



Back on Track + Together

PSEG Utility Payment Assistance

RESOURCES & TOOL KIT



Table of Contents:

[Pandemic Utility Collection Situation:](#)[Pandemic Utility Collection Situation:](#) page 2

or (CTRL+Click) to jump to the section

[Utility Payment Solutions:](#) page 3 or (CTRL+Click) to jump to the section

[PSE&G Community Outreach:](#) page 4 or (CTRL+Click) to jump to the section

[Your Community Advocate Tool Kit:](#) page 5 or (CTRL+Click) to jump to the section

PSE&G Contacts:

Regional Public Affairs:

- Find your local Regional Public Affairs Manager here: <https://nj.pseg.com/inthecommunity/regionalpublicaffairs>

Customer Care, Collections & Outreach:

- Christy Barone, Payment Assistance Outreach Christy.Barone@pseg.com
- Rosa Pagnillo-Lopez, Community Relations, Rosa.Pagnillo-Lopez@pseg.com

Corporate Communications & Media Relations:

- Rebecca Mazzarella, Sr. Consultant, 908-447-8126, Rebecca.Mazzarella@pseg.com

Pandemic Utility Collection Situation:

Today, twice as many customers are seriously behind on their bills as there were before the pandemic. The moratorium provided much needed support for those who have suffered financial hardship. New Jersey's **grace period for utility shutoffs ended on January 1, 2022.**

That's 275,000 residential customers at risk for having their utility service disconnected.

After March 15, PSE&G can disconnect service to customers who have:

- not contacted PSE&G to make a payment arrangement
- not applied for State payment assistance

The time to act is now.

[Next: Utility Payment Solutions: page 3 or \(CTRL+Click\)](#) to jump to the section

[Jump to: PSE&G Community Outreach: page 4 or \(CTRL+Click\)](#) to jump to the section

[Jump to: Your Community Advocate Tool Kit: page 5 or \(CTRL+Click\)](#) to jump to the section

Utility Payment Solutions:

To protect utility service from being disconnected, customers must contact PSE&G before March 15, 2022.

Contact PSE&G to set up a Deferred Payment Arrangement (DPA).

This special arrangement is available to all customers, regardless of past payment history, with no money down.

- Visit pseg.com/myaccount
- Call 800-357-2262. When asked, "What would you like help with today?" just say, "Payment arrangement."
- A DPA allows a customer to pay their regular monthly bill, plus an amount towards the past due balance, over an agreed upon period of time.
- The customer's account will be protected from the day they create the DPA and remain protected as long as they make their monthly payments.
- The customer will receive a confirmation letter from PSE&G documenting the terms of the arrangement.

Apply for utility assistance programs as soon as possible and **notify PSE&G** that customer has applied for assistance. Thanks to increased income limits, more people are now eligible for payment assistance.

Apply for Utility Payment Assistance Programs

- Visit: nj211.org/utility-assistance-programs
- Call 2-1-1
- Customer must notify PSE&G that they have applied for assistance. Provide the name of the program, and place the customer applied or confirmation number.
- Their account will be protected from disconnection for up to 90 however it is the customer's responsibility to ensure the application is processed.



To recertify or check application status:

- Visit: <https://www.nj211.org/apply-recertify-and-check-application-status-utility-assistance-benefits-online>
- Call 2-1-1

Utility Assistance Programs:

[Low Income Home Energy Assistance Program \(LIHEAP\)](#), [Universal Service Fund \(USF\)](#), [PAGE](#), [NJ SHARES](#), [Lifeline](#), [Winter Termination Program](#), [NJ Comfort Partners](#), [Weatherization Assistance Program](#)

It's important to know:

- Customers must apply through the State.
- PSE&G does not manage the application process for these assistance programs and cannot check the application status.
- There are dozens of social service agencies available to assist customers with finding resources and the application process. [Find your county's social service agency](#).
- PSE&G has social service agency representatives at six [customer service centers](#).

