



# Facilitator Guide

Managing your bills and utilities online

# Key information

## Overview

This lesson on Managing your bills and utilities online is a part of the Using Online Services training programme, designed to give learners practical tips and information to help them access and use a range of online services. This lesson may be delivered together as part of a programme or used as a standalone resource. Learners who have at least participated in lessons 1-3 of the main Essential Digital Skills (EDS) programme (or who have an equivalent level of confidence in the foundation skills covered in these lessons) will get the most out of this content. The goal of this session is for learners to be able to manage their bills and utilities online.

## Duration

30-45 minutes

## Resources you will need

- 1 PowerPoint session deck – EDS Lesson – Managing your bills and utilities online
- Access to a screen or device to share slide content with the learners (not required for one-to-one learning)
- Optional: Your personal device or an additional device

## Resources the learner may need

- Paper/notebooks pens
- A device of their choice
- Wi-Fi access is helpful to share resources and use the links that are included in the session. If Wi-Fi is available, make this information (i.e., network name and password) available / visible to the learners, at the start of the lesson

### **This lesson will help your learners to:**


- Understand the benefits of managing bills online (how managing bills online can save money and provide convenient options)
- Learn how to access and manage various utility accounts online (phone bills, internet/broadband, gas and electricity, water, insurance, entertainment bills, etc.)
- Explore money-saving ideas like using comparison sites to find or switch utility providers

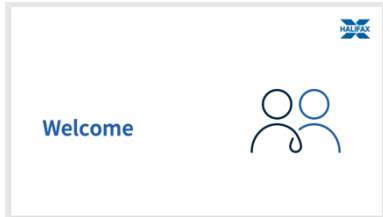
# Lesson plan

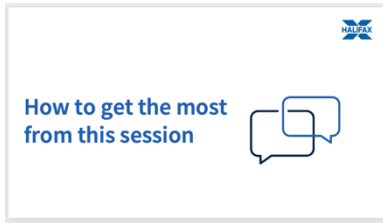
This lesson plan gives an overview of the content, approach and estimated timings for the lesson. The PowerPoint deck reflects the content included here. These notes are here to help you prepare for the session with extra detail and help to go alongside the PowerPoint deck.

In both the PowerPoint deck and the facilitator guide italics for a suggested script. This script is there to help you. You can adjust it to what feels comfortable for you. The rest of the guidance below are there for you as the presenter to help you support your learners.

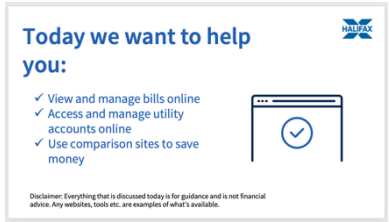
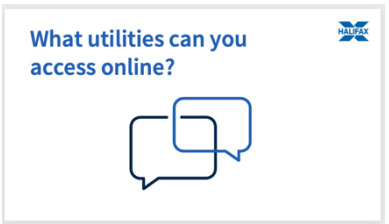
Please note that the times listed alongside the content are estimates. You can change them to work for your learners and the length of the session. If you have a learner who already knows or can do a step or activity, you could suggest they help other learners.

Topic	Suggested format	Script / trainer notes	Slides and resources	Time
Holding slide	While you're waiting for people to come into the session and settle, we suggest having this slide on screen	<ul style="list-style-type: none"><li>• <i>Check what Wi-Fi network is available, its name and any password required; write up / make available to the learners</i></li><li>• <i>Welcome people into the room</i></li><li>• <i>Introduce yourself</i></li><li>• <i>Make sure everyone is comfortable</i></li><li>• <i>Go to the next slide when you're ready to start the lesson</i></li></ul>		N/A


