

# *Protecting Your Cash Flow*

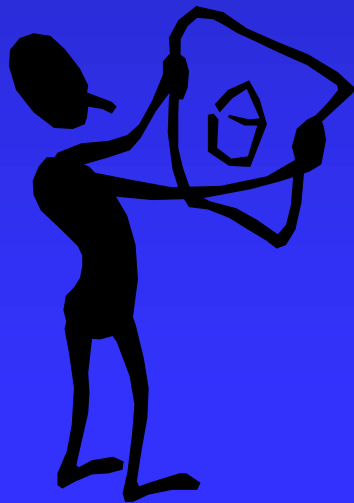
*from*

## *Rising Utility Bills*

Presented to the

Georgia Consortium for  
Personal Financial Literacy

September 28, 2006



# The PSC's Mission



- The mission of the Georgia Public Service Commission is to exercise its authority and influence to ensure consumers receive reasonably priced, high quality, reliable and innovative telecommunications, electric, natural gas and transportation services from financially viable and technically competent utility companies.

# Meet the PSC Commissioners



Stan Wise



Angela Speir



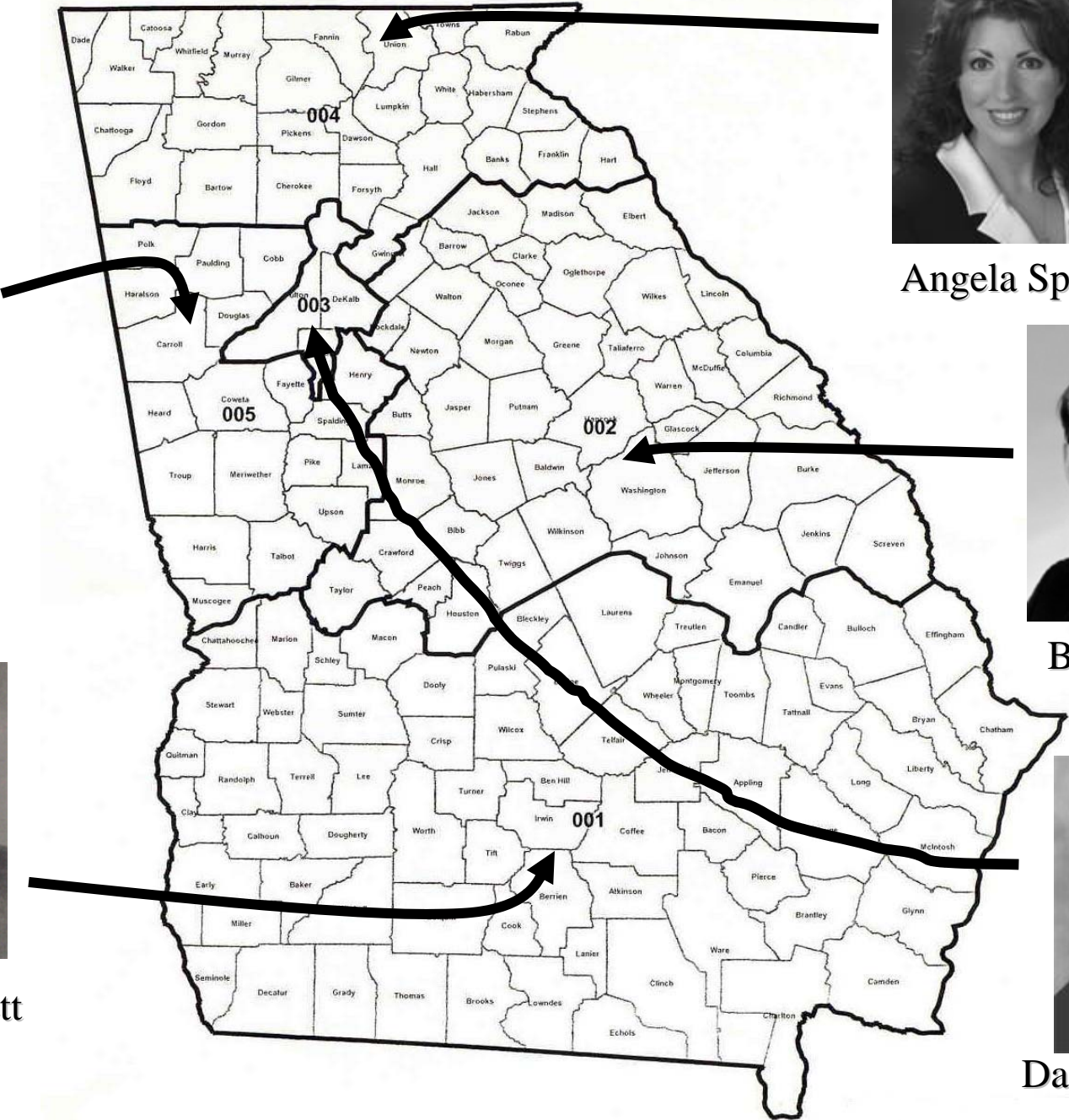
Bobby Baker



Doug Everett



David Burgess



# Factors Influencing Energy Prices

- Supply
- Demand
- Storage
- Economic Conditions
- Weather





# Electric Bills

# Billing Plans



- Budget Billing
- Flat Bill

# Budget Billing

- Method for calculating monthly amount
  - ◆ Average annual base
  - ◆ Plus Previous Year's Deferred Balance
  - ◆ Divided by 12
- Budget amount is recalculated each month and adjusted if + or - \$5.00 or 10%
- Meter is read each month