[Next: PSE&G Community Outreach: page 4 or \(CTRL+Click\) to jump to the section](#)

[Jump to: Your Community Advocate Tool Kit: page 5 or \(CTRL+Click\) to jump to the section](#)

PSE&G Community Outreach:

Given the financial difficulties the pandemic has caused, PSE&G wants to help customers catch up on their overdue bills. Since the beginning of the pandemic, we have substantially increased our community outreach.

Public Service Announcement – Multi-Media Campaign

We have created a dedicated webpage (www.pseg.com/HelpNow) with a video that explains each program, in English and Spanish. The webpage also includes a comprehensive list of payment assistance programs and pandemic relief, with links to those programs.

PSE&G has launched a multimedia, public service campaign to raise awareness of the resources available to help customers afford their bills. We've invested in social media campaigns and public service announcements on TV and radio.

State, County, Local Partnerships

PSE&G is partnering with NJ's Department of Community Affairs, Board of Public Utilities and several nonprofits to share information and offer webinars to connect our customers to resources.

PSE&G is also collaborating with multiple social service agencies throughout the state to bring community advocates into six of our [customer service centers](#). These customer advocates will personally help customers access resources to help pay their utility bills.

Grassroots Community Outreach

We're exemplifying the "Public Service" in Public Service Electric & Gas – diving deep into local communities, sharing resources, answering questions and offering support as we all recover from the economic impact of this pandemic.

Pandemic relief events

Street teams

Food pantries

Salvation Army

Faith-based organizations

PSE&G customer service representatives have personally reached out to individual customers to discuss each customer's situation and potential options.

Shutoffs Are Always a Last Resort

At PSE&G, we never want to shut off any customer's utility service because of the inability to pay. We want to partner with customers to keep them connected and get them back on track, together.

[Next: Your Community Advocate Tool Kit: page 5 or \(CTRL+Click\) to jump to the section](#)

Your Community Advocate Tool Kit: (CTRL+Click) to jump to each section

- [**Primary Information Sources**](#): – where do you send people for help?
- [**Primary Calls to Action**](#): – what are we asking people to do?
- [**Social Media Post Copy**](#): – for you to post on your channels.
- [**Printable/Shareable Flyers**](#): – in English & Spanish.
- [**Videos**](#): - :30 PSAs and comprehensive 9 min, in English & Spanish.
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- Images: – in all sorts of sizes for digital posting/sharing.
- **Supportive Quotes:** – supporting PSE&G's partnerships and efforts.
- **Brief Article – 280 words/Medium Article – 460 words/Long Article – 900 words** - Articles of different lengths for you to publish as press releases, blog posts etc.

Primary Information Sources:

Website: www.pseg.com/HelpNow

PSE&G Customer Care: 800-357-2262

State Energy Assistance: nj211.org or dial 2-1-1, <https://www.nj211.org/utility-assistance-programs>

[Back to Tool Kit Table of Contents](#)

Primary Calls to Action:

1. **Enroll in a PSE&G Deferred Payment Arrangement (DPA):** Visit pseg.com/myaccount; or call 800-357-2262. When asked, "What would you like help with today?" just say, "Payment arrangement."
2. **Apply for state energy payment assistance:** Visit nj211.org (<https://www.nj211.org/utility-assistance-programs>) or dial 2-1-1

Need help, not sure where to start or want to share information with others?

3. **Visit:** pseg.com/HelpNow, or call PSE&G Customer Care: 800-357-2262
4. **Find an affiliate agency** that helps people apply for utility relief programs in your county:
 - a. Visit pseg.com/HelpNow for customer service centers with customer advocates from affiliate agencies
 - b. Visit nj211.org (<https://www.nj211.org/utility-assistance-programs>) or dial 2-1-1

[Back to Tool Kit Table of Contents](#)

Social Media Post Copy:

Are you behind on your utility bills? PSE&G can help you get back on track. Payment assistance programs have expanded to include more customers. Visit: pseg.com/helpnow

PSE&G can help you get back on track if you are behind on your energy bill. Payment assistance has expanded to help more customers, even those with higher incomes. To learn more, visit pseg.com/helpnow.