Welcome	This slide will be the start of the lesson once everyone is settled and everything is set up	<p>TRAINER NOTES:</p> <ul style="list-style-type: none"> <li>• If this lesson marks the start of a programme, welcome people to the programme</li> <li>• If it is not, then welcome people to the lesson</li> <li>• <i>Welcome to today's lesson on managing your bills at utilities online</i></li> <li>• <i>My name is _ and I'm here to help you today</i></li> <li>• <i>We're excited to be here with you to explore the benefits of managing your bills online and help you access and manage various utility accounts from the comfort of your home</i></li> <li>• <i>We want to make today's learning experience practical, relatable, and, most importantly, helpful to you</i></li> <li>• <i>In the room (or virtually) we also have [Any Co-Presenter's Name] who is here to help you during this session</i></li> </ul> <p>TRAINER NOTE: For small groups / virtual sessions, learners could introduce themselves at this point</p> <ul style="list-style-type: none"> <li>• <i>This session will help you with the skills to access and manage a wide range of utilities and services from the convenience of your own devices – from phone bills, from insurance to entertainment bills, we've got you covered</i></li> </ul>		3 mins
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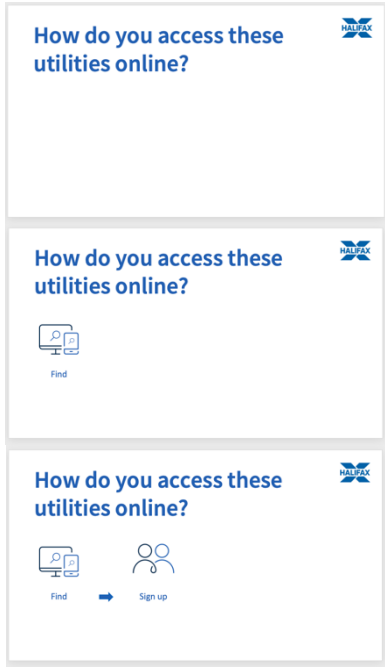
		<ul style="list-style-type: none"> <li>• <i>Whether you have your device with you today or not, we're here to help. If you do have it, we'll walk you through the steps. If not, don't worry; you can still learn the ropes for when you use it next</i></li> <li>• <i>As we go through today's lesson, please do ask questions, and let us know if you need anything. If we can't help today, we'll make sure you get the help you need after the session</i></li> <li>• <i>Let us know if we're going too quickly, too slowly, or if you need a break. We want you to get the most out of today, so I'll be guided by you</i></li> </ul>		
How to get the most from this session	This slide shares the type and level of interaction plus 'how to interact' info for virtual sessions	<ul style="list-style-type: none"> <li>• <i>Before we begin, here's a few tips on how to get the most from this session</i></li> <li>• <i>If we mention any resources during the session, we'll share these with you at the end</i></li> <li>• <i>We want this lesson to be as interactive as possible, so we'll be asking questions as we go along – and we want you to ask lots of questions, too!</i></li> <li>• <i>Sometimes we'll have a short discussion about what we're looking at, or we might move on. It will depend on how we're doing for time</i></li> <li>• <i>Remember, it's all about learning together, so ask away and don't worry about how your question sounds, or getting the right answer – Spoiler alert: sometimes there's no single right</i></li> </ul>		

