Household Bills Review Checklist

For an older relative, friend or person you support

Use this to compare current arrangements, identify savings, protect essential services and keep a clear evidence trail.

Person / household	**Review date**	**Reviewer**
Authority / consent checked	**Next review**	**Evidence folder**

Area / service	Current supplier	Current cost	Contract / renewal	Action needed	Estimated saving	Evidence saved	Review date
Council tax							
Attendance Allowance / benefits							
Energy							
Water							
Broadband							
Landline / calls							
Mobile phone							
Television / streaming							
Insurance							
Other subscription / recurring payment							

Main review prompts

Benefits and council tax	Attendance Allowance; Pension Credit; free TV Licence; single-person discount; severe mental impairment; disabled band reduction; care-home move.	**Energy**	Tariff; payment method; actual meter readings; account credit or debt; Warm Home Discount; Priority Services Register.
Water	Meter calculator; social tariff; WaterSure; vulnerable-customer support; assessed charge; arrears help.	**Broadband and phone**	Contract end; out-of-contract price; social tariff; unused data or call bundle; landline use; equipment and add-ons.
Television	Channels used; pay-TV package; extra box; sports or films; streaming services; Freeview or Freesat alternatives.	**Recurring payments**	Direct debits; standing orders; credit and debit cards; PayPal; Apple; Google; memberships; maintenance plans.
Insurance	Duplicate cover; unused policies; renewal price; unoccupied home; move into care; replacement cover before cancellation.	**Records**	Old and new cost; quote; contract; cancellation or switch confirmation; call note; reason; next review date.

Safety, authority and support checks

☐ I have involved the person and obtained their agreement where they can make the decision.

☐ I have checked whether I have authority to act or speak to the provider.

☐ I have identified every service linked to the broadband or telephone line.

☐ I have checked pendant alarms, monitored alarms, security systems and care devices.

☐ I have checked whether the telephone must work during a power cut and what backup is available.

☐ I have checked mobile signal at the property before relying on a mobile phone for emergencies.

☐ I have checked whether a broadband or telephone social tariff may apply.

☐ I have checked whether the person should join energy and other providers' priority or vulnerable-customer registers.

☐ I have checked Attendance Allowance, Pension Credit and the free TV Licence rules.

☐ I have checked council tax discounts, exemptions and reductions with the local council.

☐ I have checked the water meter, social tariff, WaterSure and other supplier support.

☐ I have reviewed direct debits, standing orders, credit cards, debit cards, PayPal, Apple and Google subscriptions.

☐ I have confirmed replacement insurance or essential service before cancelling the old arrangement.

☐ I have saved the quote, comparison, contract, confirmation and any important call note.

Decision and evidence record

Date	Decision / change	Old cost	New cost	Why sensible / best interests	Who was involved	Evidence / file reference	Next review

Attorney record-keeping

Routine changes usually need a short record. Use a fuller Best Interests Decision Note where the decision is substantial, sensitive, unusual or reasonably likely to be questioned. Keep the donor's money separate and retain evidence of your actions.

Further guidance: Helping a loved one review household bills and save money | Life & Legacy Logs