

Advice if you're worried about higher energy bills



Contents

This guide has been developed by Smart Energy GB, the not-for-profit helping everyone in Britain to understand the importance of smart meters, with support from National Energy Action and Energy Action Scotland – national charities helping people to stay warm and healthy in their homes.

Advice if you're worried about higher energy bills

As the cost of living has increased, more of us are worried about being able to pay our energy bills. And if you're on a tight budget, you may already be struggling.

If you can't afford the energy you need or are already in debt with your energy supplier, there is help available. This guide is designed to help you find the support you may be able to get.

Why people are struggling to pay their bills

Apart from increased energy prices, there are many other reasons why people can struggle to pay their energy bills. These include:

- being on a low income
- rising costs for rent, mortgage payments, food and other everyday essentials
- your home isn't well insulated
- your heating or other appliances are old and expensive to run
- your bills are based on estimates, not how much energy you've actually used
- you have difficulties with budgeting
- your personal circumstances have recently changed, perhaps because you've been ill, lost your job or lost a loved one

What to do if you are struggling to pay your energy bills:

1. Check if you are eligible for grants or other support to help you pay for your energy bills
2. Contact your energy supplier to see how they can help
3. Take regular meter readings, or get a smart meter
4. Make your home more energy efficient
5. Talk to someone for advice

The information in this guide was last checked in February 2026 and was correct at that time. Things could have changed since then, so please visit the web links provided for the most up-to-date information.

1. Check if you can apply for grants or schemes to help you pay for your energy bills

If you are struggling to pay your gas or electricity bills, you might be able to get help from certain schemes or grants offered by governments or energy suppliers.

Energy price cap

What is the energy price cap?

The energy price cap is set by Ofgem, the body that regulates energy suppliers in Great Britain. The price cap limits the maximum amount energy suppliers can charge you for each unit of energy you use. It applies to standard and default tariffs charged by energy companies and is updated quarterly.

The energy price cap is currently set at £1,641 per year for a typical household. This is based on typical domestic consumption per year for a dual fuel customer paying by direct debit. As it is a cap on the price of a unit cost of energy, the more energy you use, the more you will pay.

The current price cap will run until 30th June 2026. For more information visit:

[ofgem.gov.uk/energy-price-cap](https://www.ofgem.gov.uk/energy-price-cap)

Government support

Warm Home Discount Scheme

The Warm Home Discount scheme provides support with heating costs in winter for those who need it most. If you're eligible, your electricity will apply the discount to your bill. You'll usually get the discount automatically if you're eligible. You only need to apply if you're on a low income in Scotland. Contact your energy supplier to apply. Further details can be found at: [gov.uk/the-warm-home-discount-scheme](https://www.gov.uk/the-warm-home-discount-scheme)

Council Tax Support

Householders on a low income may be able to get support to pay their Council Tax. This is arranged by local authorities.

You could be eligible if you're on a low income, claim benefits or live alone. What you get depends on where you live – each council runs its own scheme – your household circumstances and income, as well as who lives with you.

To find out what's available in your area, contact your local council. You can find contact details here:

[gov.uk/find-local-council](https://www.gov.uk/find-local-council)

Targeted support (England)

This support is available only to households in England. For the latest information visit: [gov.uk/get-help-energy-bills](https://www.gov.uk/get-help-energy-bills)

Crisis and Resilience Fund

The Crisis and Resilience Fund provides grant funding to local authorities to help anyone who's vulnerable or cannot pay for essentials like energy, water bills, food or other essential items.

Targeted support (Wales)

This support is available only to households in Wales. For the latest information, go to: gov.wales/help-cost-living

Welsh Government's Discretionary Assistance Fund

If you are in extreme financial hardship, or in a crisis situation and in need of immediate financial support you can apply for an Emergency Assistance Payment (EAP) from the Welsh Government's Discretionary Assistance Fund. You must have applied for benefits and be waiting for your first payment, and have no other means of financial support. You can use this to pay for emergency costs, such as gas or electricity or other essentials. You do not have to pay this money back, but you cannot use it to pay for ongoing bills that you cannot afford to pay.

