# The ScottishPower Hardship Fund

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# Are you struggling to pay your ScottishPower debt?

You could qualify for help from the ScottishPower Hardship Fund if you're receiving;

• Income Support,

• Pension Credit, or

• Job Seekers Allowance,

• Employment and Support Allowance

You could also qualify if you're receiving Universal Credit or have a low household income, or if there are special circumstances which could make you eligible, for example you have experienced an income reduction due to illness.

#### How the ScottishPower Hardship Fund can help

Because some customers have difficulties paying their bills due to low income or other circumstances, ScottishPower has a Hardship Fund to help them get their energy payments under control. The Fund can help by clearing or reducing arrears by crediting a customer's ScottishPower energy account.

## Steps To Find Out If You Are Eligible

Step 1 – Contact a recognised Debt Advice agency such as National Debtline\*. They'll give you free, independent advice on money and debt, and advise you how to budget for your energy payments. They can provide further details of the ScottishPower Hardship Fund and advise if you should apply to Social Enterprise Direct who administer it on ScottishPower's behalf.

\*Visit **www.nationaldebtline.org** or call free on **0808 808 4000**. Lines open Monday to Friday 9am to 8pm, Saturday 9.30am to 1pm.

Step 2 – Apply to Social Enterprise Direct (SED)\*\*, the independent organisation that administers the ScottishPower Hardship Fund. They will look at your circumstances and decide whether you are eligible to receive an award from the Fund towards your arrears. They will need evidence of financial hardship – for example, recent letters from the Department of Work and Pensions (DWP).

\*\*Visit **www.SEDhardship.fund** or call **0808 800 0128**. Lines open Monday to Friday 8.30am to 8pm and Saturday 10am to 2pm.

## How awards are paid

If SED decide you should receive a partial or full award towards the value of your arrears, your ScottishPower energy account will be credited with the award.

Awards will be paid once you commit to a payment arrangement for your ongoing energy use which will take into account the best payment and tariff options for your circumstances.

SED will write to you to confirm that any credit is applied to your account.

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