

PIP'S WINTER MONEY GUIDE

25 fixes that cut your energy bill

From 50 years of fixing homes. Free first, cheap second, bigger jobs last. Every saving from a named source.

26%	£2,166	£468
price cap rise	typical yearly bill	a year in sourced savings
from 1 Jan 2027	under the new cap	if every fix applied

Figures checked 26 November 2026. Sources: Ofgem, Energy Saving Trust, GOV.UK, MoneySavingExpert.

Start here

From **1 January 2027** the energy price cap rises **26% to £2,166 a year** for a typical home. That is about **£37 a month more**. You cannot change the price. You can change how much you use, and most of the best fixes are free.

This guide is in the order I would do the jobs in my own home: free first, cheap second, bigger jobs last. You do not need tools for the first eight.

> **PIP'S RULE**
> Do the free fixes tonight, the cheap fixes this weekend, and book the bigger jobs before the cold really bites.

If you only have 10 minutes

- [ ] Combi boiler? Turn the **radiator** flow temperature down to about 60°C (Fix 1).
- [ ] Check your heating timer matches when you are actually home (Fix 3).
- [ ] Turn radiators down in rooms you do not use (Fix 4).
- [ ] Switch things off at the wall instead of leaving them on standby (Fix 5).
- [ ] Take a meter reading on 31 December, so you are not billed at the new rate for old use.

What it can add up to

Where	Fixes with a sourced figure	A year
Free tonight	Standby off at the wall	£45
Cheap, this weekend	Draught-proofing £55, chimney £45, tank jacket £45, shower timer £45, tap aerator £20, lights £7	£217
Daily habits	Kettle, dishwasher, washing at 30°C, drying on a rack, one bath swapped	£106
Bigger job	A full set of heating controls, used well	£100
If every one applied to you		**about £468**

Not every fix fits every home (no chimney, no tank, controls already fitted), so your total will be lower. The boiler dial and thermostat fixes are extra: they have no single agreed figure, so they are not counted here. Figures are Energy Saving Trust's for a typical home in Great Britain, worked out before the January rise, so the same fix is likely to save a little more from January. Treat every figure as a guide, not a promise.

My numbers

My tariff (variable or fixed)		Fix ends on	
Gas I use in a year (kWh)		Electricity I use in a year (kWh)	
Gas meter reading, 31 Dec		Electricity meter reading, 31 Dec	

The price cap in plain English

The price cap is a limit on the **price of each unit** of energy and on the daily standing charge. **It is not a limit on your bill.** Use more and you pay more, with no ceiling.

The £2,166 figure is only an example for a typical home paying by Direct Debit. Ofgem sets the cap every three months. It applies in England, Scotland and Wales to standard variable tariffs. A fixed tariff is not changed by the cap until the fix ends.

What changes on 1 January 2027

Average rates, Direct Debit	1 Oct to 31 Dec 2026	1 Jan to 31 Mar 2027	Change
Gas, per kWh	7.97p	**10.96p**	**up about 38%**
Electricity, per kWh	26.32p	**32.69p**	**up about 24%**
Gas standing charge, per day	29.68p	29.65p	almost the same
Electricity standing charge, per day	54.83p	54.77p	almost the same

Source: Ofgem, energy price cap unit rates and standing charges. Rates vary by region and by how you pay. Ofgem notes the two periods cannot be compared exactly, because electricity carries no VAT from 1 October 2026 to 30 June 2027.

What this means for you

1. **Gas is where the rise bites.** Gas goes up by more than a third, and gas is what heats most homes. That is why the heating fixes come first in this guide.
2. **Standing charges are about £308 a year before you use anything.** That is both fuels at the average rates above. No habit changes this part. Only your tariff does.
3. **Every unit you do not use now saves more.** A fix that saved £45 a year at the old rates is worth more from January.
4. **Know your own number.** Find your yearly gas use in kWh on your bill and multiply it by 3p. That is roughly what the gas rise costs you over a year, and it is your target to win back.