As of March 2026, households using heating oil can apply for support through the Discretionary Assistance Fund. This includes a temporary uplift up to £750 per household, up from £500 per household, while prices are inflated. Payments will be available twice in 12 months, with a minimum three months apart. More information can be found at: gov.wales/extra-help-heating-oil-deal-rising-costs

If you are in a low income household, you may be eligible for a £100 winter payment.

To find out more and apply visit: gov.wales/discretionary-assistance-fund-daf or call **0800 859 5924** (10.00am—4.00pm Monday to Friday).

Fuel Voucher Scheme

If you prepay for your energy but are in a financial crisis, you may be able to get a Fuel Voucher. These can be used to prepay for gas or electricity, or to buy heating oil or LPG. The vouchers are distributed by the Fuel Bank Foundation, working in partnership with the Welsh Government.

Contact Advicelink Cymru on **0800 702 2020** to find out more.

Targeted support (Scotland)

This support is available only to households in Scotland.

The Scottish Welfare Fund

The Scottish Welfare Fund provides Crisis Grants for people in a financial crisis. These can be used to pay your energy bills or other essential costs. You do not have to pay this money back. You have to apply through your local council.

You must be 16 or older and on a low income, or getting certain benefits, to apply for a grant from the Scottish Welfare Fund.

Low income includes but is not limited to:

- Income Support
- Pension Credit
- Income based Jobseeker's Allowance (JSA)
- Income based Employment and Support Allowance (ESA)
- Universal Credit

For more information visit: mygov.scot/scottish-welfare-fund

Energy Discounts and Payments

This section covers support with energy bills that has been available for some years. This year, the eligibility criteria for some of these schemes have changed, so that more people may be able to get them.

England and Wales

Winter Fuel Payment

The scheme for Winter 2025–2026 closed in March 2026. Details of future schemes will be available later in 2026. Find out more at: [gov.uk/winter-fuel-payment](https://www.gov.uk/winter-fuel-payment)

Warm Home Discount Scheme

The scheme for Winter 2025–2026 closed on 31st March 2026. Details of future schemes will be available later in 2026. Further details can be found at: [gov.uk/the-warm-home-discount-scheme](https://www.gov.uk/the-warm-home-discount-scheme)

Cold Weather Payment

The scheme for Winter 2025–2026 closed on 31st March 2026. Details of future schemes will be available later in 2026. For more information on the scheme and for updates, you can find these at: [gov.uk/cold-weather-payment](https://www.gov.uk/cold-weather-payment)

Scotland**Winter Heating Payment**

The Winter Heating payment for 2025/26 was paid between December 2025 and end of February 2026 and was £59.75. Details for Winter 2026–2027 will be made available later in year. For more information, go to: mygov.scot/winter-heating-payment

Pension Age Winter Heating Payment

The Pension Age Winter Heating Payment helps people of State Pension age pay their heating bills. It's paid once a year and replaced Winter Fuel Payment for people in Scotland, and payments will range from £100–300. Most eligible people get the payment automatically and do not need to apply. For more information: mygov.scot/winter-heating-payment

Child Winter Heating Payment

The Child Winter Heating Payment is a Scottish Government benefit, paid once a year, to help disabled children and young people and their families with increased heating costs over winter. The payment for winter 2025–26 was £255.80. Information on 2026–27 payments is not yet available. For more information visit: mygov.scot/child-winter-heating-assistance

2. Contact your energy supplier to see how they can help

If you can't pay your energy bills

If you are in debt to your energy supplier and struggling to get on top of it, then speak to your supplier as soon as possible. If they know there is a problem, they are required to work with you to find a solution, including if you are on a prepay meter.

Possible solutions could involve:

- setting up a payment plan you can realistically afford, to pay off the debt
- getting a grant from your supplier to help pay it off
- getting emergency credit or friendly credit, if you are on a prepay meter.

