

Switched On!

Young People's Energy Advice

How to Budget for
your energy bills, account and
save money.



**citizens
advice**

Manchester

Whoever you are.
Whatever the problem.
We're here to help.

Session Outline

Section One - The Basics

- How to budget and find a purpose.
- Working out your budget.
- Meters and readings
- Energy bills
- Your supplier & Switching

Section Two - Easy Efficiency

- Quick Energy quiz.
- Everyday energy efficiency
- Mythbusters
- Efficiency around the home
- Budgeting skills
- Q & A

Five minute break in between sessions

What is budgeting?

Budgeting is the process of creating a plan to spend your money. This spending plan is called a budget. Creating this spending plan allows you to determine in advance **whether you will have enough money to do the things you need to do or would like to do.**

Like driving a car or playing an instrument, **the skill of managing money, your energy bills and usage,** must be learned – and it's never too late to start!



We will look at the following to help you understand how to budget your energy bills and energy usage better;



Find a purpose which gives you a reason to budget.



Learn how to prioritise and the importance of bills.



Gain a better understanding of budgeting awareness when you are energy efficient.



Know what skills you can gain when you budget and plan for the future.

How to find a purpose:

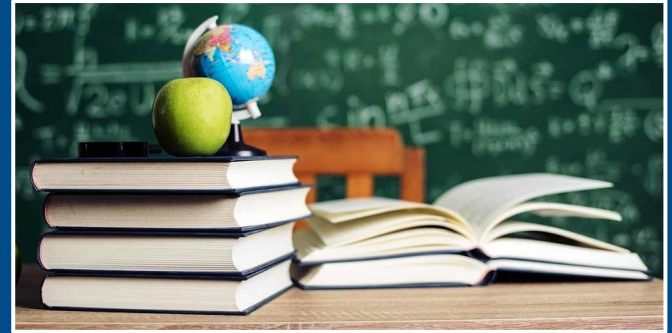
Before you can begin to manage your money, you need to identify what is important to you. Then you have a foundation to decide what you want to do with your money.

**Lets us all now think of one short term goal
and a long term goal that you have.**

A short-term goal might be buying clothes, saving money for a music gig, or to buy a new appliance.



Long-term goals typically include plans for education, driving lessons or saving to travel.



Working out your budget:

Working out your budget does not have to be complicated. With the right help you can easily tally your budget, understand what you are earning and spending and also, where you might be able to cut costs.



Citizens advice budget tool - bit.ly/CABbudget

Work out your budget

[Add reference](#) ☆

Income

Enter any income you have. Please skip anything that doesn't apply to you.

Your wages or earnings after tax

£	Monthly	⬆️⬆️
---	---------	------

Any money you get from your lodger(s) or anyone else living with you

£	Monthly	⬆️⬆️
---	---------	------

Any money you get from a pension

Include both private and state pension

£	Monthly	⬆️⬆️
---	---------	------

Any money you get from investments

This is any income you get from things like renting out your property, or dividends or interest on savings.

--	--	--

In this section

1. Income
2. Benefits
3. Debts you're paying back
4. Bills
5. Household and personal
6. Family and pets
7. Leisure
8. Transport
9. Car or other vehicle
10. Savings and investments

Results

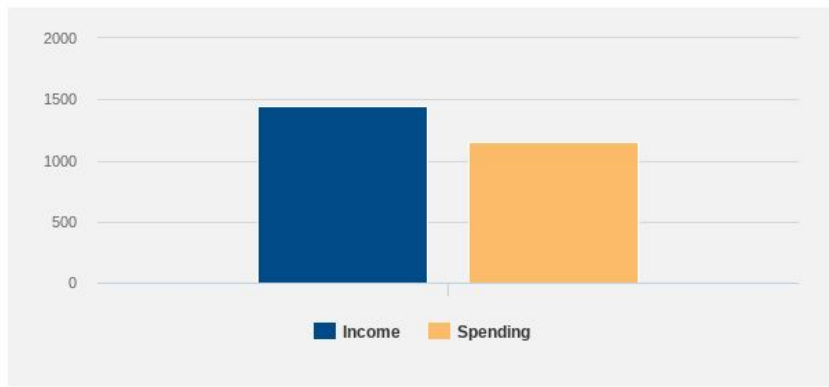
Working out your budget (continued....)