Five things to do about your tariff

- [ ] **Find out what you are on.** Your bill or app says “standard variable” or “fixed”, with your unit rates and standing charges.
- [ ] **Compare a fix against the new cap, not the old one.** Look at the unit rates, the standing charge and any exit fee. I cannot tell you whether to fix. Nobody knows where the cap goes in April.
- [ ] **Send a meter reading on 31 December** if you do not have a working smart meter.
- [ ] **Check your Direct Debit after the change.** If it jumps by far more than the rates did, ask your supplier to explain it.
- [ ] **In credit by a lot?** You can ask for money back. Keep some for winter, when use is highest.

What things cost to run from January

Once you know the price of one unit, you can price anything in the house. One unit is one kilowatt-hour (kWh): a 1,000 watt appliance running for one hour.

PIP'S TIP
The sum: watts ÷ 1,000 × hours × 32.69p. The watts are on the label on the back or underneath every appliance.

Appliance	Typical power	Used for	Cost at 32.69p a unit
Electric fan heater	2,000 W	1 hour	**65p**
Electric shower	9,000 W	8 minutes	**39p**
Electric shower	9,000 W	4 minutes	**20p**
Kettle, full	3,000 W	3 minutes	**5p**
Old 60 W bulb	60 W	5 hours	**10p**
LED bulb, same light	10 W	5 hours	**under 2p**

Worked examples at the average January Direct Debit electricity rate, using typical wattages. Check your own appliance labels and your own unit rate.

And for gas

Gas is 10.96p a unit from January. A typical 24 kW combi boiler running flat out for an hour burns 24 units, about **£2.63**. It rarely runs flat out for long, but that is why shaving the time it runs and the temperature it runs at pays so well.

Three things this table tells you

1. **Heat is the expensive part.** Anything that makes heat from electricity (heaters, showers, kettles, dryers) costs far more than lights and screens.
2. **Halving shower time halves its cost.** Eight minutes a day is about £143 a year for one person at these rates. Four minutes is about £72.
3. **A plug-in heater is not a cheap trick.** Three hours an evening is nearly £2 a night.

PART 1 Free fixes you can do tonight

These eight cost nothing and take about five minutes each. Start with Fix 1 if you have a combi boiler. It is the one almost nobody touches.

1 Turn down the radiator flow temperature

COMBI BOILERS

Flow temperature is how hot the boiler makes the water it sends to your radiators. Most are set far higher than they need to be. A lower setting lets the boiler run more efficiently.

1. Check you have a combi: no hot water tank anywhere in the house.
2. Take a photo of the current settings, so you can go back.
3. Find the dial or button with the **radiator** symbol, not the tap.
4. Set it to about **60°C**. Turning a dial down is anticlockwise.
5. Live with it for a few days. Rooms warm up a little slower. If the house does not get warm enough in a cold snap, nudge it up.

Energy Saving Trust says claims of up to 9% off gas bills should be seen in context, and that research by Nesta found about a 4% gain in boiler efficiency at 60°C. Your saving depends on where the dial was before.

> **STOP**
> If you have a hot water tank, do not go below 65°C, and read the Safety page first. If anyone at home is older, unwell, or the house is already cold, leave this fix alone.

2 Set the room thermostat to the lowest comfortable setting

The room thermostat decides how warm the house gets. The boiler dial does not. Try one degree lower for a week and see if anyone notices. Many people find 18 to 21°C comfortable. Do not go below 18°C if someone at home is older, very young or unwell.

3 Make the timer match your real day

Set the heating to come on about 30 minutes before you get up or get home, and to go off about 30 minutes before you leave or go to bed. The house holds its warmth for a while. Check the timer again whenever your routine changes.

4 Turn radiators down in rooms you do not use

The numbered valve on the side of a radiator sets that room's temperature. Use 3 for rooms you sit in, and 1 or 2 for spare rooms and halls. Do not turn them fully off in winter. A cold, shut room invites damp. Keep those doors closed.

