

Managing your energy costs



About this booklet

This booklet is about managing your energy costs if you have cancer. It includes information about:

- reducing your energy costs
- payments, schemes and grants that could help with your bills.

It was created with support from Macmillan's Energy Advice team. If you are worried about or struggling with paying your energy bills, call our money advisers on [0808 808 00 00](tel:08088080000). They can offer guidance and support, and recommend other useful organisations that can help.

It is also important to talk to your supplier and find out what help they can offer. If you tell your supplier you have cancer, they may be able to give you extra support.

To share your experience, visit [macmillan.org.uk/
shareyourstory](https://macmillan.org.uk/shareyourstory)



Quotes

In this booklet, we have included quotes from people affected by cancer who have been worried about their energy costs. The quotes are from people who have chosen to share their story with us.

For more information

If you have more questions or would like to talk to someone, call the Macmillan Support Line free on [0808 808 00 00](tel:08088080000), 7 days a week, 8am to 8pm. You can also visit macmillan.org.uk/keepwarm

If you would prefer to speak to us in another language, interpreters are available. Please tell us, in English, the language you want to use.

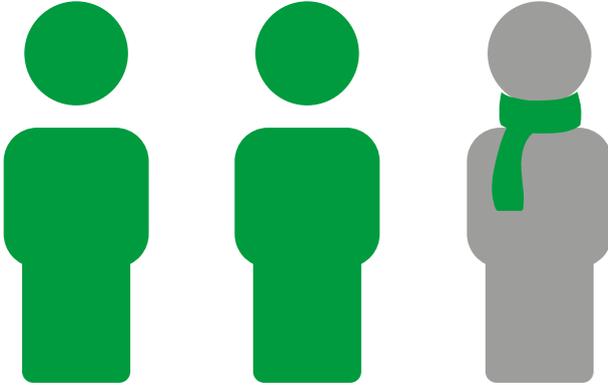
If you are deaf or hard of hearing, call us using Relay UK on [18001 0808 808 00 00](tel:1800108088080000), or use the Relay UK app.

We have some information in different languages and formats, including audio, interactive PDFs, easy read, Braille, large print and translations. To order these, visit macmillan.org.uk/otherformats or call [0808 808 00 00](tel:08088080000).

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Keeping warm when you have cancer



Around **1 in 3** people living with cancer say they feel the cold more.

Source: Macmillan/YouGov online survey, 2017.

If you are having cancer treatment, you may be at home more. You may need to turn up the heating to cope with side effects, such as weight loss, hair loss and tiredness. This means your energy bills may increase at a time when you may be unable to work or have a lower income.

People living with cancer pay more on their energy bills. Worrying about your energy bills can cause extra stress when you are already unwell.

There are things you can do to manage your energy costs. Different types of support are available.

Talking to your energy supplier

If you are worried about paying your energy bills, talk to your supplier and find out what help they can offer. You can also visit their website. If you tell your supplier you have cancer, they may be able to give you extra support.

The rate you pay for your energy is called the tariff. There are usually fixed-rate tariffs and standard variable tariffs. Your supplier can explain what tariff you are on and advise if they have a cheaper alternative.

They can look at what support is available if you miss 1 or more payments. This is called being in arrears. For example, they can explore alternative payment options to help you spread the cost. Or they can add you to their [Priority Service register](#) if you have someone vulnerable living in the household.

Changing suppliers can be an option, but you may need to consider the following before making a decision:

- debt balance
- exit fees
- timing.

Fuel suppliers can reject a change in suppliers if you have a debt balance owing.

“ Macmillan explained why it was important to tell my utility providers about my diagnosis. My energy company reduced my rates because I was classed as needing help. I was also put onto priority lists that meant if there was an electricity problem or water problem, I would be prioritised for help. ”

Lesley, diagnosed with breast cancer

The Priority Services Register (England, Scotland and Wales)

If you are affected by cancer and live in England, Scotland or Wales, your supplier should put you on the Priority Services Register. This is a list of people who need extra support. Visit theprsr.co.uk to find out more.

Some benefits of being on the register may include:

- access to free, extra services
- notice of any planned power cuts and more help during power cuts
- your energy not being switched off if you fall behind on payments
- having someone come and help if you have difficulty giving a meter reading – for example, if you have mobility problems.

If you do not have your own supplier

If you do not have your own supplier, you can contact your local network operator to sign up for the free Priority Services Register. To find out more, visit energynetworks.org/customers/find-my-network-operator

Care registers (Northern Ireland)

Northern Ireland Electricity Networks and Northern Ireland Water have critical care registers. These registers are for people who rely on electricity or water for their health needs. Customers on the registers get extra support if their power or water supply stops working.

Energy companies in Northern Ireland also have customer care registers. Customers who have a disability, older people or those with certain health needs can join these registers to get free extra services.

Contact the [Consumer Council for Northern Ireland](https://www.consumer-council-ni.org/) to compare the extra services offered by different companies.

Regular payments and paperless bills

Your energy supplier may allow you to set up a regular payment plan. This means you pay a fixed amount on a regular basis. For example, you could pay every week or month. Regular payments can help you spread the cost of your energy bills and budget for them.