Work out your budget

You have £292 left each month.

Total monthly income: £1,450

Total monthly spending: £1,158



Monthly income breakdown

Income	
▸ Income	£1,450
Total	£1,450

Monthly spending breakdown

Spending	
▸ Bills	£825
▸ Household and personal	£163
▸ Leisure	£110
▸ Transport	£60
Total	£1,158

If you don't have a printer, select 'Print' and choose a PDF printer (or 'Save as PDF') to save your results on your computer.

Important things to know.

You have several responsibilities when you live on your own or with friends and family that you have to be aware of when it comes to your energy usage and being energy efficient.



When to give meter readings

Page 1 of 6

SCOTTISHPOWER

V5.0006072020

Account number:
1606 4731 614

Actual meter reading used

No action required

Here to help
www.scottishpower.co.uk/contactus
0800 027 0072
Monday to Friday: 8.30am - 7pm
Saturday: Temporarily closed

Smell gas? 0800 111 999 (24hrs)
Lost power? Call free: 105 (24hrs)

Statement date: 18 July 2020
Supply address: 17 CRANBOURNE COURT, CRANBOURNE ROAD, STOCKPORT, SK4 4LJ

Your gas and electricity statement for: 20 June 2020 - 18 July 2020
Your current tariff: Fixed Saver August 2021 Gm1 (ends 31 August 2021)

Your account balance		Your monthly payment	
£52.50 in debit		£60.00	

Your last meter readings	
Electricity	18 Jul 20 92265 (A)
Gas	18 Jul 20 116790 (A)

Starting balance (debit) £66.87
Total costs £65.63
You've paid £60.00

Your next payment will be collected on 01 August 2020.

Keep your meter readings up to date via scottishpower.co.uk/myaccount, YourEnergy App or our free 24hr automated service on 0800 027 8000.
(A) = Actual | (E) = Estimated | (S) = Smart

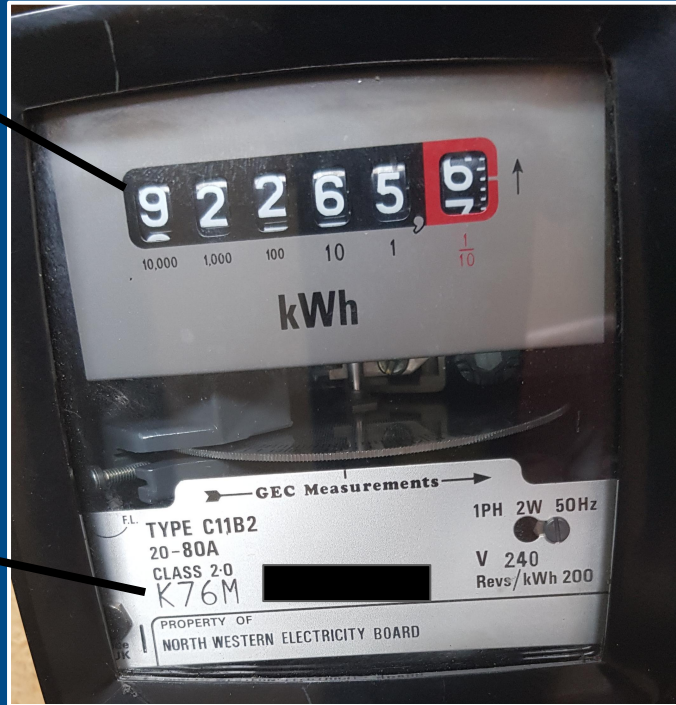
Your meter readings are up to date.

Could you also live on a different ScottishPower tariff?

What information
is on your energy
bill.