5 Switch off standby at the wall

ABOUT £45 A YEAR

Leave fridges and freezers on, and check before unplugging TV recorders, which may need power to record. Saving figure: Energy Saving Trust.

6 Give your radiators room

A sofa pushed against a radiator soaks up the heat you paid for. Pull furniture forward by a hand's width. Tuck long curtains behind the radiator, not over it.

7 Close the curtains at dusk

Windows lose heat fast once it is dark. Open curtains on sunny days for free warmth, then close them as the light goes.

8 Stop heating water you do not use

With a hot water tank on gas, oil or LPG, set the hot water timer to heat only before you need it, not all day. With a combi, hot water is made on demand, so there is nothing to time.

PART 2 Cheap fixes for this weekend

Each of these costs less than about £20 in parts from any DIY shop. Prices are my rough guide, so check before you buy.

9 Bleed radiators that are cold at the top

Cold at the top and warm at the bottom usually means trapped air. You need a radiator key, an old cloth and a cup.

1. Turn the heating off and let the radiators cool fully.
2. Hold the cloth under the small square valve at the top corner.
3. Turn the key anticlockwise a quarter turn. You will hear a hiss.
4. When water starts to dribble, close the valve.
5. On a combi, check the pressure gauge afterwards. If it has dropped below the mark in your boiler manual, top it up as the manual shows.

10 Hunt down draughts

ABOUT £55 A YEAR

On a windy day, move the back of a damp hand around doors, windows, the letterbox, keyholes and the loft hatch. You will feel where the cold comes in.

Letterbox: a brush or flap.

Keyhole: a cover.

Bottom of outside doors: a brush strip or a draught excluder. Leave the gap under inside doors. It lets air move round the house.

Window and door frames: self-adhesive foam or brush strip. Foam does not suit sliding sash windows, so use brush strip there.

Loft hatch and gaps round pipes: foam strip and flexible filler.

Unused chimney: a chimney draught excluder. Energy Saving Trust puts this at about **£45 a year** on top. Take it out before you ever light a fire.

The £55 figure is Energy Saving Trust's for draught-proofing windows, doors and floors together.

> **STOP**
> Never block air bricks, trickle vents, extractor fans, or any vent near a gas fire, boiler or stove. They are there to keep you safe and to keep damp away.

11 Reflector panels behind radiators on outside walls

A panel behind the radiator sends heat back into the room, not into the brick. Energy Saving Trust says homes with uninsulated walls gain most, and that the saving is small. Only bother on outside walls.

12 A thicker jacket on the hot water tank

ABOUT £45 A YEAR

If your tank has a thin, loose jacket, add an 80mm British Standard one over it. It slips on and ties in minutes. Saving figure: Energy Saving Trust.

13 Lag the hot pipes you can reach

Foam tubes clip over the hot pipes around the tank and boiler. Water stays hot for longer between uses. Leave any pipe you cannot reach safely.

14 Swap the bulbs you use most for LEDs

Start with the kitchen and living room, where lights are on longest. Turning lights off when you leave a room saves about **£7 a year** by itself, says Energy Saving Trust, and LEDs save more.

15 Fit a tap aerator and time your showers

ABOUT £65 A YEAR

An aerator screws onto the kitchen tap and cuts the hot water it uses without the flow feeling weaker: about **£20 a year**. A four-minute shower is worth about **£45 a year**. A cheap timer stuck to the tiles does the nagging for you. Figures: Energy Saving Trust.

PART 3 Room by room

These seven are habits, not jobs. Together the ones with a figure add up to about **£110 a year** for a typical home.

Fix	Room	Do this	Saving a year
16	Kitchen	Boil only the water you need in the kettle	**£10**
17	Kitchen	Run the dishwasher only when full, on eco. One fewer run a week	**£10**
18	Kitchen	Keep the fridge and freezer door seals clean, and do not stand hot food inside	small
19	Laundry	Wash at 30°C and do one fewer wash a week	**£26**
20	Laundry	Dry on a rack or a line, not in the tumble dryer	**£50**
21	Bathroom	Swap one bath a week for a four-minute shower	**£10**
22	Bedrooms	Thicker duvet, radiator on 2, door shut	small

Savings: Energy Saving Trust, quick tips to save energy, typical home in Great Britain.

