

# Supporting customers in financial difficulty

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Financial difficulty is one of the most common forms of vulnerability you'll encounter, and one of the most sensitive to handle well. A customer who is struggling to pay their energy bills is often also dealing with stress, shame, and fear – sometimes all at once. This guide covers the support options available, how to have the conversation, and how to signpost customers to further help.

## Recognising financial difficulty

Customers don't always say outright that they're struggling financially. Listen for indirect signals like:

- Asking to reduce their direct debit to an amount that seems very low for their usage
- Mentioning they've missed a payment or are worried about missing one
- Prepayment customers saying they've been without supply, or asking about emergency credit
- Expressing anxiety or distress when discussing their balance or bill amount
- Mentioning redundancy, benefits, or a change in household income

When you notice these signals, slow down. The billing issue is secondary – the person comes first.

## Payment plans

If a customer has fallen behind on payments, a payment plan lets them pay off the debt in manageable instalments alongside their ongoing energy costs. When setting up a payment plan:

- Base the repayment amount on what the customer can actually afford – not just what would clear the debt quickly
- Factor in their ongoing energy usage so the plan doesn't create further debt
- Set realistic expectations – a plan that's too ambitious will fail, and that makes things worse for everyone
- Document the agreed plan clearly in Kraken and confirm the details with the customer in writing

A payment plan should feel like a solution, not a punishment. If a customer pushes back on the amount, listen to them – they know their finances better than we do.

## Hardship funds

Good Egg Energy has a hardship fund available for customers in genuine financial difficulty who are unable to manage their debt through a standard payment plan. The fund can provide a one-off credit to a customer's account to help clear or reduce arrears.

To refer a customer to the hardship fund:

1. Confirm the customer is in financial difficulty and has an outstanding balance
2. Check eligibility criteria in Kraken – not all account types qualify
3. Submit a hardship fund referral through Kraken and let the customer know they'll be contacted with an outcome
4. Log the referral on the account with a note of the circumstances

The hardship fund isn't unlimited, and referrals are assessed individually. Be honest with customers that approval isn't guaranteed, but that it's absolutely worth applying.

## Prepayment customers and self-disconnection

Customers on prepayment meters who can't afford to top up may self-disconnect – meaning they go without energy supply. This is a serious welfare concern, particularly for customers with health conditions, young children, or during cold weather.

If a prepayment customer mentions they've been without supply or are close to running out of credit:

- Check whether emergency credit is available on their meter and how to activate it
- Explain friendly credit hours – the periods during which their supply won't disconnect even if they run out of credit (typically evenings and weekends)
- Consider whether a switch to a credit meter might be more appropriate for their circumstances
- Refer to the hardship fund if applicable

## Signposting to external support

We can do a lot, but we can't do everything. Customers in serious financial difficulty often benefit from independent advice and support. Useful organisations to mention include:

**Citizens Advice** – free, independent advice on debt, benefits, and consumer rights. Available online, by phone, and in person.

**StepChange Debt Charity** – free debt advice and management plans for people struggling with multiple debts.

**National Debtline** – free debt advice by phone and online, including self-help tools and sample letters.

**Local authority support** – many councils offer emergency fuel vouchers or hardship payments. Worth mentioning if a customer is in acute difficulty.

When signposting, keep it warm and practical. Don't just reel off a list – pick the most relevant option for what the customer has told you, and give them enough information to actually follow through.

**Watch out for this:** Never threaten disconnection to a customer who has indicated they are in financial difficulty without first following our full vulnerability and debt management process. Disconnection is always a last resort – and for customers on the PSR or with medical needs, there are additional protections that must be observed. If you're unsure, escalate before taking any action on the account.