Electricity Meter;

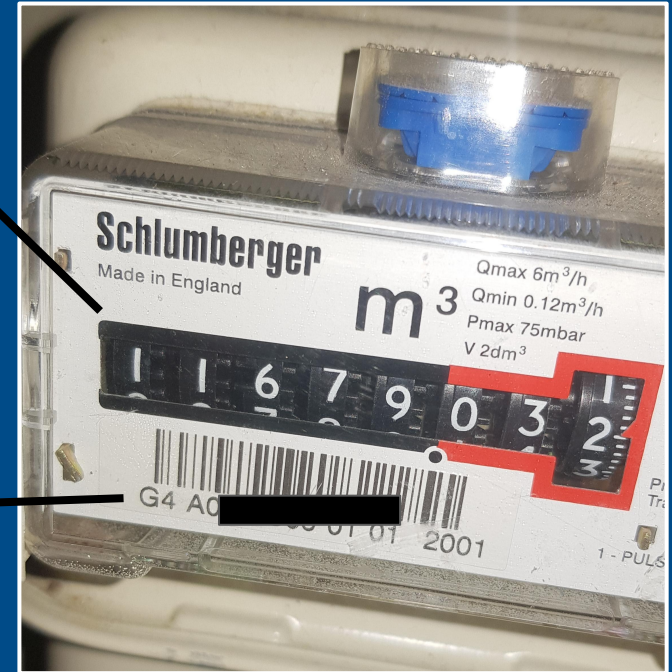
Electricity
Meter
Reading



Electricity
Meter
Serial
Number

Gas Meter;

Gas
Meter
Reading



Gas
Meter
Serial
Number

How often should you give your energy supplier meter readings for your gas and electricity?

Give meter readings once a month

You are required to give meter readings “at least” once every three months.

To keep a record of your readings you can write them down in a notebook or take a picture with your mobile camera.



If you have a smart meter it will automatically update your supplier with monthly/quarterly readings.




There are 3 main reasons for providing readings once a month. Doing so will make sure;

- You receive accurate bills.
- You know your energy usage.
- You do not get a large back bill.




Your Energy Bill - An overview

Page 1 of 6




V5.0018082020


Luke Wilson
CRANBO
17 C [REDACTED]
[REDACTED]



Statement date: 20 August 2020
Supply address: 17 CRANBO [REDACTED]

Account number:
1606 [REDACTED]

 **Actual meter reading used**

 **No action required**

Here to help
www.scottishpower.co.uk/contactus
0800 027 0072
Monday to Friday: 8.30am - 7pm
Saturday: 8.30am - 1pm

Smell gas? 0800 111 999 (24hrs)
Lost power? Call free: 105 (24hrs)

Name and
address of
bill payer

Date of bill
statement
and supply
address.

Account
number


Action
to be
taken

Scottish Power
contact
information.

Bill Period and name of your current tariff

Last meter readings given

Your gas and electricity statement for: 19 July 2020 - 20 August 2020
Your current tariff: Fixed Saver August 2021 Gm1 (ends 31 August 2021)

Your account balance	Your monthly payment	Your last meter readings
£41.08 in debit	£60.00	Electricity 20 Aug 20 92383 (A) Gas 20 Aug 20 11707 (A)
Starting balance (debit) £52.50	Your next payment will be collected on 01 September 2020.	Keep your meter readings up to date via scottishpower.co.uk/myaccount , ScottishPower App or our free 24hr automated service on 0800 027 8000 . (A) = Actual (E) = Estimated (S) = Smart
Total costs £48.58		
You've paid £60.00		
 Your meter readings are up to date.		

Meter readings up to date

How you can provide your meter readings

Your supplier has to legally provide information about your tariff options and if there is a cheaper tariff you can switch too.

1 Could you pay less on a different ScottishPower tariff?

Your estimated annual costs (Personal Projection) on your current tariff are £398.49 for gas and £330.49 for electricity.

You may be able to save more with our cheapest overall tariff.

	Features	Gas	Electricity	
Our cheapest overall tariff	<ul style="list-style-type: none">✓ Online✓ Fixed✓ Monthly Direct Debit	Save £91.01 per year with Saver October 2021 FM1	Save £22.50 per year with Saver October 2021 FM1	You could save a total of £113.51 per year

Remember, you can move between our tariffs at any time without paying exit fees - simply visit scottishpower.co.uk or call 0800 027 0072. Subject to availability. Different terms & conditions may apply. *See section 2 for more details.