The pandemic has doubled the number of people behind on their energy bill. If you are one of them, PSE&G can help you get back on track. Payment assistance programs have expanded to help more households, even those with higher incomes. A family of four making up to \$105,000 a year could now be eligible for help. One program also includes forgiveness of past due balances. To learn more, visit pseg.com/helpnow. PSE&G is helping our community get back on track, together.

Please tag PSE&G:

<https://www.facebook.com/PSEG>

<https://twitter.com/PSEGdelivers>

https://www.youtube.com/channel/UCw_e1C8OBC2w_Jo2Eyo3IQ

Printable/Shareable Flyers:

[Utility Payment Assistance Programs – English & Spanish - PDF](#)

[PSE&G Partner Agencies – English & Spanish – PDF](#)

Videos:

:30 Video PSA – PSEG Back on Track, Together - Business audience <https://vimeo.com/668983733/7a5a68e596>

:30 Video PSA - PSEG Back on Track, Together - Residential audience: <https://vimeo.com/668984464/c662647e33>

Video about PSE&G's outreach efforts: <https://youtu.be/ZOE21oAhkCc>

Nine minute videos – explaining ALL the available State programs:

English: <https://youtu.be/EDFBeBhaKYY>

Spanish: <https://youtu.be/CiUyt7iDKIo>

Images:

Pictures for social posts, website banners, email/newsletters

1080 x 1080



Need help paying your energy bill?

1080 x1080



Payment assistance
programs have expanded.



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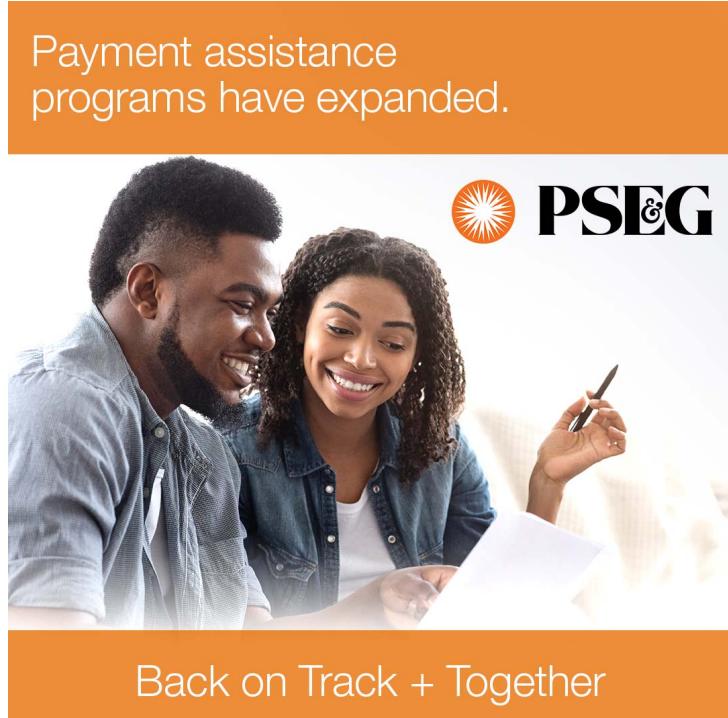
1200 x 628



Payment assistance programs have expanded.

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1080 x 1080



Payment assistance programs have expanded.

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[Back to Tool Kit Table of Contents](#)

Supportive Quotes:

“PSE&G’s commitment to supporting their customers, our residents, through the economic recovery of this pandemic truly embodies their commitment to ‘public service’ and how much compassion and empathy they have for those who have had to make hard choices about which bills to pay.”

“Since the pandemic began, PSE&G has continued to supply electric and gas service to residential customers who were behind on their bills. This provided much-needed time and support for our neighbors suffering financial hardship. For that, we are all truly grateful.”