PIP'S TIP
Dry clothes on a rack in a room with the window open a crack and the door shut, not draped over radiators. Wet washing on radiators makes the boiler work harder and fills the house with damp air.

Keep the damp out while you save

Lids on pans, and the extractor fan on while you cook and for a while after.

Bathroom door shut and the fan on, or the window open, after a bath or shower.

Wipe condensation off windows in the morning. It is water that would otherwise soak into the frame and wall.

Keep trickle vents open. A sealed-up house saves pennies and grows mould.

What actually uses the money

Heating and hot water are more than half of the energy a typical home uses, says Energy Saving Trust. That is why Parts 1 and 2 matter most. If you are short of time, do those and treat this table as a bonus.

Myths that cost you money

These six come up in every kitchen I have ever stood in.

The myth	The verdict	What to do
"Leave the heating on low all day, it is cheaper."	Energy Saving Trust says no: heat on all day means heat lost all day. Some engineers argue it can suit heat pumps and well-insulated homes.	Use the timer and thermostat. Unsure? Test a week each way and compare meter readings.
"Turn the thermostat up high to heat the house faster."	A thermostat is a target, not an accelerator. The house warms at the same speed and then overshoots.	Set the temperature you want and leave it.
"An electric heater is cheaper than the central heating."	Only for one room for a short time. For several rooms or longer, gas central heating wins.	Heater for a quick hour in one room. Central heating for the evening.
"Standby uses nothing these days."	Small per device, but it adds up to about £45 a year. Smart speakers and "listening" TVs use far more than old standby.	Switch off at the wall.
"Appliances are cheaper to run at night."	Only on a tariff with cheaper night rates, such as Economy 7. On a normal tariff the price is the same all day.	Check your tariff. Never run a tumble dryer while you sleep.
"Paint the radiators black for more heat."	Energy Saving Trust says keep them white. The difference is small.	Save the paint. Bleed them and clear the furniture.

Verdicts: Energy Saving Trust and MoneySavingExpert's energy saving myths guide.

PART 4 Bigger jobs and help you can claim

The last three fixes cost more or need someone else, but they pay back for years.

23 Check your loft insulation

Heat rises, and a thin layer in the loft lets it go. Look through the hatch with a torch. If you can see the tops of the joists, the insulation is too thin. Around 270mm is the depth usually recommended in the UK. Topping up is a DIY job in an easy loft. Wear gloves and a mask, and never squash the insulation flat or block the eaves vents. Check the roof is dry and sound first. Insulating the sloping roof itself is a job for a specialist.

24 Get the controls your boiler deserves

ABOUT £100 A YEAR

A home with a timer, a room thermostat and a valve on every radiator wastes far less than one with only a boiler switch. If yours is missing any of the three, ask a heating engineer for a price. With a combi, ask about weather compensation too, which sets the flow temperature for you. Energy Saving Trust puts fitting and properly using a full set of controls at around £100 a year.

25 Claim the help you are owed

£150 OFF

- [ ] **Warm Home Discount: £150 off your electricity bill.** In England and Wales you may qualify if you or your partner were getting Universal Credit, Housing Benefit, income-related ESA or Pension Credit on 23 August 2026, and your name is on the bill. Most people get it automatically. No letter by early January 2027? Contact the scheme before **26 February 2027**. Details at gov.uk/the-warm-home-discount-scheme. Scotland has its own rules on the same site.
- [ ] **Priority Services Register.** Free extra help if you are of state pension age, pregnant or have young children, have a disability or long-term health condition, or have had a recent setback such as a hospital stay, bereavement or job loss. You get priority in an emergency, warning of planned power cuts and a password scheme for callers. Ask each of your suppliers to add you, and again if you switch.
- [ ] **Struggling to pay?** Tell your supplier early. They must work out a payment plan you can afford. Citizens Advice can help you with the call.
- [ ] **Insulation and heating grants.** Schemes change often. Check GOV.UK or Energy Saving Trust for what is open where you live, and never pay a cold caller.