The supplier will provide an estimate of your usage and how much can be saved on their cheapest tariff based on this information.

- I could save £113 per year if I moved tariff.

About your tariff

Gas

Tariff name	Fixed Saver August 2021 GM1
Payment method	Monthly Direct Debit
Tariff end date	31 August 2021
Exit fee (if you switch supplier more than 49 days before the tariff end date)	Not applicable
Your actual usage in the last 12 months	7,786 kWh

Compare your tariff

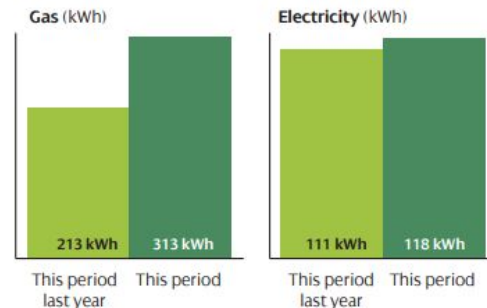
Scan this image to download your energy account details - you can use it to check you are on the best tariff for you.



Electricity

Tariff name	Fixed Saver August 2021 GM1
Payment method	Monthly Direct Debit
Tariff end date	31 August 2021
Exit fee (if you switch supplier more than 49 days before the tariff end date)	Not applicable
Your actual usage in the last 12 months	1,444 kWh

Your energy use for this period



Tariff info - Gas:

Shows Tariff name, payment method, tariff end date, exit fee info, usage in the last 12 months.

Tariff info - Electricity:

Shows Tariff name, payment method, tariff end date, exit fee info, usage in the last 12 months.

Can use QR code to compare info or use information above.

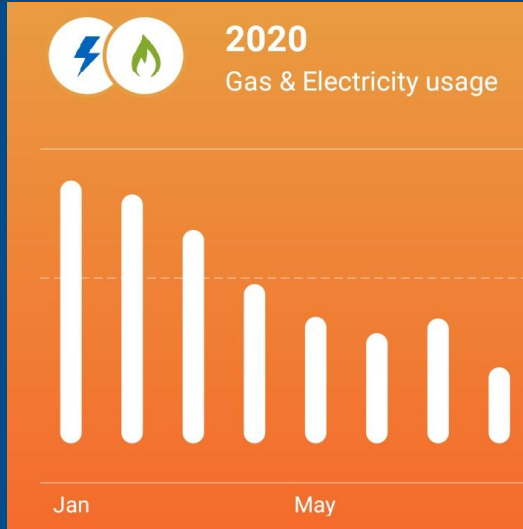
Compares energy usage this year with previous year. (July 2019 with July 2020).

By reading our energy bills each month it will help us to;

- Check that we are paying the correct amount each month.
- Budget for the following month.
- Cut back on our energy usage if it is too high.
- Make sure we are on the cheapest tariff and saving money where we can.

Always remember what your short and long term goals are when looking at your bills. Try to make sure you are doing everything you can to achieve them.

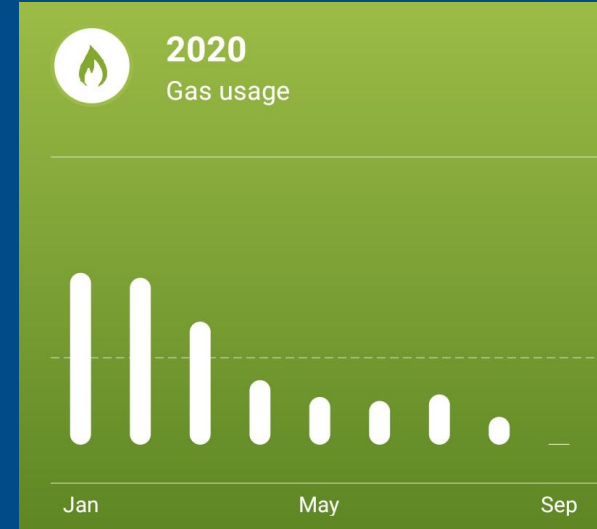
Both Gas and Electric



Electric only



Gas only



My gas and electricity usage is very high in January to March (Orange graph).

Can anyone tell me why it is so high for these three months?