“It’s important to know - New Jersey’s grace period on utility shutoffs has ended, and the time to act is now. Thanks to increased income limits, many more people are eligible for payment assistance. If you are having trouble paying your utility bill, or know someone who is, - we urge you to share this information or contact PSE&G immediately to learn how they can help you avoid disconnection of your utility service.”

“Using grassroots community outreach and partnerships with municipalities, like ours, PSE&G has gone to great lengths to ensure our residents are aware of their flexible payment options, state or federal payment assistance programs and pandemic relief.” said X. “We will continue to partner with PSE&G to ensure our residents receive the much needed support as we all recover from this pandemic.”

“PSE&G is collaborating with multiple social service agencies throughout the state to bring community advocates into their customer service centers to personally help customers with applications for utility payment assistance. **Visit pseg.com/helpnow to find a participating PSE&G Customer Service Center and for hours and locations.** Don’t wait – stop by as soon as possible to fill out an application so you can get back on track. To find an affiliate agency that manages utility relief programs in your county, visit: NJ 211 - <https://www.nj211.org/utility-assistance-programs>”

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[Back to Tool Kit Table of Contents](#)

Brief Article – 280 words

Pandemic Doubles the Need for Help – PSE&G Offers Support & Flexibility

COVID-19 has inflicted financial hardship on many of PSE&G’s customers and left them struggling to pay bills. Today, twice as many customers are seriously behind on their bills than before the pandemic.

New Jersey’s grace period on utility disconnections ended on December 31, 2021. Customers at risk of utility service disconnection should enroll in a Deferred Payment Arrangement (DPA) and apply for payment assistance to avoid an interruption of their utility service.

“PSE&G’s commitment to supporting their customers, our residents, through this pandemic truly embodies their commitment to ‘public service’ and shows how much compassion and empathy they have for those who have had to make hard choices about which bills to pay,” said XXXXXXXX. “We will continue to partner with PSE&G to ensure our residents receive the much needed support as we all recover from this pandemic.”

Many more customers are now eligible for energy assistance programs that have been expanded with increased income limits. We are offering more flexible payment options and new deferred payment arrangements (DPAs).

Enroll in a PSE&G Deferred Payment Arrangement (DPA): Visit pseg.com/myaccount; or call 800-357-2262. When asked, “What would you like help with today?” say, “Payment arrangement.”

Apply for State energy assistance: Visit nj211.org (<https://www.nj211.org/utility-assistance-programs>) or dial 2-1-1.

Need help, not sure where to start or want to share information with others? Visit: www.pseg.com/HelpNow, or call PSE&G Customer Care: 800-357-2262.

Find an affiliate agency that helps people apply for utility relief programs in your county: Visit pseg.com/HelpNow for PSE&G Customer Service Centers with customer advocates from affiliate agencies. Or visit nj211.org (<https://www.nj211.org/utility-assistance-programs>) or dial 2-1-1.

PSE&G never wants to shut off any customer’s utility service because of the inability to pay. They want to partner with municipalities and customers to keep them connected and get them back on track, together.

Visit www.pseg.com/HelpNow

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[Back to Tool Kit Table of Contents](#)

Medium Article – 460 words

Pandemic Doubles the Need for Help – PSE&G Offers Support & Flexibility

COVID-19 has inflicted financial hardship on many of PSE&G’s customers and left them struggling to pay bills. Today, twice as many customers are seriously behind on their bills than before the pandemic. PSE&G understands their customers rely on them for the energy to heat and cool their homes and power their lives and businesses. PSE&G is here to support our communities as we all move forward and recover from the pandemic. Visit:

www.pseg.com/HelpNow

“PSE&G’s commitment to supporting their customers, our residents, through this pandemic truly embodies their commitment to ‘public service’ and shows how much compassion and empathy they have for those who have had to make hard choices about which bills to pay,” said XXXXXXX. “We will continue to partner with PSE&G to ensure our residents receive the much needed support as we all recover from this pandemic.”

New Jersey’s grace period on utility disconnections ended on December 31, 2021. Customers at risk of utility service disconnection should enroll in a Deferred Payment Arrangement (DPA) and apply for payment assistance to avoid an interruption of their utility service.