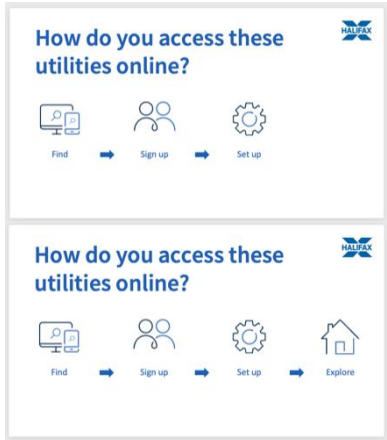
		<p><i>answer. It's your thoughts that matter most. And we're here to make your experience as easy and enjoyable as possible</i></p> <p>NOTE FOR VIRTUAL DELIVERY – Encourage people to comment and ask questions in the chat or experiment and try using the emojis. (Describe what an emoji is if needed)</p> <ul style="list-style-type: none"> <li><i>To comment in the chat, find the chat box. It's usually on the side or at the bottom of your screen. Click (or tap) in the chat box, enter your comment, and hit 'Enter' or 'Send.' Your message will then appear in the chat for everyone to see. It's a great way to ask us questions or share your thoughts during our session. So, feel free to chat away!</i></li> <li><i>We'd like to make today as interactive as possible to make your experience more interesting</i></li> <li><i>When we pose a question, feel free to type in the chat box or use the reaction emojis. Much of what we'll be asking today will be ideas or opinions, so don't worry about getting it right or wrong – just go with your gut feeling!</i></li> </ul>		
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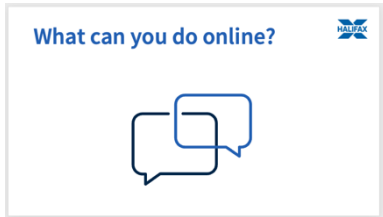
<p>Today we want to help you:</p>	<p>This slide will be used to explain what participants will learn during the lesson</p>	<ul style="list-style-type: none"> <li>• <i>Today we want to help you:</i> <ul style="list-style-type: none"> <li>○ <i>View and manage your bills online</i></li> <li>○ <i>Access and manage utility accounts like, phone bills, internet/broadband, gas and electricity, water, insurance, and entertainment bills</i></li> <li>○ <i>Use comparison sites to save money and find the right provider for you</i></li> </ul> </li> <li>• <i>Now, every device is slightly different, so today we'll share general steps, tips and what to look for</i></li> <li>• <i>If you want more help doing any of the steps on your device as we go through, just let us know and we'll give you a hand</i></li> <li>• <i>If you need more help with your type of device, we'll share some useful resources at the end of the session</i></li> </ul> <p>TRAINER NOTE – Read out the disclaimer on the slide at this point</p>		<p>2 mins</p>
<p>What utilities can you access online?</p>	<p>This is a discussion/chat-based activity where participants share their thoughts on what utilities they can access online.</p>	<ul style="list-style-type: none"> <li>• <i>Let's have a chat. Can anyone name a utility (or service) that can be managed online?</i></li> <li>• <i>Share your ideas and experiences</i></li> </ul> <p>TRAINER NOTE: Run a short discussion/chat-based activity. Allow participants to share their thoughts. Encourage participation and acknowledge responses positively.</p>		<p>4 mins</p>

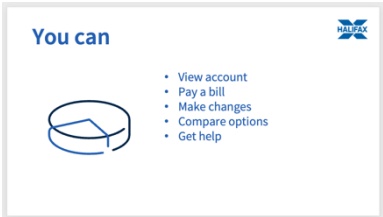




Some examples	This slide follows the discussion activity and presents a list of utilities/ services available to access online	<ul style="list-style-type: none"> <li>• <i>Let's explore some examples of utilities and services you can access online. Keep in mind you can manage a wide range of utilities and services online. Here are some examples:</i> <ul style="list-style-type: none"> <li>○ <i>Access your phone bill statements, check usage, and pay your bills online through your mobile provider's website or app</i></li> <li>○ <i>Keep an eye on your internet usage, pay bills, and even upgrade your plan through your internet service provider's online platform</i></li> <li>○ <i>See how much energy you're using, submit meter readings, and pay your gas and electricity bills through your energy supplier's website or app</i></li> <li>○ <i>Check your water usage, set up paperless billing, and pay your water bills online through your water company's website</i></li> <li>○ <i>Review your insurance policies, make claims, and renew your coverage through your insurance provider's online portal</i></li> <li>○ <i>Manage your streaming subscriptions, make changes to your services, and view your entertainment bills online through streaming service platforms</i></li> </ul> </li> </ul> <p>TRAINER NOTES:</p>	<div data-bbox="1608 188 1989 406"> <p>Some examples</p>  <ul style="list-style-type: none"> <li>• Gas, electricity, water</li> <li>• Insurance</li> <li>• Internet/broadband</li> <li>• Phone bills</li> <li>• Entertainment bills</li> </ul> </div>	2 mins
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		<ul style="list-style-type: none"> <li>Ask learners which of these utilities and services they'd like to access online, and use their answers to show how much of this can be done online</li> <li>Highlight that we'll explain how to do this later in the lesson</li> <li>Encourage people to ask if they have specific items or questions about certain utilities or services</li> </ul>		
How do you access utilities online?	This slide visualises the process of creating an account from the service provider's website or app	<ul style="list-style-type: none"> <li><i>There are lots of benefits to managing your utilities and services online. It's convenient, quick, and can save you time and effort</i></li> <li><i>Let's look at the how you create an online account. This is how you'll set up your profile with the service provider</i></li> <li><i>We'll explore this step by step, so you know how to manage your accounts securely</i></li> <li><i>Please feel free to ask questions along the way, and don't hesitate to ask for help if you get stuck</i></li> </ul> <p>TRAINER NOTES: Walk through the process, explaining it as you go. (Alternatively, you could do this as a follow me demo)</p> <ul style="list-style-type: none"> <li><i>Let's walk through the process of creating an online account with a service provider together:</i> <ol style="list-style-type: none"> <li><i>Find your service provider's website or app. This could be your energy supplier, phone company, or any other utility service. You may have found this information from talking to your</i></li> </ol> </li> </ul>		4 mins

