Key points to cover:

- Some electricity suppliers offer a discount of £140 off your energy bill if you are eligible.
- The money is not paid to you it is a one-off discount on your electricity bill between September and March.
- You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity. Contact your supplier to find out.
- You can still get the discount if you have a pre-pay or pay as you go meter. If you're eligible your supplier can tell you how you'll get the discount, for example as a voucher you can use to top up your meter.
- If you currently get the discount and are thinking of switching supplier, check that the new supplier offers the discount. If it does not, you may find the offer is not such a good deal.
- Note, that not all suppliers offer Warm Homes Discount, it might be worth considering this when switching supplier.



Slide 11- Priority Service Register

Priority Services Register

Offers extra services free of charge if you:

- · are of pensionable age
- are disabled or chronically sick
- have a long-term medical condition
- have a hearing or visual impairment or additional communication needs
- are in a vulnerable situation

To be added to the Priority Services Register, you simply need to contact your energy supplier. You can find their contact details on your energy bill.

Facilitator notes

Explain that each energy network offers different support and that you should call your energy network before you apply to join the Priority Services Register to check exactly which services you could get.

Example services include:

- Improved access to your meter
- Password protection scheme to help you confirm staff are genuine when they visit your home
- Bill nominee scheme arranging for bills to be sent to the address of a friend, relative or carer
- Advance notice and support during power cuts and interruptions
- Services for customers with impaired hearing or vision
- Free gas appliance safety check





Slide 12- ECO

Energy Company Obligation

- Gives grants for efficient boilers and wall and cavity insulation
- Available to people receiving certain benefits
- If you're not on certain benefits but on a low income or have a health condition you may be able to get help under the 'ECO local flexibility' scheme which some local authorities have set up with fuel companies.



Facilitator notes

There are grants that can help you save money by reducing the amount of energy you waste in your home. In England the main scheme is the Energy Companies Obligation (ECO).

About the ECO

- Gives grants for efficient boilers and loft and cavity wall insulation to people on certain benefits across Great Britain
- People not on such benefits may still get help under the ECO local flex scheme.
 Contact your local council to see if they take part in this scheme and if they do, the eligibility criteria they have set.
- The scheme is delivered by larger energy companies who each have slightly different rules for the help they give.
- ECO is the largest fund for help with heating and insulation, but there are sometimes other sources of help at a local level. The Each Home Counts website has details on some, but not all, of these local schemes.
- Under the ECO local flexibility scheme fuel companies can meet up to 25% of their ECO target by taking referrals from local authorities. Local authorities can set their own eligibility criteria, particularly for low income households that do



- not meet standard criteria or have poor health. However, not all local authorities are participating in the scheme.
- The Welsh Government and London Mayor also provide grants for energy efficiency measures under the NEST and London warmer homes schemes respectively.

Slide 13- Local schemes

Local Schemes

- If there are any local schemes in your area then please add them to this slide, to highlight the additional help available
- You can find information on some local schemes from the Each Home Counts website (<u>www.eachhomecounts.org.uk</u>).
- However, there are many more local schemes than those listed so try and find information on these, for example by contacting your local council Show less

Facilitator notes

Please include information about local energy schemes, available to consumers on this slide.

Examples of local schemes include:

- Warmer Homes in London: grants worth up to £4,000 for people in receipt of certain benefits for free boiler, insulation, double glazing or other improvements to help you heat your home more affordably.
- WHAM (Warmer homes, advice & money) in Bristol: Budgeting advice, benefit checks, energy advice & basic home repairs and improvements
- Warm & Well in Gloucester: energy advice service, including access to free central heating systems for households without central heating



Activities

Activity 1- Icebreaker Quiz

The link to this download is available on the Citizens Advice BESN webpage here. It is called **Handout 1- Quiz**

For Champions– The following activity (handout 1) is multiple choices and intended to make a consumer think about their energy bills and how they might be able to save money. You may want to elaborate on these questions and choose your own.

Practical tips – Champions should print out copies of the quiz and also the answers to each of the questions. They can be printed in colour, but will also be clearly legible in black and white as well. If trainers are expecting to do this session multiple times, it is recommended they laminate the cards so they can be used repeatedly.

The activity – Champions should ask consumers to select the answers to the questions. If the session is being delivered to a group rather than on a one-to-one basis, then the activity should be undertaken in pairs. If time is short the quiz could be displayed on the screen to facilitate a group discussion.

Feeding back – After the pairs have been matched, the trainer should guide a group discussion around the answers. Factsheets can be provided then, or after the activity.

Social policy – Trainers should explore the social policy and equality issues that were raised within the quiz, for example Fuel Poverty. Briefly explain the work at Citizens Advice around social policy. Ask participants to 'flag up' any thoughts throughout the session.

Learning summary – summarise that managing household bills, including fuel bills, can be challenging. However, there are ways in which we can make savings on our fuel costs – as well as in the amount of energy we use in the home – which we will be covering in the session.



<u>Activity 2- Switching Supplier and demonstration of</u> <u>Price Comparison Website (PCW)</u>

To assist with this activity please use **Handout 2- reading your bill** and **Handout 3-reading your energy meter** which can be found on the Citizens Advice BESN webpage here.

For Champions– The following activity is intended to help consumers think about the right energy deal for them and to help them understand that changing energy supplier shouldn't be a daunting experience.