The New Jersey Board of Public Utilities has expanded the income eligibility requirements for the Universal Service Fund (USF) and Low Income Home Energy Assistance Program (LIHEAP), state programs that help make energy bills more affordable. For example, the income limit for a family of four is now \$105,000. In addition, the **Fresh Start Program** has been expanded, providing **forgiveness of past-due balances** as long as customers have paid their monthly energy bills in full for a year. To apply for energy assistance programs, visit: nj2011.org or call 2-1-1.

Recognizing the financial difficulties the pandemic has caused, PSE&G is offering more flexible payment options, including Deferred Payment Arrangements (DPAs) with as little as \$0 down. A DPA allows eligible customers to pay their regular, monthly bills plus an amount towards past due balances over an agreed-upon period.

Enroll in a PSE&G Deferred Payment Arrangement (DPA): Visit pseg.com/myaccount; or call 800-357-2262. When asked, “What would you like help with today?” say, “Payment arrangement.”

Apply for State energy assistance: Visit nj211.org (<https://www.nj211.org/utility-assistance-programs>) or dial 2-1-1.

Need help, not sure where to start or want to share information with others? Visit: pseg.com/HelpNow, or call PSE&G Customer Care: 800-357-2262.

Find an affiliate agency that helps people apply for utility relief programs in your county: Visit pseg.com/HelpNow for PSE&G Customer Service Centers with customer advocates from affiliate agencies. Or visit nj211.org (<https://www.nj211.org/utility-assistance-programs>) or dial 2-1-1.

PSE&G never wants to shut off any customer's utility service because of the inability to pay. They want to partner with municipalities and customers to keep them connected and get them back on track, together.

Visit www.pseg.com/HelpNow

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[Back to Tool Kit Table of Contents](#)

Long Article – 900 words

Pandemic Doubles the Need for Help

COVID-19 has inflicted financial hardship on many of PSE&G's customers and left them struggling to pay bills. Today, twice as many customers are seriously behind on their bills than before the pandemic.

PSE&G understands their customers rely on them for the energy to heat and cool their homes and power their lives and businesses. PSE&G is here to support our communities as we all move forward and recover from the pandemic. Visit: www.pseg.com/HelpNow

New Jersey's grace period on utility disconnections ended on December 31, 2021. Customers at risk of utility service disconnection should enroll in a Deferred Payment Arrangement (DPA) and apply for payment assistance to avoid an interruption of their utility service.

PSE&G Offers Support and Flexibility

"PSE&G's commitment to supporting their customers, our residents, through this pandemic truly embodies their commitment to 'public service' and shows how much compassion and empathy they have for those who have had to make hard choices about which bills to pay," said XXXXXXX. "We will continue to partner with PSE&G to ensure our residents receive the much needed support as we all recover from this pandemic."

Recognizing the financial difficulties the pandemic has caused, PSE&G is offering more flexible payment options, including Deferred Payment Arrangements (DPAs) with as little as \$0 down. A DPA allows eligible customers to pay their regular, monthly bills plus an amount towards past due balances over an agreed-upon period.

Enroll in a PSE&G Deferred Payment Arrangement (DPA): Visit pseg.com/myaccount; or call 800-357-2262. When asked, "What would you like help with today?" say, "Payment arrangement."

Apply for State energy assistance: Visit nj211.org (<https://www.nj211.org/utility-assistance-programs>) or dial 2-1-1.

Need help, not sure where to start or want to share information with others? Visit: pseg.com/HelpNow, or call PSE&G Customer Care: 800-357-2262.

www.pseg.com/HelpNow

Find an affiliate agency that helps people apply for utility relief programs in your county: Visit pseg.com/HelpNow for PSE&G Customer Service Centers with customer advocates from affiliate agencies. Or visit nj211.org (<https://www.nj211.org/utility-assistance-programs>) or dial 2-1-1.