Energy consumption (continued...)

Your gas and electricity usage will be higher in the winter months and less in the summer months.



If you have a direct debit set up, check that you're covered for the **extra energy** you will use to heat your home in the winter.

Has anyone used a prepayment meter before?

Has anyone topped up a Prepayment card or Key
at a shop?

Prepayment meters:

There are two types of Prepayment meter which you can have;

- A card Meter
- Key meter.



Prepayment card meter



Prepayment
Key Meter

Always “top up” your card or key at a Payzone, paypoint outlet or at your nearest post office.

Never buy credit from a doorstep seller - it is illegal!



How does emergency credit work?

All Prepayment meters have an 'emergency credit' option.



This is so the electricity and gas is available even if the meter has not been "topped up". It is a safety net to make sure you do not 'run out' of gas or electric.

Emergency credit is usually restricted between £5-£10. If you use any emergency credit this will be taken back when you next top up.

Check your prepayment meter weekly for;

- What your usage and what your weekly spend is.
- If you have any outstanding debt.
- That you are 'topping up' your credit regularly.



Communicate with your supplier

If you're ever unsure about anything the first thing you should do is speak directly with your supplier.

- If you think your bills are too high
- If your meter isn't suitable for you
- If you're not sure that your tariff is right for you



Switching to Save

Consider switching your supplier for a cheaper deal.

Key info to compare:

- Price per kWh
- Standing charge
- Fees/charges
- Any discounts



**How much could you
save?**

Over £150 a year!

Citizens Advice comparison tool

<https://energycompare.citizensadvice.org.uk/>

BREAK



While on a 5min break you can enjoy;

- Yoga with Adrienne
- go for a drink/snack
- toilet break

Whatever you do make sure you move around and get limber!!!

Quickfire “energy knowledge” Check



Quickfire “energy knowledge” Check

1. Can you name one piece of information you can find on your bill?
2. Can you give one reason why you should give a meter reading once a month?
3. Where can you “top up” a prepayment meter card or Key?
4. Why should you switch suppliers?
5. If my bill is very high - who should I speak to first for help with it?

How to reduce energy in the home.

There are many small things we can do around the home to save-money on energy bills. Some simple behaviour changes around the house can save significant amounts of energy.

Question

What do you do around the home to save money and be more energy efficient?



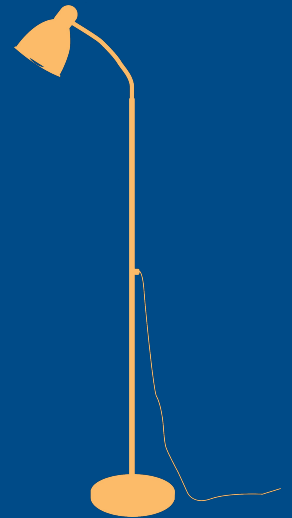
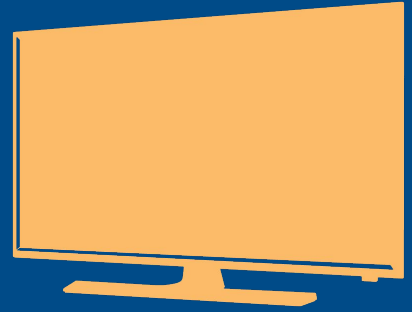
1. Stop leaving appliances on standby.

According to energy saving trust you can save £30 per year on average by just switching appliances off at the plug.

If you turn off lights in an unused room you could save an extra £15 too!

What could you use £45 to buy instead?

- Clothes?
- A new Computer game?
- A night out?



2. Electronic devices



Choosing a laptop over a desktop and reducing standby **could save up to £17 per year.**

Tablets have even lower energy usage – on average, tablets use 70% less power than laptops. Use them instead of a TV if you are on your own to save even more money.

Don't charge phones and other devices up to 100% all the time.



Most phones and gadgets have longer lifespans if their batteries are kept half charged. Learn to manage your phones battery life effectively and make sure they are properly recycled if broken/not of use.