Check the section “Grants to help pay off your energy debts” on the Citizens Advice website to see if your supplier can help: citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/

Best numbers to use to call your energy supplier

If you're struggling with energy bills, you may also be struggling to pay your phone bill, top up your phone's credit or pay for the internet. To keep the costs of phoning your energy supplier down, here is a list of low-cost or freephone contact numbers and textphone lines for some energy suppliers: smartenergyGB.org/supplier-free-phone-numbers

Guaranteed Standards of Performance

The energy industry regulator Ofgem has introduced new guidelines on smart meters. This means you could be entitled to £40 compensation if:

- You have had to wait more than six weeks for a smart meter installation appointment
- Your smart meter installation appointment fails due to a fault within the supplier's control
- You have reported a problem with your smart meter, but your supplier does not provide a resolution plan within five working days of the report.

Energy complaints process

If you have a problem with your energy supply or are unhappy with the service you have received, you have the right to complain.

There is a clear process to follow when it comes to complaining about your energy company:

1. Contact your energy supplier

If you have a problem with your energy supply, you should contact your energy supplier straight away as they will be best placed to fix the issue or offer advice.

You can find their contact details on their website or on a recent letter or bill. You should explain to your supplier what the issue is.

When contacting your energy supplier, you will need your account number and any case reference numbers you have. This will make it quicker and easier for them to help you. You should also keep a record of your conversation with them and note down:

- the date and time
- the person you spoke to
- the problem you talked about

2. Complain to your energy supplier

If you are unsatisfied with the response from your energy supplier, you can complain.

Energy suppliers have formal complaints procedures, and you can find the details on their website, or they can explain the procedure to you over the phone.

You will need to explain the problem, when it started, and how you'd like your supplier to resolve it. Try to keep a record of any letters, emails and phone calls you send and receive, and make a note of the first date you contacted them in case you need it later.

Energy suppliers must try to fix any problems you've reported within eight weeks. You should receive a 'decision letter' or 'letter of deadlock' which explains how they'll deal with your complaint. If you receive a letter of deadlock it means that your energy supplier believes there is no more they can do.

The Citizens Advice consumer helpline (see contact details on page 18) can provide support and advice, and they also have a template letter you can use to write your complaint to your energy supplier.

3. The Energy Ombudsman

If you need to take your complaint further, you can complain to the energy ombudsman if you:

- have a letter of deadlock and aren't happy with the decision
- didn't get a decision letter or letter of deadlock within 8 weeks.

The energy ombudsman is a free and impartial service. They will look into both sides of the case and make a decision. They can:

- get the supplier to look at the complaint again;
- decide if the supplier made the right decision; or
- force the supplier to provide a response to your complaint.

In some instances, they may also tell the supplier to provide financial compensation.

You should contact the energy ombudsman as soon as you can, and it must be within 12 months of your energy supplier sending you their decision.

4. Support with your complaint

If you live in England and Wales the Citizens Advice consumer helpline can provide support and advice to help you with your complaint.

If you live in Scotland, you can get energy advice and information from Advice Direct Scotland.

2. Contact your energy supplier

Support if you can't afford to top-up

If you use a prepay meter and are worried about topping up, you might be able to access emergency credit which is applied automatically. Contact your supplier to find out you can access emergency credit on your meter.

Some suppliers also offer friendly credit which is to help stop people running out of gas and electric during certain periods such as bank holidays and overnight.

Both forms of credit usually need to be repaid in full before you can access it again but if you are struggling it is important to speak to your supplier as soon as you can as they may have other help available.

Switching to a prepay meter

If you are finding it difficult to pay your energy bills on time and manage your budget, you can ask to switch to a prepay meter. If you switch to a smart prepay meter, any extra government support can be added automatically to your meter.

Involuntary installation of prepay meters

In September 2023, Ofgem published new strengthened rules for energy suppliers in relation to Involuntary prepayment meters to ensure that customers are protected, especially those in vulnerable circumstances.

