# **HOUSEHOLD BILLS**

## EVERYONE HAS TO PAY UTILITY BILLS BUT WHY PAY TOO MUCH?

11 million households in the UK are on default tariffs and between them are overpaying by £3.5billion every year!

Apparently 40% of households think it's too much hassle to switch. Trust us, it's not!

Unfortunately, customer loyalty doesn't pay when it comes to gas and electricity to you need to shop around.

### OUR TOP 6 WAYS TO SAVE MONEY ON YOUR HOUSEHOLD BILLS

### Use a price comparison site to find the best deal.

 Research has found that those actively searching for better deals can save up to £300 every year if they take the time to switch their supplier via USwitch, Compare the Market, or other price comparison sites.

### Try to switch every year - don't be tempted to remain with your current supplier, as research has found that loyalty doesn't pay.

 Some energy tariffs are fixed for a year, and after that initial period your bills could dramatically increase if you're moved onto the energy provider's default rate. That's why you should try run a price comparison check each year, before your tariff is due to expire.

# Set up a monthly direct debit and paperless billing and save 10% on average on your bills.

• Paying a monthly direct debit can help save you up to £85 a year. The catch? You'll need to make sure you send regular gas and electricity readings. Otherwise, your provider will use estimated readings, and you could end up overpaying.

river clyde

### Unplug every once in a while.

 Did you know your appliances, TVs, and computers can still draw energy from the plug, even when they're turned off? You could save up to £30 a year unplugging an item when it is not in use.

### Get smart with your thermostats.

• Save on your heating and your bills. Smart thermostats can help you save money by only heating the rooms that you're using.

# Live alone? Check that you're paying the correct council tax.

 If you're in single occupancy, did you know that you're entitled to 25% off your council tax bill? Visit your local council's website or give them a call and make sure you're paying the right amount.

### **MONEY SAVING HACKS/TIPS:**

Only pay for what you need – ask your provider how much data you use, if you don't need unlimited don't pay for it!

How fast does it need to be? If you only use the interest to surf the web chances are you could be fine with a cheaper option.

Set up a Direct Debit – if you can, Direct Debit is the best way to pay any household bill as you might get a discount for doing so.