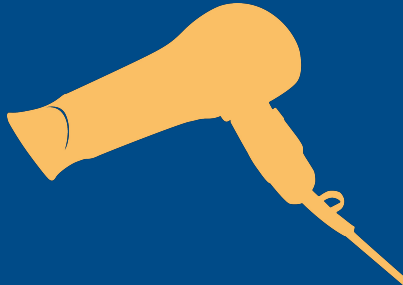
Myth busting

How much do your appliances cost to run?

If you have a smart meter, you could switch everything off and look at how much each appliance uses one by one.

...But that would take ages !!

So we have done it instead for you.



Which is more expensive to use?

Washing a load in the
washing machine?



OR

Drying clothes in a
tumble dryer?



Which is more expensive to use?

Washing a load in the
washing machine?



Which is more expensive to use?

Straightening your hair with
straighteners?

OR

Drying your hair with a
hairdryer?



Which is more expensive to use?

Drying your hair with a
hairdryer?



Which is more expensive to use?

Cooking a microwave meal?



OR

Using a slow cooker for an hour?



Which is more expensive to use?

Using a slow cooker for an hour?



Which is more expensive to use?

Watching TV for an
hour?

OR

Running a games console for an
hour?



Which is more expensive to use?

Running a games console for an hour?



Cost checker

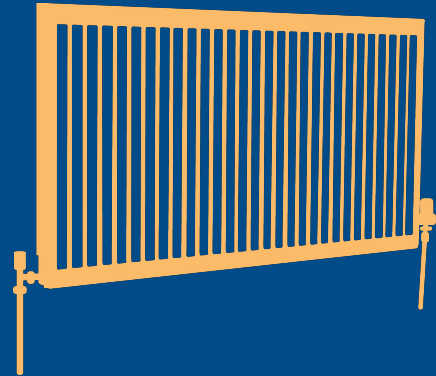
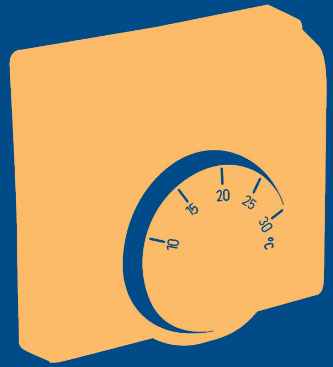
1. Washing a load in the washing machine - (50p)
2. Drying clothes in the tumble dryer - (35p)
3. Putting an electric heater on for an hour - (31p)
4. Boiling the kettle to make a cup of tea - (25p)
5. Using a slow cooker for an hour - (£25p)
6. Ironing for an hour - (15p)
7. Cooking a microwave meal - (12p)
8. Drying your hair with a hairdryer - (6p)
9. Straightening your hair with straighteners - (4p)
10. Running a games console for an hour - (3p)
11. Watching TV for an hour - (2p)
12. Charging your phone for an hour - (0.1p)



3. Don't have the heating on all the time.

You can set the timer on your heating system for when you are in your property and specific times of the day.

In a home without any controls, installing and correctly using a programmer room thermostat and thermostatic radiator valves could save you £75 a year.



Top tips;

Always keep your heating between 18-21 degrees.

Remember - If you are setting the times for your heating to come on, bear in mind that they can take a while to heat up.

For example - in the morning;

- set the heating to come on 30mins before you wake up.
- set it to turn off 30mins before you leave the house.



4. Saving energy in the Kitchen;

You can save around £30 a year from your energy bill just by using your kitchen appliances more carefully:

- Use a bowl to wash up rather than a running tap and save £25 a year in energy bills.
- Only fill the kettle with the amount of water that you need and save around £6 a year



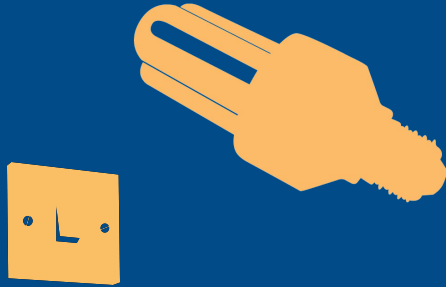
5. Wash clothes at a lower temperature.

According to the Energy Saving Trust washing clothes at 30 degrees uses around 40 per cent less electricity over a year than washing at higher temperatures.