You could save money and keep track of your energy costs if you:

- pay your bills monthly by direct debit
- manage your energy account online with paperless bills.

“ The regular payments are perfect. You know exactly what you are spending and what you need to save. Going through treatment makes you feel tired and cold. It doesn’t take long to use up gas by constantly having the heating on. ”

Sindy, diagnosed with breast cancer

Energy company support schemes

Your energy supplier may provide support to help with energy costs. The help available depends on your situation.

Some energy companies have schemes and trust funds to help if you are having difficulty paying your bills. The help you can get depends on your situation. For example, it may depend on the amount of debt you owe. These schemes and trust funds open and close at different times of the year.

The support they may be able to provide includes:

- helping people in difficult situations by reducing bills or giving a grant to reduce debt
- helping people make their homes more energy efficient, which can reduce energy bills.

The [British Gas Energy Trust](#) can help clear debts you may have with other energy suppliers.

You may also be able to claim government payments, charitable grants or other help towards your energy costs.

Fuelbank Foundation may be able to help if you are struggling with your energy bills. It offers free, practical advice. Visit fuelbankadvice.org

There is also support available in Northern Ireland:

- Sustainable Energy Programme – visit energysavingtrust.org.uk/programme/nisep
- The Housing Executive – visit nihe.gov.uk or call [0800 111 4455](tel:08001114455).

Our money advisers

If cancer is affecting your ability to pay energy bills, our money advisers can give you guidance and support. You can call our expert money advisers free on [0808 808 00 00](tel:08088080000).



Changing your energy supplier (switching)

There are lots of gas and electricity companies offering a range of tariffs. By making sure you are on the best tariff, you could reduce your bills.

Most fixed-energy deals last for 1 or 2 years. Your supplier may move you to their standard tariff when your deal ends. This may not be the cheapest option.

You should check you are on the best tariff about once a year. You often get the cheapest deals if you pay by direct debit or online. Using the same supplier for gas and electricity may also save money. This is called a dual-fuel deal.

Changing your energy supplier is also called switching. Before changing, you need to know:

- how much energy you use
- the name of your current tariff.

This information should be on a recent bill. When you change companies, your previous supplier will charge you for the energy you use until the date you change. Make sure you can afford this before you change companies.

Depending on which tariff you are on, your existing supplier may charge you a fee for changing. This is called an exit fee. Remember to ask your supplier about this before you change. You should consider any exit fee and work out if it would save you money to change supplier.

If you are a tenant

If you rent your home, check who is responsible for paying the gas and electricity bills. This should be in your tenancy agreement.

If you pay an energy company directly for your gas and electricity, you can choose your own supplier. This applies even if you have a prepayment meter.

Your tenancy agreement may say your landlord has a preferred supplier. You can still change supplier, but you should tell your landlord or letting agent.

If your landlord pays the energy company directly, they can choose the supplier. You can ask your landlord to change supplier, but they do not have to agree.



How to change supplier

There are 2 ways to find the best deal and change supplier.

Use a trusted energy price comparison website

In England, Scotland and Wales, some of these websites are approved by a scheme called the Confidence Code. You can find a list of recommended websites at Ofgem. Visit [ofgem.gov.uk](https://www.ofgem.gov.uk)

[Citizens Advice](#) has information to help you compare prices and a comparison tool.

In Northern Ireland, you can compare energy supplier rates on the [Consumer Council](#) website.

If you are a tenant, you can use a comparison website that considers the remaining length of your tenancy. This will help you get the best deal.

Phone different gas and electricity companies directly

You can ask energy companies for the best deal for you. They can organise the change.

If you get a payment called the [Warm Home Discount](#), it is a good idea to check if the new supplier is part of this scheme before you change.

Complaints and advice

If you have a problem with your energy supplier or need advice about dealing with a company, contact:

- the [Citizens Advice](#) consumer helpline in England, Scotland or Wales on [0808 223 1133](#) (or [0808 223 1144](#) to contact a Welsh-speaking adviser)
- the Advice Direct Scotland helpline on [0808 196 8660](#)
- [Consumerline](#) in Northern Ireland on [0300 123 6262](#).

Try to resolve the complaint with the company if you can. If this is not possible, you could contact the [Energy Ombudsman](#) in England, Scotland and Wales, or the [Consumer Council for Northern Ireland](#).

If you do not use a mains gas supply

It is a good idea to get several quotes for fuel if your home is not connected to a mains gas supply.

If you use heating oil, you may save money by stocking up on fuel early in autumn. This is often cheaper than waiting until winter. But make sure the delivery charge is not higher than your saving. You may also get discounts if you buy heating oil as part of a group, such as an oil club. You can find out if there are oil clubs near you. Visit oil-club.co.uk/search

To spread the cost, you could pay by direct debit or set up a monthly budget plan. Ask your heating oil supplier if they offer this.

If you use solid fuel or LPG (liquefied petroleum gas), it may also help to:

- compare prices
- stock up on fuel in the autumn
- speak to your supplier if you are struggling to pay your bills.