These rules are now part of the licensing conditions that all suppliers must abide by. To find out more, please visit: [ofgem.gov.uk/decision/involuntary-prepayment-meter-decision](https://www.ofgem.gov.uk/decision/involuntary-prepayment-meter-decision)

If you think your energy supplier installed a prepay meter or switched your smart meter to prepay mode when they should not have, you may be entitled to compensation. You should contact your energy supplier to explain your circumstances and make a complaint.

For advice making a complaint, consumers can contact Citizens Advice (England and Wales) and Advice Direct Scotland (Scotland).

3. Take regular meter readings, or get a smart meter

To keep your energy bills accurate, take regular meter readings and submit them to your energy supplier.

Your bill will show if your supplier has estimated the amount of energy you have used, sometimes with a “E” marked against the meter reading. You then have to pay that amount — even if you have actually used less. Estimated readings can lead to large, unexpected bills so you should regularly submit your accurate readings.

You can also ask your energy supplier if you can have a smart meter installed. Smart meters record how much electricity or gas you use — just like your existing meters. They automatically send readings to your energy supplier, so you get bills based on how much energy you used — not an estimate.

Smart meters will also open opportunities for more flexible tariffs to suit your lifestyle.

If you rent, you may still be able to get a smart meter. If your energy bill is in your name, it's your choice to have a smart meter installed. It is recommended that you let your landlord know before you make the change.



This image shows how a typical smart meter display looks. Smart meter display and figures are for illustrative purposes only.

Keep a closer eye on your energy use

With a smart meter, you can also see how much energy you're using, on a smart meter display, which is sometimes called an in-home display, or IHD. It comes with the smart meter and can help you keep a closer eye on how much energy you're using, and how much it's costing you. This could help take some of the guesswork out of balancing your budget.

Smart meters can help you save energy, but it's not automatic. Many people have said they find the smart meter display useful. It allows you to have more information about your energy usage. This could help you work out how to save energy and money around the home. To use your smart meter to understand your energy spending, follow these steps:

1. Find your baseline

Start by looking at your smart meter display with all the devices you would normally have on. This gives you a baseline level of energy usage. Make a note of this figure.

2. Turn on (or off) the appliance you want to test

Choose the appliance you want to test and either turn it either on or off. Once you do, pay attention to your smart meter display and wait until it updates you on how much energy you're using. It only takes a few seconds to update on electric usage. Gas usage takes longer, about 30 minutes.

3. Compare the differences

Work out how much energy your device is using by comparing your original baseline measurement with what it is now showing on your display.

Other people prefer to leave the smart meter display out of sight, and just check it occasionally so they know how much their energy costs have been.

There is also an accessible version of the smart meter display called an accessible smart meter display. These are available from some suppliers. They have larger buttons and can read information out loud. An accessible smart meter display could be helpful if you:

- are blind or partially sighted
- have difficulties using your hands or wrists, or
- have difficulties with memory loss

Contact your energy supplier to find out more. If you're getting a smart meter installed, let the supplier know that you need an accessible smart meter display.

Watch a demonstration video on how to use different smart meter displays: [smartenergyGB.org/about-smart-meters/about-the-in-home-display/using-a-smart-meter-in-home-display-instructional-videos](https://www.smartenergyGB.org/about-smart-meters/about-the-in-home-display/using-a-smart-meter-in-home-display-instructional-videos)

Visit the [citizensadvice.org.uk/consumer/energy/energy-supply/your-energy-meter/find-the-user-guide-for-your-smart-meters-in-home-display/](https://www.citizensadvice.org.uk/consumer/energy/energy-supply/your-energy-meter/find-the-user-guide-for-your-smart-meters-in-home-display/) to find written user guides for different smart meter displays.



Accessible smart meter display and figures are for illustrative purposes only.

What happens if my smart meter display isn't working?

Smart meter displays play an essential role in ensuring households benefit from smart meters. They provide near real-time information about energy consumption in pounds and pence, so consumers can easily understand how to use less and save money on their bills.

Currently, energy suppliers are obligated under their Licence Conditions to maintain smart meter display equipment for the first 12 months following an installation. Some suppliers already offer smart meter display support beyond the 12-month obligation period, however some consumers that require replacement smart meter displays are not always able to get them.