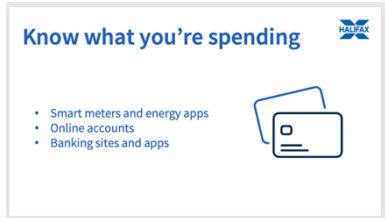
		<p><i>provider, or through one of their emails. If you're going for the app option, you'll need to find their app on your device's app store</i></p> <ol style="list-style-type: none"> <li>2. <i>Look for the "Sign Up" or "Create an Account" option. Click (or tap) on it to begin the registration process</i></li> <li>3. <i>Set up your account</i> <ul style="list-style-type: none"> <li>○ <i>You'll be asked to provide personal information, including your name, contact details, and sometimes your account or customer number</i></li> <li>○ <i>Create a strong password for your account. It's important to choose a password that's unique and difficult for others to guess</i></li> <li>○ <i>Some providers may send a verification code to your email or mobile number. Enter this code to confirm who you are</i></li> <li>○ <i>Input your billing details, such as your bank account or credit card information</i></li> <li>○ <i>Set your communication preferences. You can choose to get your bills and notifications through email or text message</i></li> <li>○ <i>Double-check all the information you've provided, and once you're satisfied, confirm your registration</i></li> <li>○ <i>At this stage, your online account is now created. You can log in with your email and password</i></li> </ul> </li> </ol>		
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		<p>4. <i>Once logged in, you can explore the various services offered by the provider, including paying your bills, monitoring your usage, and managing your account</i></p> <p>TRAINER NOTES:</p> <ul style="list-style-type: none"> <li>• Emphasise that creating an online account is a one-time process that opens the door to easier and more flexible management of your utilities and services</li> <li>• Encourage learners to ask questions or seek clarification if needed</li> <li>• Note that they can use the app or website interchangeably</li> </ul>		
What can you do online?	<p>This is a discussion/chat-based activity around what actions you can perform online. The slide encourages engagement and interaction</p>	<ul style="list-style-type: none"> <li>• <i>Once you're in these apps and websites, what do you think you'll be able to do there?</i></li> <li>• <i>Share your ideas and experiences</i></li> </ul> <p>TRAINER NOTES:</p> <ul style="list-style-type: none"> <li>• Run a short discussion/chat-based activity</li> <li>• Encourage group discussion (ask open-ended questions)</li> <li>• Guide the discussion, if required, by getting the learners to think about what they may currently do offline (e.g. check paper statements, phone to change their details or change tariff, etc.) and use these as examples of things that can be done digitally</li> <li>• <i>So let's look at some of the most popular things you can use these apps and sites for...</i></li> </ul>		5 mins