Accessing payments and grants

You may be able to get help from the government with managing your energy costs. To find out what help is available in your situation, visit:

- [gov.uk/energy-grants-calculator](https://www.gov.uk/energy-grants-calculator)
- nidirect.gov.uk/information-and-services/energy-wise/energy-saving-grants if you live in Northern Ireland
- gov.wales/nest-warm-homes-programme if you live in Wales
- homeenergyscotland.org if you live in Scotland.

Government payments

There are several government payments to help you with higher bills during the winter months. You can find out how to apply for these at [gov.uk](https://www.gov.uk) or, if you live in Northern Ireland, nidirect.gov.uk

Cold Weather Payment

If you get certain benefits, you may qualify for a Cold Weather Payment when a winter is very cold. This is available if the temperature is 0 °C (32 °F) or lower for 7 days in a row.

You get £25 for each 7-day period of very cold weather between 1 November and 31 March. Cold Weather Payments are automatically made on top of your usual benefits. Eligibility may depend on where you live. If you are eligible, you do not need to apply. The money will be paid automatically.

If you live in Scotland, the Cold Weather Payment changed to Low Income Winter Heating Assistance in 2023. Eligible people will get £50 a year to help cover energy costs.

Winter Fuel Payment (England)

This is a government scheme to help older people keep warm during winter. You could get a Winter Fuel Payment if you were born on or before 25 September 1956. This date changes every year.

The amount you get depends on your situation. This includes:

- when you were born
- if you live with another qualifying person and how old they are
- if you are getting other types of benefits.

Winter Heating Payment (Scotland)

This is a government scheme in Scotland to help older people keep warm during winter. It is a single payment between December and February. You will get a Winter Heating Payment automatically if you get one of the benefits that make you eligible. Getting Winter Heating Payment does not affect any other benefits you may get.

Visit mygov.scot/winter-heating-payment for more information.

Warm Home Discount

This government scheme helps people on a low income. It gives a one-off discount of £150 on their electricity bills between September and March.

All the main energy suppliers must give this discount. Some small suppliers also offer it. If your supplier provides both your gas and electricity, you may be able to get the discount on your gas bill instead. Ask your supplier if this is possible.

To find out more, speak with your energy supplier, or visit [gov.uk/the-warm-home-discount-scheme](https://www.gov.uk/the-warm-home-discount-scheme) If you live in England, you can call the Warm Home Discount helpline on [0800 030 9322](tel:08000309322).

You may still be eligible for the discount if you have a prepayment or pay-as-you-go electricity meter.

If you live in a park home, you can apply through the Park Homes Warm Home Discount. For more information visit charisgrants.com/partners/park-homes

Different areas of the UK have different criteria for qualifying for the Warm Home Discount.

England and Wales

In England and Wales, if you received the Guarantee Credit element of Pension Credit on a certain date, you automatically qualify. Visit [gov.uk/the-warm-home-discount-scheme/guarantee-pension-credit](https://www.gov.uk/the-warm-home-discount-scheme/guarantee-pension-credit) to find out more.

You may also qualify if you receive another means-tested benefit and live in a property that is likely to have high energy costs. Visit [gov.uk/check-if-youre-eligible-for-warm-home-discount](https://www.gov.uk/check-if-youre-eligible-for-warm-home-discount) to check if you are eligible.

If you qualify, you should receive a letter telling you that you are eligible for the discount. The letter is usually sent between November and January. Your letter will confirm that you do not need to do anything, and you will receive the discount automatically. Your energy supplier must be a member of the scheme for you to receive the payment.

If you have any further questions, you can contact the Warm Home Discount helpline on [0800 030 9322](tel:08000309322).

Scotland

In Scotland, if you received the Guarantee Credit element of Pension Credit on a certain date, you automatically qualify. Visit [gov.uk/the-warm-home-discount-scheme/guarantee-pension-credit](https://www.gov.uk/the-warm-home-discount-scheme/guarantee-pension-credit) to find out more.

If you qualify, you should receive a letter telling you that you are eligible for the discount. The letter is usually sent between November and January. Your letter will confirm that you do not need to do anything, and you will receive the discount automatically. Your energy supplier must be a member of the scheme for you to receive the payment.

If you have any further questions, you can contact the Warm Home Discount helpline on [0800 030 9322](tel:08000309322).

If you are on a low income or receive certain benefit you can apply for Warm Home Discount directly to your supplier. Eligibility for the scheme varies between different suppliers. Please contact your energy supplier to see if you qualify. You cannot apply for the discount by contacting the Warm Home Discount Scheme.

Northern Ireland

Energy suppliers in Northern Ireland do not offer this discount. You may get financial help under the [Affordable Warmth Scheme](#) instead.

Fuel Direct

If you get benefits and are struggling with energy or water bills, you may be able to use a government scheme called Fuel Direct. The scheme allows money to be taken directly out of your benefits payments to pay your bills. Contact your supplier to talk about setting this up for your current bills. You will need to give them your consent to do this, which you can give on the phone. It does not need to be in writing. You should agree an amount with them that covers the cost of the energy you use.

You can stop the deductions for your bills at any time. Contact the office that pays your benefit to request this.

Visit [gov.uk/bills-benefits](https://www.gov.uk/bills-benefits) for more information.