PIP'S WARNING

Nobody from the government or Ofgem will ring, text or knock to ask for your bank details for an energy discount. If they ask, it is a scam.

Safety first

Saving money is never worth a cold, damp or unsafe home. These five rules come before every fix in this guide.

1. **Hot water tank? Keep it hot.** A boiler that heats a tank must not be set below 65°C, says Energy Saving Trust, or bacteria called legionella can grow in the stored water. If you are unsure which boiler you have, ask a heating engineer.
2. **Gas work is for Gas Safe engineers only.** You may turn the dials on the front of your boiler. You may not take the cover off. Ask to see the engineer's Gas Safe card.
3. **Never block a vent.** Air bricks, trickle vents and extractor fans stop damp and keep gas appliances safe. Draught-proof the gaps, not the vents.
4. **Do not let the house get cold.** Keep rooms you use at 18°C or more if anyone is older, very young or unwell. A cold home also grows damp and mould.
5. **Fit a carbon monoxide alarm** in any room with a boiler, gas fire or stove, and test it monthly. Smell gas? Open windows, leave the house and call the National Gas Emergency Service on **0800 111 999**.

This guide is general advice for typical UK homes. It is not a substitute for a qualified engineer who has seen your system.

PRINT ME

The tick-list

Stick this page on the fridge. Tick each fix as you do it.

TONIGHT · FREE

- [ ] 1. Combi radiator flow temperature to about 60°C
- [ ] 2. Room thermostat one degree lower
- [ ] 3. Timer matches your day
- [ ] 4. Radiators down in unused rooms
- [ ] 5. Standby off at the wall
- [ ] 6. Furniture and curtains clear of radiators
- [ ] 7. Curtains closed at dusk
- [ ] 8. Hot water tank on a timer

THIS WEEKEND · UNDER £20 EACH

- [ ] 9. Bleed cold-topped radiators
- [ ] 10. Draught-proof doors, letterbox, keyhole, chimney
- [ ] 11. Reflector panels on outside-wall radiators
- [ ] 12. Thicker jacket on the hot water tank
- [ ] 13. Lag the hot pipes
- [ ] 14. LED bulbs in the busiest rooms
- [ ] 15. Tap aerator and a four-minute shower timer

EVERY DAY · HABITS

- [ ] 16. Kettle: only what you need
- [ ] 17. Dishwasher: full, eco
- [ ] 18. Fridge seals clean, no hot food inside
- [ ] 19. Wash at 30°C, one fewer wash a week
- [ ] 20. Dry on a rack, not in the dryer
- [ ] 21. One bath a week becomes a shower
- [ ] 22. Bedrooms: thicker duvet, radiator on 2, door shut

THIS MONTH · BIGGER WINS

- [ ] 23. Check the loft insulation
- [ ] 24. Price up missing heating controls
- [ ] 25. Claim Warm Home Discount and join the Priority Services Register

YOUR TARIFF

- [ ] Meter reading on 31 December
- [ ] Know your tariff, and compare any fix against the January rates

A new fix every day.

Follow **Pip Fixes It** on YouTube, TikTok, Instagram and Facebook.

Sources. Ofgem: energy price cap unit rates and standing charges (announced 25 November 2026). Energy Saving Trust: quick tips to save energy; boiler flow temperature; draught-proofing; thermostats and heating controls; roof and loft insulation. Ofgem: Priority Services Register. GOV.UK: Warm Home Discount Scheme, England and Wales. MoneySavingExpert: energy saving myths. Figures checked 26 November 2026. Prices and schemes change, so check the sources for the latest.