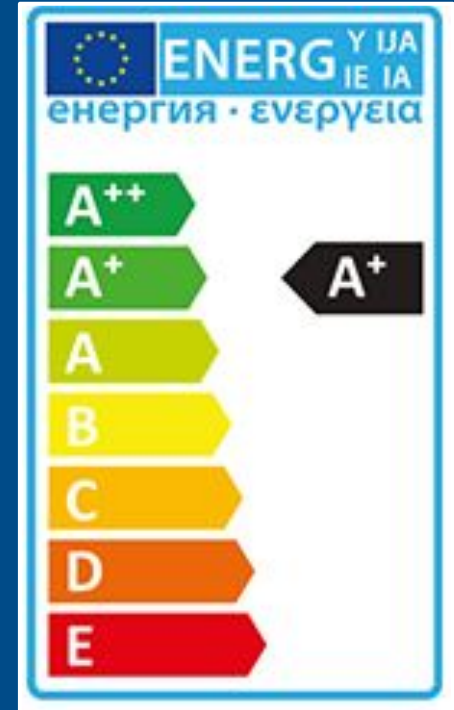
If you also cut back the amount you use a washing machine by just one cycle a week you'll save around £5 per year on your energy bills and £7 on your water bills (if you have a meter).



6. When buying light bulbs look for low energy bulbs.



An energy-saving light bulb could
save you **up to £60 over its lifetime.**
It also lasts up to 10 times longer
than a standard bulb.



7. Reduce how much time you spend in the shower.

The average shower lasts 8 minutes, using almost as much energy and water as the average bath. That's 62 litres of hot water washing down your plug hole, compared to the average bath's 80 litres.



<https://www.savewatersavemoney.co.uk/>

To save energy you can:

- Invest in a water-saving shower head (helps to save £25-30 a year)
- Keep your showers to no longer than five minutes. Shortening your shower by one minute can save you £8 per year - per person!
- Try not to run your shower before you get in.

What skills can you gain from budgeting
to help you save money?

- Discipline - having self control, not giving up.
- Communication - communicating with your providers to get the best deals to suit your budget.
- Commitment - being able to persevere in order to get results.
- Structure - planning and mapping out how you wants things to look.
- Control - being able to resist spending unnecessary money.
- Confidence - being sure that you can save with proof.
- Organisation - knowing all the correct information and adapting to it.
- Stability - being consistent and making the best out of your financial situation.

Looking to the future

Any good plan must involve monitoring, periodic review, and occasional re-evaluation. A spending plan is no different. Circumstances may change, mistakes can be made and your needs will vary at different times in your life.

As you become more in the habit of managing your money effectively, your plan will feel natural and develop into a part of how you do things in your household. Some of the steps may blend together at times or you may add a step or two to make it easier for yourself.



Where to go for more information

- <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/>
- <https://energysavingtrust.org.uk/>

Citizens Advice Manchester:

- Welfare benefits
- Debt & money issues
- Employment & rights at work
- Housing
- Consumer issues
- Family & relationships
- and much more...



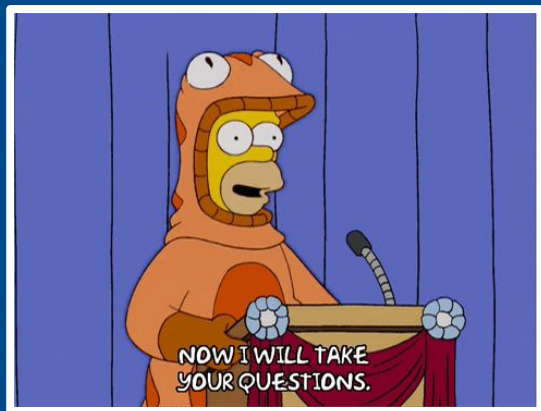
Adviceline: 0808 278 7800

Follow us on social media for
top tips, updates on our
events, and to get in touch:

@SwitchedOnMCR



Q & A



Any Questions?



If you want to chat with one of our energy advisers in detail to help you save money and energy, email us at switchedon@citizensadvicemanchester.org.uk to book in for a 1-to-1 phone appointment.