Help with prepayment meters

You can get temporary credit if you cannot afford to top up your meter. Your supplier might add this to your meter automatically when you run out of credit, or you might have to contact them and ask.

If you run out of temporary credit, talk to your supplier about your situation. They might give you extra temporary credit if they agree you are vulnerable.

Fuel vouchers

You might be able to get a fuel voucher. This is a code given to you in a letter, text message or email. You can use it to add credit to your gas card or electricity key. Your local council might be able to help you get a fuel voucher.

“ Cancer brings many challenges, but worrying about paying for essentials such as heating should not be one of them. I would encourage anyone who is struggling with the financial impact of their diagnosis to contact Macmillan. ”

Kewcha, diagnosed with non-Hodgkin lymphoma

Charitable grants and other help

Macmillan Grants

Some charities, including Macmillan, give small grants to people having difficulty paying their energy costs or other expenses.

Macmillan Grants are one-off payments. You can find out more about Macmillan Grants by calling the Macmillan Support Line to talk to our money advisers. Or you can apply through a health or social care professional or benefits adviser.

To learn more, call the Macmillan Support Line or go to macmillan.org.uk/grants

Local Energy Advice Partnership (LEAP)

LEAP helps to support people who are at risk of going into fuel poverty. The service is open to homeowners, private renters and social housing tenants. It is dependent on your income. You can speak to their trained energy efficiency advisors, who can provide guidance and support.

Call [0800 060 7567](tel:08000607567) in England and Wales or [0800 029 4543](tel:08000294543) in Scotland. Or visit applyforleap.org.uk

Local help in an emergency

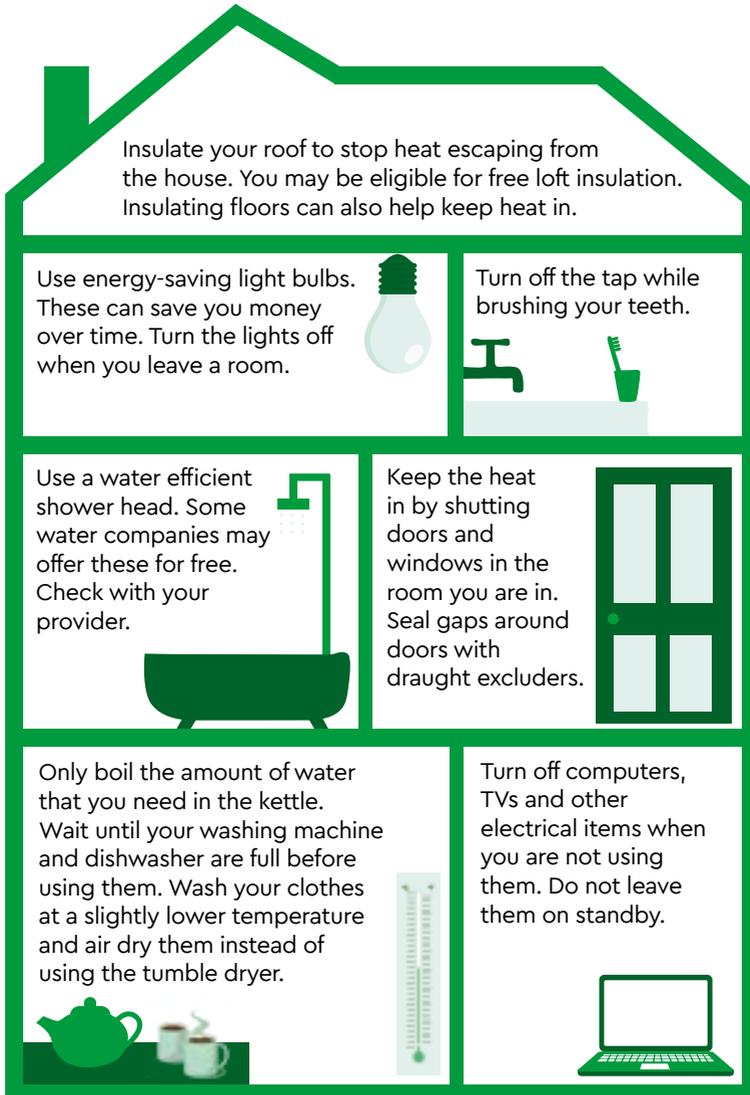
If you do not have enough money to meet your immediate, short-term needs or your family's needs, you may be able to get emergency help. This is called welfare assistance. You may get vouchers or a prepaid card to pay for your energy.

How you apply depends on where you live:

- In England, you can contact your [local council](#) to find out if it has a Local Welfare Assistance scheme.
- In Scotland, you can contact your [local council](#) to apply for a Community Care Grant or a Crisis Grant.
- In Wales, you can contact the Discretionary Assistance Fund to apply for an Individual Assistance Payment or an Emergency Assistance Payment. Call [0800 859 5924](#) (free from a landline) or [0330 101 5000](#) (charged at local rate).
- In Northern Ireland, you can contact the Finance Support Service to apply for a Discretionary Support loan or grant. Call [0800 587 2750](#).