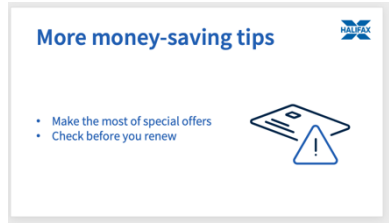
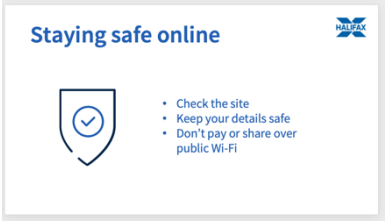
You can	This slide lists the most popular online actions for utilities / services sites and apps	<p>TRAINER NOTE: List the actions you can perform online, demonstrating/pointing out on the page where you can take actions, talking through them as you go</p> <ul style="list-style-type: none"> <li>• <i>For most online services, you can perform the following actions</i> <ul style="list-style-type: none"> <li>○ <i>View account – This is where you can see details about your account, like your billing history and usage</i></li> <li>○ <i>Pay a bill – Use this option to pay your bills online without the need for paper checks or postal services</i></li> <li>○ <i>Make changes – If you want to modify your plan, update your personal information, or change your preferences, this is where you can do it</i></li> <li>○ <i>Compare options – Use this feature to explore different plans, services, or products to find what best suits your needs</i></li> <li>○ <i>Get help – It's important to know where you can find help options online. Knowing where to find help will make your online experience smoother and more relaxed. Let's look at how to find this kind of info now</i></li> </ul> </li> </ul>		3 mins
	This slide covers a typical list of help options (FAQs, chatbots, and help pages)	<p>TRAINER NOTE: Demonstrate (point out) where to find the options for online help for:</p> <ul style="list-style-type: none"> <li>• <i>FAQs – Frequently Asked Questions can provide quick answers to questions commonly asked by other customers. They're often found under the 'Help' or 'Support' section</i></li> <li>• <i>Chatbots – Some services offer chat support that allows you to interact with a virtual assistant for immediate assistance</i></li> </ul>		

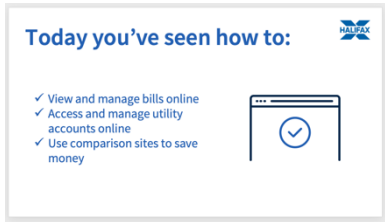
		<ul style="list-style-type: none"> <li>• <i>Help section – This is like having a user guide for the service. It may have more detailed information than in the FAQ section. Look for the help icon – this is sometimes shown as a question mark</i></li> <li>• <i>Contact Us – If you have a query that's not in the FAQs, or just want support that is more tailored to your needs, you might want to reach out by phone or email. Look for the 'Contact Us' option. Be aware that different providers give different contact details – for example, they may not all give out phone numbers, and some have online forms to complete rather than giving an email address</i></li> </ul>		
Find the best deal online	This slide will help the learner look for a new provider. It covers comparison sites and other online options (e.g., review sites, etc.) that can help find new / different providers e.g., phone, insurance, broadband, etc.	<ul style="list-style-type: none"> <li>• <i>When looking for new providers, comparison and review sites are your best friends. They help you find the best deals on various services like phones, insurance, broadband, and more. Here's how these sites can save you money:</i></li> </ul> <p>TRAINER NOTES:</p> <ul style="list-style-type: none"> <li>• Encourage learners to consider how they can save money with these tips</li> <li>• Emphasise the choice and level of control learners have in managing their expenses online</li> <li>• <i>Compare products and providers to find the best product for you, at the lowest cost. Think of comparison sites like online shopping malls. They gather options from different companies, showing you what's cheaper or better. There are some well-known ones like <u>Confused.com</u>, <u>MoneySuperMarket</u>, <u>Compare</u></i></li> </ul>		3 mins