Practical tips – Champions should ask the group to think about what is important to them when choosing an energy supplier. E.g. price, customer service

Check whether everyone knows how to read their meter and bills and knows what is meant by a tariff; give additional information if required (including handout 2 'understanding your energy bill' and handout 3 'reading your energy meter').

Summarise the main points referring to the powerpoint slides that they need to think about when considering changing energy supplier.

The activity – Champions should ask the group if they have every thought of switching energy supplier but haven't got around to it. Why haven't they switched? What puts then off?

After discussing with the group if anyone has or hasn't switched energy supplier, and their experiences, it is also important to touch upon what information energy suppliers must provide to clients to help them make informed decisions about their energy cost.

Champions should split the group into small groups and ask them to list what is important to them when choosing an energy supplier. During this time the trainer can demonstrate how they can find the deals using the Citizens Advice price comparison tool. This can also be done on a one-to-one basis during a drop in session or appointment.

Notes for Champion;

What is a price comparison site PCW?

Internet price comparison sites are a great way to shop around for energy as they can help consumers decide which tariff is best for them. Confidence Code approved sites are independent and the options and prices you find on them will be calculated and displayed in a fair and unbiased way.



Consumers can use our (Citizens Advice) comparison website: energycompare.citizensadvice.org.uk

Most of the switching sites search for the best deal based on price. However, some will find the best deal based on other preferences or priorities such as capped price deals or green tariffs. Some sites also show how different suppliers compare on customer service.

After discussing with the group what would be important to them, use the presentation slide 2-8 to summarise making an informed choice and also using a PCW.

Adviser notes;

As with insurance for products or mobile phone packages, consumers should check that they are on the best energy deal for their circumstances at least once a year.

Information required in making an informed choice

Before a consumer decides to change their energy deal (i.e. switch payment method, tariff or supplier)

Key information to know:

- the details of the tariff they are currently on including the tariff name, standing charge and unit rate, and whether there is an exit fee (if they don't know, they can contact their supplier, all of this information is also located within the consumer's bill)
- how much energy they used in the last year
- how they currently pay for their energy
- any benefits they may be getting, and
- their postcode

Learning feedback - it is important to be clear about what is important to you when choosing a supplier and a deal. There are comparison sites to help us work out the best deal for your particular requirements.

Going further- If you have the time and resources you may wish to use some old bills (with personal information redacted) to demonstrate the price comparison website with consumers. This will build their confidence and enable them to use the website independently to find better deals.



Activity 3- Saving Energy in the Home

To assist with this activity please use **Handout 4- Saving energy in the home** which can be found on the Citizens Advice BESN webpage here.

For advisers – The following activity is a small group exercise so slip into groups of four.

Practical tips - You want to print off copies of Handout 4 as it might be easier.

The activity – This activity is designed to make the group think about saving energy in the home, where might quick and simple savings be made.

Bring the groups back together and ask them to share their thoughts on the savings they have identified. Using the EBD booklet summarise 'tips for saving energy'.

Kitchen

- → Use the right hob size for the pan that you are cooking with
- → Low energy light bulbs
- → Always turn taps off fully
- → Switch off lights when leaving the room
- → Only boil the water you require when boiling the kettle
- → Cook food in batches in the oven, and eat for lunch/dinner the next day
- → Wash laundry at 30 degrees
- → Turn appliances off at the wall
- → Don't put hot food in the fridge (wait until it cools down or the fridge will have to work harder to cool things down)

Living room

- → Close your curtains to keep in the heat
- → Switch off lights when leaving the room
- → Turn off appliances at wall and unplug mobile charger when not charging mobile
- → Try to use your phone off-peak as calls are often cheaper. Look on the internet for cheaper alternatives to 0345 or 0370 numbers, such as regional landlines.

Bedroom

- → Close your curtains to keep in the heat
- → Switch off lights when leaving the room
- → Don't leave computers/laptops on standby
- → Turn appliances off at the wall and unplug mobile charger when not charging mobile
- → Use a thicker duvet during winter to stay warmer without having to turn the heating up



Bathroom

- → Close your curtains to keep in the heat
- → Switch off lights when leaving the room
- → Always turn taps off fully
- → Don't let water run when brushing teeth, only use to rinse
- → Take showers, not baths
- → Ask your water provider if they can provide you with a water saving device for your toilet cistern

General house

- → Install loft and cavity wall insulation (people on certain benefits can get help for this through the ECO scheme or NEST in Wales)
- → Immersion heater jacket
- → If you have an old boiler or storage heaters, replace with a modern efficient gas boiler or modern storage heaters (people on certain benefits can get help for this through the ECO scheme, Affordable Warmth scheme in certain areas and NEST in Wales)
- → Turning down the heating in rooms you are not using.
- → Draft excluders

Suggested Running Order

- Slide 1- Introduction
- Activity 1- Icebreaker Quiz
- Slide 2- Shopping around
- Slide 3- Before switching
- Slide 4- Finding the best deal
- Slide 5- Finding the best deal
- Slide 6- How to switch tariff
- Slide 7- Taking a meter reading
- Slide 8- What about debt?
- Activity 2- Switching Supplier and demonstration of Price Comparison Website (PCW)
- Slide 9- Warm Home Discount
- Slide 10- Priority Service Register
- Slide 11- ECO
- Activity 3- Saving Energy in the Home
- Slide 12- Local schemes