Saving energy at home

There are simple things you can do around your home to reduce your energy costs, as the diagram below shows.



Insulation and draught-proofing

Fitting insulation into your home is a big step but could help you save money. The better a home is insulated, the less money you will spend heating it.

You could consider:

- insulating your loft and walls
- closing gaps around doors with draught excluders
- putting in double-glazed windows or using draught-proofing strips for your existing windows
- sealing any cracks in floors, lining your letterbox and blocking an unused chimney.

All the main fuel companies provide free or discounted insulation if you meet their criteria. This may depend on your situation and the type of property you live in.

Heating controls

Installing heating controls in your home can help you save money. These may include:

- a thermostat, which measures the temperature in your room and adjusts the boiler
- a smart thermostat, which allows you to manage your central heating from outside your home using the internet, a smartphone or a tablet
- a programmer, which allows you to set when you would like the heating to turn on and off each day
- thermostatic radiator valves, which let you control the temperature of individual radiators.

Energy saving schemes

There are lots of schemes from energy companies and the government to help you make your home more energy efficient.

Energy Company Obligation

The Energy Company Obligation is a government programme that means large energy companies must help households save energy. It aims to help vulnerable people and those on a low income make energy-saving improvements to their homes.

You can ask your energy company if it offers help under the Energy Company Obligation programme. This is also called the Affordable Warmth Obligation.

You may qualify for an energy grant if you:

- get certain benefits and own or privately rent your home
- are a council or housing association tenant and your home is not energy efficient.

An assessor visits your home to decide what energy-saving improvements you need. You may get help with the cost of:

- insulation work – for example, to your loft or cavity walls (2 separate walls in the building with a space between them)
- repairing or replacing your boiler
- other upgrades to your heating system.

Sometimes you may need to contribute towards the cost of the work. For example, this could be the cost of scaffolding. The assessor will explain if there may be a cost to you before the work starts.

You do not have to be a customer of an energy company to get help from their scheme. If your energy company is part of the Energy Company Obligation programme, they should explain what help they offer on their website. For more information, visit [gov.uk/energy-company-obligation](https://www.gov.uk/energy-company-obligation)

Home Energy Efficiency Programmes (Scotland)

This is a package of schemes for people in Scotland. Depending on your situation, you may get:

- a free home energy check
- free advice on benefits
- free home improvements to save energy, such as a new boiler or insulation.

For more information, call Home Energy Scotland free on [0808 808 2282](tel:08088082282) or visit energysavingtrust.org.uk/scotland

“ Because I was at home during the day, I had the heating on a lot and my bills doubled. Financially, things were tough. Luckily, Macmillan’s money advisers were there to support me. ”

Julian, diagnosed with cancer of the small bowel

Nest (Wales)

This government scheme gives advice about:

- saving energy
- managing money
- making sure you are on the best tariff
- claiming benefits.

You may also get free home improvements to help save energy, such as:

- a new boiler
- central heating
- insulation.

An assessor visits your home to decide what improvements you need. You can call Nest free on [0808 808 2244](tel:08088082244) or visit [nest.gov.wales](https://www.nest.gov.wales)

Affordable Warmth Scheme and Boiler Replacement Scheme (Northern Ireland)

The Affordable Warmth Scheme can help you make your home more energy efficient if you are on a low income.

You may qualify for help if:

- you own or privately rent your home
- your annual household income is less than £23,000.

For more information, visit nihe.gov.uk and search for 'affordable warmth scheme', or contact your local council.

The Boiler Replacement Scheme can help you replace a boiler that is over 15 years old with a new energy-efficient model. You may also want to change from oil to gas or to a wood pellet boiler.

You may qualify for help if:

- you own your home
- your annual household income is less than £40,000.

For more information, call [0344 892 0900](tel:03448920900) or visit nihe.gov.uk and search for 'boiler replacement allowance'.

You can register for the scheme by email at energyefficiency.psis@nihe.gov.uk

Energy efficiency ratings

If you are replacing your boiler or buying a new household appliance such as a kettle, fridge-freezer or washing machine, check the energy rating label. Products have an energy rating on a coloured label from A (very efficient) to G (inefficient). Some products can have a rating of A+, A++ and A+++.

It is a good idea to choose the most energy-efficient model for the size you need.

Checking your energy bill

Here are some tips for making sure your energy bill is accurate:

- Check that all the details on the bill are correct and that you are on the right tariff.
- If you think your bill is incorrect, contact your energy supplier and ask them to explain how they calculated it.
- Give your supplier regular meter readings. This means you can get accurate bills rather than estimates. You will only pay for the energy you use.
- If you are worried you have paid too much, take a meter reading. You can ask your energy supplier for a credit refund at any time. If you have a fixed payment plan, you can still ask for a refund. But be aware that this credit may be calculated into your annual payment arrangement. Asking for credit back during your billing cycle could cause your energy provider to recalculate your payments and your monthly amount may increase.

Smart meters

Smart meters are a newer type of gas and electricity meter. As well as measuring the energy you use, they also:

- tell you when you have used this energy and how much it costs
- let your energy supplier take meter readings without you contacting them.