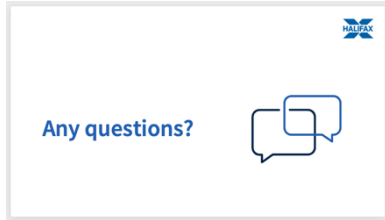
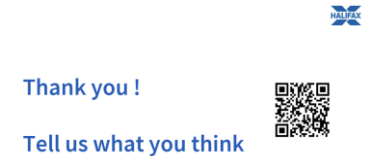
		<p><i>the Market, GoCompare and uSwitch. They show you options that might be cheaper or better than what you currently have</i></p> <ul style="list-style-type: none"> <li>• <i>See what others are saying – Look into review sites to know what people are saying about products and providers. Check out places like <u>Which?</u> and <u>Trustpilot</u>. These websites share thoughts from real users, helping you choose wisely.</i> <ul style="list-style-type: none"> <li>○ <i>When using these sites, look at things like people's experiences, customer service, and how happy they are overall</i></li> <li>○ <i>Watch out for fake reviews: Not all reviews are from real people. Some might be fake or a bit too one-sided. When using review sites, look for patterns in reviews and get a feel for what people are generally saying. If something sounds too good to be true, it could be a good idea to dig a bit deeper. Genuine reviews usually tell you the good and not-so-good bits. If all reviews are all positives without any downsides, it's a bit odd. If this happens, double-check info from different places. If a service or product gets the thumbs up on different review sites, that's a good sign. But if reviews are all over the place, think twice about the info</i></li> </ul> </li> <li>• <i>Switch over easily:</i> <ul style="list-style-type: none"> <li>○ <i>You can usually complete your switch on the comparison site – No need to jump from one provider's website to another. Some sites will take you to the provider's page, but they should have all your information already. Just make sure everything's correct before you hit that 'buy' button</i></li> </ul> </li> </ul>		
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		<ul style="list-style-type: none"> <li>○ <i>Check with your old provider – In most cases, your switch will handle cancelling your old policy or account. But sometimes, you might need to reach out to your old provider to cancel yourself. It's always a good idea to double-check</i></li> <li>• <i>These sites allow you not only to find the best deals but also to make choices based on real user experiences. Take advantage of the tools available to make informed decisions for your needs</i></li> </ul>		
Know what you're spending	This slide has suggestions of sites and apps that may help learners save money on their utility bills	<ul style="list-style-type: none"> <li>• <i>Know exactly what you're spending</i></li> <li>• <i>Smart meters and energy apps, like Ivie (<a href="https://ivie.co.uk">https://ivie.co.uk</a>), Hugo Energy (<a href="https://hugoenergyapp.co.uk">hugoenergyapp.co.uk</a>) and Utrack (<a href="https://www.uswitch.com/mobile-app">www.uswitch.com/mobile-app</a>) help you see what you're spending on energy, and offer personalised tips to save money based on your usage. All these apps are free and work with whatever smart meter you have – they're not tied to any specific energy provider. You can set alerts for usage limits and even compare tariffs from different providers.</i></li> <li>• <i>Online accounts are useful for your other services and bills, too. Keep an eye on them to understand your habits, make changes, and save money on future bills. With online access, you can keep an eye on payments too.</i></li> <li>• <i>And check your banking site or app for any payments or subscriptions for things you don't need any more. Don't pay for stuff you're not using</i></li> </ul>		



More money saving tips	Continuing from the previous slide, this slide will give the learner more . money saving tips	<p>TRAINER NOTE: Emphasise the choice and level of control learners have in managing their accounts and bills online</p> <ul style="list-style-type: none"> <li>• <i>Grab introductory offers – Companies often offer deals in the first year. You could take advantage of offers like free streaming or months of free service</i></li> <li>• <i>Change to keep bills down – Don't let accounts auto-renew. Use comparison sites to find better deals. Ask your current provider to match or beat them</i></li> </ul>		
Staying safe online	The aim of this slide is to talk through the key messages around keeping safe online.	<ul style="list-style-type: none"> <li>• <i>Now, let's look at how to keep yourself safe when managing your bills at utilities online. Here's what you need to remember:</i></li> </ul> <p>TRAINER NOTE: Ask if they've encountered suspicious sites before</p> <ul style="list-style-type: none"> <li>• <i>Always make sure you're on the official website. Look for a padlock symbol in the browser's address. This, together with 'https' in the front of the URL, means it's a secure connection. It doesn't guarantee that the site is legit, just that the connection is secure</i></li> <li>• <i>If the site doesn't have both padlock and https, leave the site straight away. For the site name itself, do check the spelling and the format. If something seems off, trust your instincts</i></li> </ul> <p>TRAINER NOTE: Point out the padlock symbol and 'https' in the browsers address bar</p> <ul style="list-style-type: none"> <li>• <i>Keep your account details private. Try not to use the same usernames and passwords across different sites</i></li> </ul>		3 mins