That's why in February 2024, the Department for Energy Security and Net Zero announced new 'voluntary principles' for smart meter display replacement. These voluntary principles will try to ensure that consumers can access a replacement after the 12-month obligation period has passed.

Currently, 13 domestic energy suppliers have signed up to the principles, covering over 95% of the market. You can find out more about the principles and which suppliers have signed here: [gov.uk/government/publications/smart-meter-in-home-display-voluntary-replacement-principles/smart-meter-in-home-display-voluntary-replacement-principles](https://www.gov.uk/government/publications/smart-meter-in-home-display-voluntary-replacement-principles/smart-meter-in-home-display-voluntary-replacement-principles)

Smart prepay meters

If you're on a prepay meter, you can get a smart meter too. With a smart prepay meter you can check on the smart meter display when it's time to top up. Then you can top up online or on your phone, as well as in a shop.

Also, it means extra support with your energy costs can be automatically added to your meter instead of getting vouchers you have to take to a shop.

Learn more about smart meters at: [smartenergyGB.org/about-smart-meters](https://www.smartenergyGB.org/about-smart-meters)

Some homes can't get a smart meter yet but will be able to get one before the end of the rollout. Your energy supplier can tell you if you can have one. They might also be able to tell you how soon you can get one installed.

4. Make your home more energy efficient

It's important that you use the energy you need to keep warm, safe and healthy at home. By making a few simple changes around the home, you could help cut the amount of energy you need to keep warm. That could mean lower bills.

The summer, when it's warmer, is a great time to make changes to your home. That way, you're more prepared for winter.

Here are some organisations that provide information and guidance on how to make your home more energy efficient.

England and Wales

Gov.uk

For ideas of home improvements that could make your property cheaper to heat and keep warm.

Visit: [gov.uk/improve-energy-efficiency](https://www.gov.uk/improve-energy-efficiency)

Energy Saving Trust

Get expert tips on ways to save energy in your home.

Visit: energysavingtrust.org.uk/hub/quick-tips-to-save-energy/

National Energy Action's (NEA) Energy Advice and Support Helpline

Free advice on your energy bills and keeping warm in your home. NEA can also help you work out if you're getting all the benefits you are entitled to.

Speak to an adviser for free on: [0800 304 7159](tel:08003047159)

Visit: nea.org.uk/get-help for more information, webchat and Sign Video for BSL users.

Opening times may vary.

Go to nea.org.uk for the latest information.

Scotland only

Home Energy Scotland

Advice on finding funding to make your home warmer and other tips to reduce your energy bills, and lower your carbon footprint.

Visit: HomeEnergyScotland.org

Freephone: [0808 808 2282](tel:08088082282)

Energy Action Scotland

Energy Action Scotland's Postcode Checker can help direct you to advice, help and support available in your local area.

Visit: eas.org.uk

Green Energy Helpline

Offers advice on energy efficiency, covers Southern and Central Scotland.

Visit: changeworks.org.uk/greenenergy

Wales only

The Nest Scheme

Free, impartial energy saving advice and, if you are eligible, a package of free home energy efficiency improvements such as a new boiler, central heating, insulation or solar panels.

Visit: nest.gov.wales

Freephone: [0808 808 22 44](tel:08088082244)

Care & Repair Cymru

Care and Repair helps older people live in safety and comfort in their own homes.

Visit: careandrepair.org.uk

Call your local Care & Repair: [0300 111 3333](tel:03001113333)

Warm Wales

Free advice and support to ensure people across Wales have warm and safe homes.

Visit: warmwales.org.uk



Extra help for energy consumers that need it

Sign up to the Priority Services Register (PSR)

If you have a disability or rely on energy to help with a health condition, it may be a good idea to add yourself to the Priority Services Register (PSR). The PSR is a free and voluntary system that means the most vulnerable customers get the right support from energy suppliers.

That might include advance notice of any planned service interruptions, or priority in a power cut. Once you're on the PSR, you may also be able to request large-format or braille bills to make things easier.