With a smart meter, you get an In-Home Display (IHD) unit. This allows you see how much gas and electricity you are using. Smart meters mean you no longer get estimated bills. They can also show you where you could save money.

If you get a smart credit (non-prepayment) meter, these can be remotely converted to prepayment meters if you fall behind with your payments.

The government has planned for every home in the UK to eventually have a smart meter. Your energy supplier may contact you to arrange this. There is no charge for having a smart meter fitted. Some properties are unable to have smart meters due to the location of their meters. If you want more information, you can ask your energy supplier.

More tips on saving energy at home

For more information on how to save energy in your home:

- visit the Energy Saving Trust website – energysavingtrust.org.uk
- if you live in Scotland, call Home Energy Scotland's energy advisers on [0808 808 2282](tel:08088082282)
- if you live in Northern Ireland, visit nidirect.gov.uk or call the Northern Ireland Energy Advice Line (also called the Bryson Energy Advice Line) on [0800 142 2865](tel:08001422865).

In some parts of the UK, there are independent advice centres that give advice about making your home warmer. They may be able to visit you at home. Your local council can tell you if there is an energy efficiency advice centre in your area.



About our information

We provide expert, up-to-date information about cancer. And all our information is free for everyone.

Order what you need

You may want to order more booklets or leaflets like this one.

Visit orders.macmillan.org.uk or call us on [0808 808 00 00](tel:0808808000).

We have booklets about different cancer types, treatments and side effects. We also have information about work, financial issues, diet, life after cancer treatment and information for carers, family and friends.

Online information

All our information is also available online at macmillan.org.uk/information-and-support You can also find videos featuring stories from people affected by cancer, and information from health and social care professionals.

Other formats

We also provide information in different languages and formats, including:

- audiobooks
- Braille
- British Sign Language
- easy read booklets
- interactive PDFs
- large print
- translations.

Find out more at macmillan.org.uk/otherformats

If you would like us to produce information in a different format for you, email us at informationproductionteam@macmillan.org.uk or call us on [0808 808 00 00](tel:0808808000).

The language we use

We want everyone affected by cancer to feel our information is written for them.

We try to make sure our information is as clear as possible. We use plain English, avoid jargon, explain any medical words, use illustrations to explain text, and make sure important points are highlighted clearly.

We use gender-inclusive language and talk to our readers as 'you' so that everyone feels included. Where clinically necessary we use the terms 'men' and 'women' or 'male' and 'female'. For example, we do so when talking about parts of the body or mentioning statistics or research about who is affected. Our aims are for our information to be as clear and relevant as possible for everyone.

You can read more about how we produce our information at [macmillan.org.uk/ourinfo](https://www.macmillan.org.uk/ourinfo)

Other ways we can help you

At Macmillan, we know how a cancer diagnosis can affect everything, and we are here to support you.

Talk to us

If you or someone you know is affected by cancer, talking about how you feel and sharing your concerns can really help.

Macmillan Support Line

Our support line is made up of specialist teams who can help you with:

- emotional and practical support if you or someone you know has been diagnosed with cancer
- clinical information from our nurses about things like diagnosis and treatments from our nurse specialists
- welfare rights advice, for information about benefits and general money worries.

To contact any of our teams, call the Macmillan Support Line for free on [0808 808 00 00](tel:0808808000). Or visit macmillan.org.uk/support-line to chat online and see the options and opening times.

You can also email us, or use the Macmillan Chat Service via our website. You can use the chat service to ask our advisers about anything that is worrying you. Tell them what you would like to talk about so they can direct your chat to the right person. Click on the 'Chat to us' button, which appears on pages across the website. Or go to macmillan.org.uk/talktous

If you would like to talk to someone in a language other than English, we also offer an interpreter service for our Macmillan Support Line. Call [0808 808 00 00](tel:08088080000) and say, in English, the language you want to use. Or send us a web chat message saying you would like an interpreter. Let us know the language you need and we'll arrange for an interpreter to contact you.

Macmillan Information and Support Centres

Our Information and Support Centres are based in hospitals, libraries and mobile centres. Visit one to get the information you need and speak with someone face to face. If you would like a private chat, most centres have a room where you can speak with someone confidentially.

Find your nearest centre at macmillan.org.uk/informationcentres or call us on [0808 808 00 00](tel:08088080000).

Help with money worries

Having cancer can bring extra costs such as hospital parking, travel fares and higher heating bills. If you have been affected in this way, we can help. Please note the opening times may vary by service.

Financial advice

Our expert money advisers on the Macmillan Support Line can help you deal with money worries and recommend other useful organisations that can help.

Help accessing benefits

You can speak to our money advisers for more information. Call us free on [0808 808 00 00](tel:08088080000). Visit macmillan.org.uk/financialsupport for more information about benefits.

Macmillan Grants

Macmillan Grants are small, one-off payments to help people with the extra costs that cancer can cause. They are for people who have a low level of income and savings.

If you need things like extra clothing or help paying heating bills, you may be able to get a Macmillan Grant. A grant from Macmillan does not affect the benefits you are entitled to. It is an extra bit of help, not a replacement for other support.