PSE&G never wants to shut off any customer's utility service because of the inability to pay. They want to partner with municipalities and customers to keep them connected and get them back on track, together.

Customer Advocates Available

PSE&G is collaborating with multiple county officials and social service agencies throughout the state to bring community advocates into their customer service centers to personally help customers access resources to help pay their utility bills. Don't wait – stop by as soon as possible to fill out an application so they can help you get back on track. Find your local customer service center here: www.pseg.com/HelpNow

NEW Past-Due Balance Forgiveness & Expanded Payment Assistance

The New Jersey Board of Public Utilities has expanded the income eligibility requirements for the Universal Service Fund (USF) and Low Income Home Energy Assistance Program (LIHEAP), State programs that help make energy bills more affordable. For example, for a family of four, **the new income limit is \$105,000 – more than double the previous limit.**

In addition, the **Fresh Start Program** has been expanded, providing **forgiveness of past-due balances** as long as customers pay their monthly energy bills in full for a year.

See details below – or visit: www.pseg.com/HelpNow.

Utility Payment Assistance Programs

[NJ 2-1-1 Utility Assistance](https://www.nj211.org/utility-assistance-programs) (<https://www.nj211.org/utility-assistance-programs>) or 2-1-1; 800-510-3102

Low-Income Programs*

[Low Income Home Energy Assistance Program \(LIHEAP\)](https://www.nj.gov/dca/divisions/dhcr/offices/energy.html) (<https://www.nj.gov/dca/divisions/dhcr/offices/energy.html>) or 800-510-3102

- PSE&G heating customers typically receive an average of \$300 toward their PSE&G bills.
- LIHEAP accepts applications from October 1 through June 30.
- Monthly gross income must be less than \$4,367, for a family of 4

[Universal Service Fund \(USF\)](https://www.nj.gov/dca/divisions/dhcr/offices/energy.html) (<https://www.nj.gov/dca/divisions/dhcr/offices/energy.html>) or 800-510-3102

- PSE&G customers can receive \$5 - \$150 per month toward their PSE&G bills.
- When you apply for LIHEAP, you are also applying for USF.
- USF accepts applications year-round.
- Monthly gross income must be less than \$4,039, for a family of 4

Moderate Income Programs*

[Payment Assistance Gas and Electric \(PAGE\)](https://njpoweron.org/page/page-application1/) (<https://njpoweron.org/page/page-application1/>) or 855-465-8783

- Low- and moderate-income customers may get financial assistance towards their past-due bills or if they have been disconnected for non-payment.
- Customers must have a past due electric or gas utility bill.
- Annual household **income eligibility** ranges from \$64,000 to \$174,000 – depending on household size.
 - To qualify for PAGE, you must:
 - Have a balance on your utility bill of at least \$100 and be past due.
 - Meet income eligibility and program guidelines. Income eligibility is zero income to maximum levels shown.
 - PAGE applications are available all year.

- Customers are eligible for PAGE after applying and completing their LIHEAP/USF application, if they are low-income households.

NJ SHARES (NJS) (<https://njsharesgreen.org/>) or 866-NJSHARES (657-4273)

- PSE&G customers can receive up to \$700 for electric service; customers can receive up to \$700 for gas service, depending on the balance owed on their PSE&G bills.
- Monthly gross income must be less than \$8,833, for a family of 4 (must be higher than LIHEAP or USF limits).
- NJS accepts applications year-round.

Senior/Disabled Adult Programs*

New Jersey Lifeline (<http://www.state.nj.us/humanservices/doas/home/lifelinedetail.html>) or 800-792-9745

- Seniors who are at least 65 years old and disabled adults who are at least 18 years old and receiving Social Security Disability Title II can apply to receive a \$225 yearly credit. To qualify, the customer's annual gross income (not the household income) must be less than \$28,769 if single or less than \$35,270 if married.
- NJ Lifeline accepts applications year-round.

*These programs are available to qualifying customers and PSE&G does not administer these programs.

###

[Back to Tool Kit Table of Contents](#)
