

Can't pay an energy bill?

8 tips for getting on top of your bill

1 Always open mail from your energy provider

Sometimes we are busy, overwhelmed or worried about what the bill might be. Sometimes we simply have more important things on our mind. However, always open your energy mail because communicating and responding to your energy provider is the best step to staying connected and keeping energy manageable.



2 Call your energy provider



Call your energy provider as soon as you know you are having difficulty with your energy bill. Your provider can offer assistance depending on your circumstances. Before you call your provider, think carefully about how much you can afford to pay and when you will be able to pay. You can also ask a support person to contact your energy provider for you (see '4 Contact a free Financial Counsellor').

When speaking to your energy provider:

Ask for the hardship team

When you call your provider, insist on speaking to a member of the hardship team. The hardship team is a specialist team dedicated to helping customers having financial difficulty. This team can offer you additional protections that meet your needs.

Negotiate a payment plan

You may be able to pay your outstanding electricity or gas bill off in installments. Before you contact your energy service provider, work out what you can afford to pay and when. You should only agree to pay what you can realistically afford. The National Debt Hotline has useful information about how to create a budget for paying off debt: www.ndh.org.au/Debt-solutions/Work-out-what-you-can-afford-to-pay/

Change payment arrangements

Prevent bill shock by talking to your retailer about a payment plan for future electricity and gas bills. This way you can pay small bills regularly rather than large bills quarterly.

3 Check if your eligible for concessions

The Queensland Government provides concessions to reduce energy bills for people who meet certain eligibility criteria. This includes people with a concession card. To check your eligibility, visit:
www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions/electricity-gas-rebates

4 Contact a free Financial Counsellor

Financial counselling is a free, independent and confidential service to help people who are in financial difficulty. Call **1800 007 007** or visit www.ndh.org.au

5 Apply for emergency assistance

If you are unable to pay your energy bill due to an unexpected emergency or short-term financial crisis, you may qualify for a one-off payment of \$720 from the Home Energy Emergency Assistance Scheme (HEEAS). Your energy provider will assess your eligibility and help you start the application process.
www.qld.gov.au/community/cost-of-living-support/concessions/energy-concessions/home-energy-emergency-assistance-scheme

6 Reduce your home energy costs

Your energy provider can give information on how to reduce electricity costs or how to arrange an energy audit of your home. Visit www.energymadeeasy.gov.au for more tips.

7 Upgrade your appliances

Prevent future bill shock by upgrading old, energy-guzzling appliances. The No Interest Loan Scheme (NILS) can provide individuals and families on low incomes with access to safe, fair and affordable credit. Find out more at www.nils.com.au

8 Take further action

If you encounter difficulties with your energy retailer such as a dispute you can't resolve, you can lodge a complaint with the Energy and Water Ombudsman Queensland (EWOQ). For more information or to lodge a complaint call **1800 662 837** or visit www.ewoq.com.au