To find out more, or to apply, call on [0808 808 00 00](tel:08088080000) or visit macmillan.org.uk/grants

Help with work and cancer

Whether you are an employee, a carer, an employer or are self-employed, we can provide information to help you manage cancer at work. Visit macmillan.org.uk/work

Talk to others

No one knows more about the impact cancer can have on your life than those who have been through it themselves. That is why we help bring people together in their communities and online.

Support groups

Whether you are someone living with cancer or a carer, family member or friend, we can help you find support in your local area, so you can speak face to face with people who understand. Find out about support groups in your area by calling us or by visiting macmillan.org.uk/selfhelpandsupport

Online Community

Thousands of people use our Online Community to make friends, blog about their experiences and join groups to meet other people going through the same things. You can access it any time of day or night. Share your experiences, ask questions, or just read through people's posts at macmillan.org.uk/community

You can also use our Ask an Expert service on the Online Community. You can ask a money adviser, cancer information nurse or an information and support adviser any questions you have.

Macmillan healthcare professionals

Our nurses, doctors and other health and social care professionals give expert care and support to individuals and their families. Call us or ask your GP, consultant, district nurse or hospital ward sister if there are any Macmillan professionals near you.

Other useful organisations

There are lots of other organisations that can give you information or support. Details correct at time of printing.

Managing your energy costs

British Gas Energy Trust (England, Scotland and Wales)

www.britishgasenergytrust.org.uk

Helps people who are struggling with gas and electricity debts by awarding grants to clear those debts. Can also help you clear debts that you may have with other energy suppliers. Grants are awarded depending on the customer's supplier and circumstances.

Fuelbank Foundation

fuelbankadvice.org

Offers free, practical advice if you are struggling with your energy bills.

Home Energy Scotland

Tel **0800 808 2282**

www.homeenergyscotland.org

Gives free, impartial advice about heating your home and saving money on your energy bills.

Local Energy Advice Partnership (LEAP)

Tel **0800 060 7567** (England and Wales)

Tel **0800 029 4543** (Scotland)

applyforleap.org.uk

Helps to support people who are at risk of going into fuel poverty. You can speak to their trained energy efficiency advisors, who can provide guidance and support.

Nest (Wales)

Tel **0800 808 2244**

nest.gov.wales

Gives free tailored advice and support to help you reduce your energy bills. If eligible, you could get free energy-saving improvements in your home.

Northern Ireland Housing Executive

Tel **0344 892 0900**

www.nihe.gov.uk

Offers information on about saving energy and money. Runs the Affordable Warmth and Boiler Replacement Schemes in Northern Ireland.

Northern Ireland Energy Advice Line

Tel **0800 111 4455**

Gives free, independent and impartial energy advice to Northern Ireland households. Can also refer you to energy grants and other sources of help in the region.

Consumer support services

Citizens Advice

Provides advice on a variety of issues including financial, legal, housing and employment issues. Use its online webchat or find details for your local office by contacting:

England

Helpline **0800 144 8848**

www.citizensadvice.org.uk

Scotland

Helpline **0800 028 1456**

www.cas.org.uk

Wales

Helpline **0800 702 2020**

www.citizensadvice.org.uk/wales

Consumer Council for Northern Ireland

Tel **0800 121 6022**

www.consumerCouncil.org.uk

Gives free, independent advice and support to energy consumers in Northern Ireland. Campaigns for a fair deal for consumers and has a tool to help you compare energy supplier rates. Can investigate complaints about energy and water services.

Consumerline (Northern Ireland)

Tel **0300 123 6262**

www.nidirect.gov.uk/services/contact-consumerline-make-complaint-or-ask-advice

Offers free advice to Northern Ireland consumers and helps you make a complaint.

Energy Ombudsman (England, Scotland and Wales)

Tel **0330 440 1624**

www.ombudsman-services.org/energy

Resolves complaints from consumers about energy suppliers in England, Scotland and Wales. You must follow your supplier's complaints process first. If the dispute cannot be settled, you can contact the Energy Ombudsman.

MoneyHelper

Tel **0800 011 3797**

www.moneyhelper.org.uk

Provides guidance on benefits, money, pensions and housing costs.

Financial support services

Advice NI

Helpline **0800 915 4604**

www.adviceni.net

Provides advice on a variety of issues including financial, legal, housing and employment issues.

Local councils (England, Scotland and Wales)

Your local council may be able to give you emergency help, such as vouchers or a pre-paid card for fuel. You should be able to find your local council's contact details in your phone book or by visiting:

England

www.gov.uk/find-local-council

Scotland

www.mygov.scot/find-your-local-council

Wales

www.gov.wales/find-your-local-authority

StepChange Debt Charity

Tel **080 0138 1111**

www.stepchange.org

Provides free debt advice through phone, email, the website and online through live chats with advisers.

Support for older people

Age UK

Helpline **0800 678 1602**

www.ageuk.org.uk

Provides information and advice for older people across the UK via the website and advice line. Also publishes impartial and informative fact sheets and advice guides.

LGBT-specific support

LGBT Foundation

Tel **0345 330 3030**

www.lgbt.foundation

Provides a range of services to the LGBT community, including a helpline, email advice and counselling. The website has information on various topics including sexual health, relationships, mental health, community groups and events.