To find out if you qualify for support call **0800 169 9970** or search online for 'Priority Services Register'. You can also contact your energy supplier to find out more. Check your energy bill for your supplier's contact information.

Help with stress and anxiety around rising energy bills

The rise in the cost of energy bills and of other daily essentials has caused stress and anxiety for many of us — particularly for people who were already struggling to make ends meet. If you are stressed or anxious about bills, or it's affecting other aspects of your mental health, there are organisations you can talk to for confidential support and advice.

England and Wales

Samaritans Phone: 116 123 Visit: samaritans.org Always open	Mind (England and Wales only) Phone: 0300 123 3393 Open 9am—6pm weekdays	Mental Health and Money Advice Visit: mentalhealthandmoneyadvice.org
Campaign Against Living Miserably Phone: 0800 58 58 58 Open 5pm—midnight	The Mix Support service for young people under 25. Phone: 0808 808 4994 Open 4pm—11pm (for under 25s)	

Scotland only

Change Mental Health Phone: 0300 323 1545 Open 9am—4.30pm weekdays Visit: changemh.org	Mental Health and Money Advice Scotland Visit: mentalhealthandmoneyadvice.org/scot/	Scotland Association Mental Health Phone: 0344 800 0550 Open 9am—6pm weekdays Visit: samh.org.uk
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Wales only

C.A.L.L Phone: 0800 123 737 Always open	Mental Health and Money Advice Visit: mentalhealthandmoneyadvice.org (available in Welsh)
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5. Talk to someone for advice

If you are struggling with debt, it can be difficult to know where to get help that you can trust. These organisations may be able to help you:

UK-wide

Citizens Advice

Free advice for all types of debt, income benefits and money guidance.

Debt helpline: [0800 240 4420](tel:08002404420)

Open 9am to 8pm Monday to Friday and 9.30am to 1pm Saturday

Relay UK: If you can't hear or speak on the phone, you can type what you want to say: [18001](tel:18001) then [0800 240 4420](tel:08002404420)

To contact a Welsh-speaking adviser:

[0800 702 2020](tel:08007022020)

Visit: citizensadvice.org.uk

Turn2Us

Help for people in financial need to identify local benefit advisers and grant support.

Call: [0808 802 2000](tel:08088022000)

Open Monday to Friday 9am–5pm

Visit: turn2us.org.uk

PayPlan

Free debt advice for anyone who needs it.

Call: [0800 280 2816](tel:08002802816)

Open Monday to Friday 8am–8pm and Saturday 9am–3pm

Visit: payplan.com/debt-help/

StepChange Debt Charity

Free independent debt advice and money guidance.

Visit: stepchange.org

Call: [0800 138 1111](tel:08001381111)

Open 8am–8pm Monday to Friday and 9am–2pm on Saturdays

MoneyHelper

Free impartial money advice to help improve your finances. Provided by HM Government and the Money and Pensions Service.

Call: [0800 138 7777](tel:08001387777) (English) or

[0800 138 0555](tel:08001380555) (Welsh)*

Open Monday to Friday 8am to 6pm

Visit: moneyhelper.org.uk

National Debtline

Free independent debt advice.

Call: [0808 808 4000](tel:08088084000)

Open Monday to Friday 9am–8pm and Saturday 9.30am–1pm

Visit: nationaldebtline.org

Age UK advice line

Free, confidential national telephone service for older people, as well as their families, friends, carers and professionals.

Call: [0800 678 1603](tel:08006781603)

Open 8am–7pm, 365 days per year

Scotland only

Energy Advice.Scot

Help and assistance if you are having difficulties with bills.

Visit: energyadvice.scot

Call: [0808 196 8660](tel:08081968660)

Open Monday to Friday 9am to 5pm

This information was last checked in February 2026 and was correct at that time. Things could have changed since then, so please visit the web links provided for the most up-to-date information.

National Energy Action charity information:

An independent charity. Registration No. 290511. Registered in England No. 1853927

EAS charity information:

Company limited by guarantee. Registered in Scotland No. 101660. Charity No. SC009280

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