

Help paying bills using your benefits

Benefits payments can be used to help pay your bills (including rent, services charges, fuel or water bills) if you're having difficulties. These are called 'third party deductions,' and sometimes Fuel Direct.

How to apply

Contact **Jobcentre Plus** (or your **pension centre** if you're on Pension Credit). If you're on JSA, IS, ESA or Incapacity Benefit, the number to call is **0345 608 8545**

You'll need:

- details of who you owe money to and how much you owe
- your customer reference number (for bills)
- your National Insurance number

Jobcentre Plus will contact the person or company you owe money to and tell them you're going on to third party deductions. They'll set up the repayments and explain how and when the bills will be paid.

How deductions work

Third party deductions can be made from these benefits:

- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Income Support
- Pension Credit

Deductions are made each time your benefits are paid. A small amount will be deducted from your main benefit to pay off the debt you owe

In some situations, an extra amount to cover your bills in future may also be added. The extra amount is decided by Jobcentre Plus or your pension centre. If it's going to be more than 25% of your benefits (including Child Tax Credits), you'll be asked to agree to the deduction. If it's under 25% the deduction can be made without you agreeing to it. You'll be told what the deductions are going to be, and if they're going to change.

When you can't use your benefits

You can't use your benefits:

- to pay a debt with a previous landlord or supplier (only your current one)
- for more than 3 types of deductions (eg gas, water and rent) towards previous debts - but you **can** have more than 3 deductions if they're towards current bills.