Disclaimer

We make every effort to ensure that the information we provide is accurate and up to date, but it should not be relied upon as a substitute for specialist professional advice tailored to your situation. So far as is permitted by law, Macmillan does not accept liability in relation to the use of any information contained in this publication, or third-party information or websites included or referred to in it. Some photos are of models.

Thanks

This information has been written, revised and edited by Macmillan Cancer Support's Cancer Information Development team. It has been approved by Amanda South, Macmillan Financial Guidance Service Manager.

With thanks to: Sharon Jackson, Macmillan Energy Advice Team Leader; and Christopher Jones, Macmillan Welfare Rights and Energy Team Leader.

Thanks also to the people affected by cancer who reviewed this edition, and those who shared their stories.

We welcome feedback on our information. If you have any, please contact informationproductionteam@macmillan.org.uk

Sources

Below is a sample of the sources used in our housing costs information. If you would like more information about the sources we use, please contact us at informationproductionteam@macmillan.org.uk

British Gas. www.britishgasenergytrust.co.uk [accessed September 2022].

Citizens Advice. www.citizensadvice.org.uk [accessed September 2022].

Energy savings trust. www.energysavingstrust.org.uk [accessed September 2022].

GOV.UK. www.gov.uk [accessed September 2022].

Gov Scotland www.mygov.scot.uk [accessed September 2022].

NI Direct. www.nidirect.gov.uk [accessed September 2022].

Ofgem. www.ofgem.gov.uk [accessed September 2022].

Can you do something to help?

We hope this booklet has been useful to you. It is just one of our many publications that are available free to anyone affected by cancer.

They are produced by our cancer information specialists who, along with our nurses, benefits advisers, campaigners and volunteers, are part of the Macmillan team. When people are facing the toughest fight of their lives, we are here to support them every step of the way.

We want to make sure no one has to go through cancer alone, so we need more people to help us. When the time is right for you, here are some ways in which you can become a part of our team.

5 ways you can help someone with cancer

1. **Share your cancer experience**

Support people living with cancer by telling your story, online, in the media or face to face.

2. **Campaign for change**

We need your help to make sure everyone gets the right support. Take an action, big or small, for better cancer care.

3. **Help someone in your community**

A lift to an appointment. Help with the shopping. Or just a cup of tea and a chat. Could you lend a hand?

4. **Raise money**

Whatever you like doing you can raise money to help. Take part in one of our events or create your own.

5. **Give money**

Big or small, every penny helps. To make a one-off donation see over.

Please fill in your personal details

Mr/Mrs/Miss/Other

Name

Surname

Address

Postcode

Phone

Email

Please accept my gift of £
(Please delete as appropriate)

I enclose a cheque / postal order /
Charity Voucher made payable to
Macmillan Cancer Support

OR debit my:

Visa / MasterCard / CAF Charity
Card / Switch / Maestro

Card number

Valid from

Expiry date

Issue no

Security number

Signature

Date / /

Do not let the taxman keep your money

Do you pay tax? If so, your gift will be worth 25% more to us – at no extra cost to you. All you have to do is tick the box below, and the tax office will give 25p for every pound you give.

I am a UK tax payer and I would like Macmillan Cancer Support to treat all donations I make or have made to Macmillan Cancer Support in the last 4 years as Gift Aid donations, until I notify you otherwise.

I understand that if I pay less Income Tax and/or Capital Gains Tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. I understand Macmillan Cancer Support will reclaim 25p of tax on every £1 that I give.

Macmillan Cancer Support and our trading companies would like to hold your details in order to contact you about our fundraising, campaigning and services for people affected by cancer. If you would prefer us not to use your details in this way please tick this box.

In order to carry out our work we may need to pass your details to agents or partners who act on our behalf.

If you would rather donate online go to macmillan.org.uk/donate



Please cut out this form and return it in an envelope (no stamp required) to: Supporter donations, Freepost RUCY-XGCA-XTHU, Macmillan Cancer Support, PO Box 791, York House, York YO1 0NJ

This booklet is about managing your energy costs if you have cancer. It was created with support from Macmillan's Energy Advice team.

The booklet explains the payments, schemes and grants that could help with your energy costs. It also has information about getting more support.

At Macmillan, we give people with cancer everything we've got. If you are diagnosed, your worries are our worries. We will help you live life as fully as you can.

For information, support or just someone to talk to, call [0808 808 00 00](tel:08088080000) or visit [macmillan.org.uk](https://www.macmillan.org.uk)

Would you prefer to speak to us in another language? Interpreters are available. Please tell us in English the language you would like to use. Are you deaf or hard of hearing? Call us using Relay UK on [18001 0808 808 00 00](tel:1800108088080000), or use the Relay UK app.

Need information in different languages or formats? We produce information in audio, interactive PDFs, easy read, Braille, large print and translations. To order these, visit [macmillan.org.uk/otherformats](https://www.macmillan.org.uk/otherformats) or call our support line.

The logo consists of a blue rounded rectangle containing the text 'Trusted Information Creator' in black. To the right of the text is a large green checkmark.

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