

Utility Bill Rises Have 'Dealt A Blow' To Many Brits

Taking just a few simple steps may help consumers to get to grips with their finances over the first few months of this year, it has been suggested.

January 26, 2008 (FPRC) -- According to the Bristol & Somerset Energy Efficiency Advice Centre, a utility advice charity based in the south-west of England, hundreds of Britons have got in touch with the organisation over recent weeks with concerns over how they will pay their energy bills. It was suggested that this was following the recent announcement by npower that it is to put up its gas and electricity tariffs by an average of 15 per cent.

Following on from potential drastic increases in the amount that they are paying on their energy bills each month, it may be possible that people develop problems in meeting other demands on their finances. Such constraints may include mortgages, personal loans and store and credit cards.

In addition, the firm pointed out that consumers should look to make use of the various grants and discounts which are available to help fund having energy-saving features, such as cavity wall and loft insulation, fitted in their homes.

For those aiming on having such spaces in their property laid with insulation, a homeowner loan could be one way for people to afford the cost of purchasing materials and hiring of labour to get this done.

Helen Richardson, spokesperson for the Bristol & Somerset Energy Efficiency Advice Centre, said: "Gas and electricity price rises have dealt quite a blow to a lot of people at the start of the new year. But they don't have to spell disaster, even if you are already running on a very tight budget. If people take advantage of the free help available to improve their homes and cut their energy use, as well as making sure they are getting a fair deal from their fuel supplier, they should be able to keep their bills under control."

To further lower the financial pressures that they might come under, homeowners were urged to make sure that they shop around for the most competitively-priced energy deals available. It was suggested that, following moves by npower, a number of other major utility providers are due to announce their new price plans within the coming weeks. For those looking to reduce their home energy usage, the charity also advised people to make sure that radiators are kept away from furniture, environmentally-friendly lightbulbs are fitted in the home, lids are placed on pans while cooking and washing machines are set to a lower temperature.

Whether looking to fund getting loft and cavity wall insulation fitted or to generate more disposable income to help pay for bills, applying for a low-rate loan might be of assistance to many homeowners. By taking out a loan for debt consolidation purposes, people may find that paying off numerous demands on their spending at once will leave them with more disposable income.

Those looking to borrow to help supplement their spending over the course of the year may wish to make their application to do so as soon as possible. Earlier this month, Angela Knight, chief executive of the British Bankers' Association, suggested that more Britons could see their finances coming under pressure following recent council tax and utility bills increases. She added that the full

effects of the credit crunch are yet to emerge, which could impinge upon the availability of cheap loans and other cheap borrowing.

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