		<p>TRAINER NOTE: Encourage questions about password strength and security habits. Check whether learners know/remember what makes a strong password. If the answers are vague, quickly run through the following (and write up an example, if required)</p> <ul style="list-style-type: none"> <li>• <i>For strong passwords, think of three short words. Join them all together, mixing in some numbers and symbols.</i></li> <li>• <i>Avoid sharing payment or account information when you're on public Wi-Fi. Public Wi-Fi is generally less safe than private networks. So always use secure, private connections or your phone's data when dealing with bills and utilities online</i></li> </ul>		
Today you've seen how to:	This slide is used to recap. Take this as a chance to answer any questions and make sure the learners feel like they can comfortably do the learning outcomes	<ul style="list-style-type: none"> <li>• <i>Let's take a moment to reflect on what we've done today</i></li> <li>• <i>You should now be able to:</i> <ul style="list-style-type: none"> <li>○ <i>View and manage bills online (including utility accounts, insurance, entertainment bills, etc.) – and can now save time and money in doing so</i></li> <li>○ <i>Access and manage various utility accounts online (including gas and electricity, water, phone bills, and internet/broadband, etc.)</i></li> <li>○ <i>Use comparison sites to save money and find the right provider for you</i></li> </ul> </li> </ul>		2 mins

		<ul style="list-style-type: none"> <li>○ <i>You've gained valuable skills! Now, it's your turn to put them into action. Try out what you've learned, and remember, we're here for any questions or feedback</i></li> <li>○ <i>If you need further assistance or want to explore more, visit our Academy site. We recommend you check out our '<u>Managing your bills and utilities</u>' lesson</i></li> </ul> <p>MODERATOR NOTE – Share in chat:</p> <ul style="list-style-type: none"> <li>○ <u>Managing your bills and utilities   Learn with Halifax</u></li> <li>○ <u><a href="https://www.learnwithhalifax.co.uk/digital/i-want-to-use-the-internet-to-help-with-my-day-to-day/managing-your-bills-and-utilities">https://www.learnwithhalifax.co.uk/digital/i-want-to-use-the-internet-to-help-with-my-day-to-day/managing-your-bills-and-utilities</a></u></li> </ul>		
Any questions?		<p>TRAINER NOTE: Prompt for any questions or feedback. Check their level of confidence in doing these in future, ask what they found most useful, anything they'd like to know more about (or to go through again before the lesson ends) and where they think they'll need more practice</p>		
Post-session survey	Self-assessment survey of learners' skills at the end of the session	<ul style="list-style-type: none"> <li>• TRAINER NOTE: Encourage learners to scan the QR code here and complete our short survey around levels of confidence in the session's topics today, plus what they would like to get out of the session.</li> </ul>		5 mins

What's next	This slide is to help signpost the Academy website or any future sessions where applicable	<ul style="list-style-type: none"> <li>• <i>Thank you all for your active participation today. I hope you feel more confident about managing your bills online</i></li> <li>• <i>Explore our online resources to continue learning</i></li> <li>• <i>Explore our <a href="https://www.learnwithhalifax.co.uk/">https://www.learnwithhalifax.co.uk/</a> to continue learning</i> <ul style="list-style-type: none"> <li>○ <i>Save our website as a favourite for easy access</i></li> <li>○ <i>Scan the QR code for a digital shortcut</i></li> </ul> </li> <li>• <i>Remember, support is always available. We have a Digital Helpline ready to assist you. And if you're looking for the best deals, don't forget to look at those comparison review sites we mentioned earlier</i></li> <li>• <i>Happy exploring. Keep mastering those digital skills!</i></li> </ul> <p>MODERATOR NOTE – copy the following into chat:</p> <ul style="list-style-type: none"> <li>• Academy website: <a href="https://www.learnwithhalifax.co.uk/">https://www.learnwithhalifax.co.uk/</a></li> </ul>		2 mins
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