# Electric Bills

## Standard Billing vs. Budget Billing

Month/Year	Kwh Usage	Tariff Amount	Amt Billed on Budget Billing	Difference
May-02	967	\$67.60	\$63.00	\$4.60
Apr-02	493	\$39.17	\$63.00	-\$23.83
Mar-02	457	\$36.85	\$63.00	-\$26.15
Feb-02	495	\$39.22	\$63.00	-\$23.78
Jan-02	552	\$43.45	\$63.00	-\$19.55
Dec-01	503	\$40.53	\$63.00	-\$22.47
Nov-01	497	\$40.15	\$63.00	-\$22.85
Oct-01	585	\$45.92	\$63.00	-\$17.08
Sep-01	1275	\$111.68	\$63.00	\$48.68
Aug-01	1324	\$116.57	\$63.00	\$53.57
Jul-01	1049	\$89.15	\$71.00	\$18.15
Jun-01	884	\$72.98	\$71.00	\$1.98
<b>Total</b>	<b>9081</b>	<b>\$743.27</b>	<b>\$772.00</b>	<b>-\$28.73</b>
				(Overpayment)
<b>Average</b>		<b>\$61.94</b>		
<b>Deferred Balance</b>		<b>-\$2.39</b>		
<b>Estimated New BB Amount</b>			<b>\$59.55</b>	



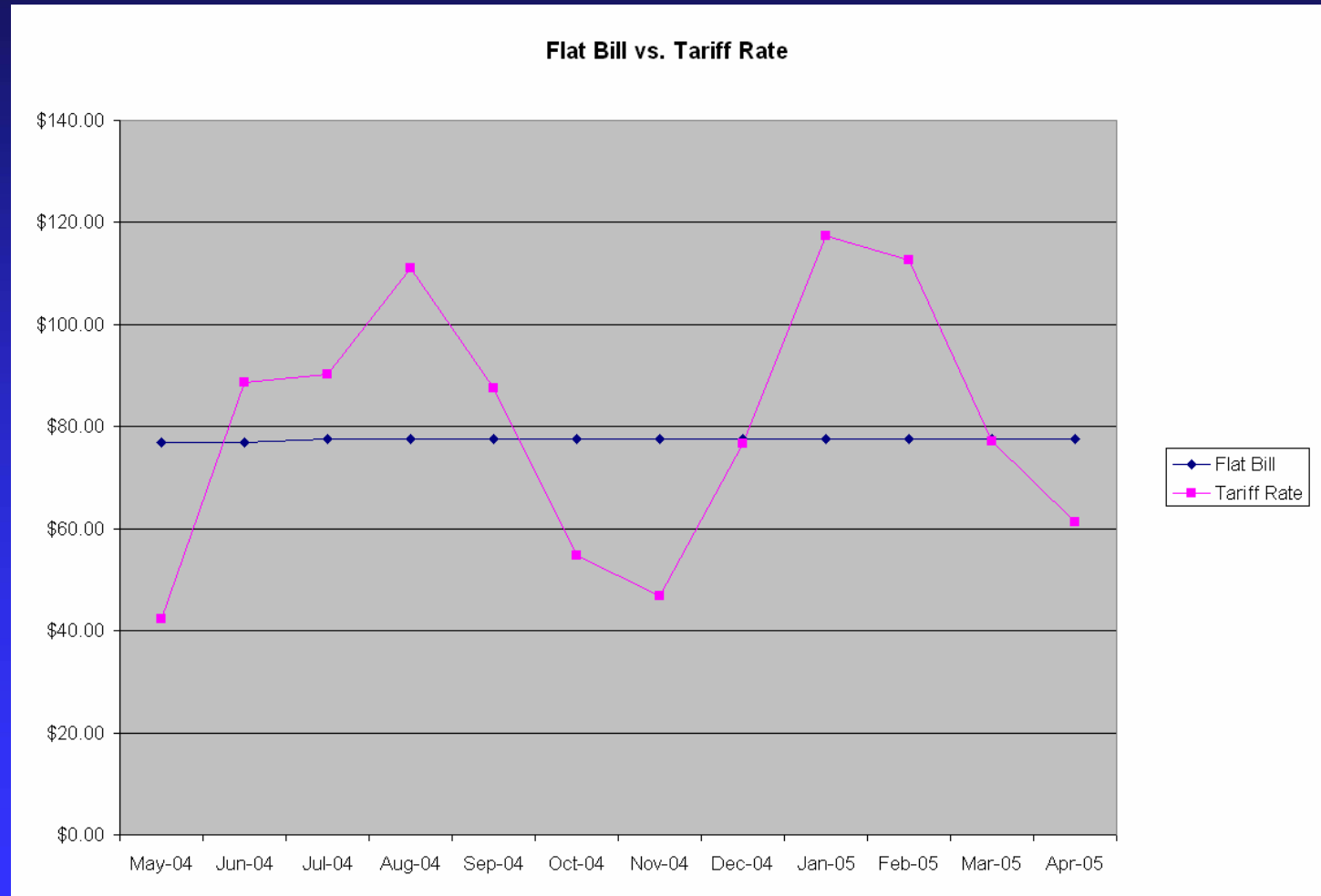
# Flat Bill

- Method for calculating monthly amount
  - ◆ Most recent 12 months of usage
  - ◆ Fuel cost
  - ◆ Weather normalization
  - ◆ Risk factor (up to 10%)
  
- Same amount is billed for the term (12 months), regardless of usage



# Electric Bills

## Flat Bill vs. Standard Billing



# Electric Bills

## FlatBill vs. Standard Billing

<u>Month</u>	<u>Flat Bill Amount</u>	<u>Tariff Rate</u>	<u>Difference</u>
May-04	\$76.93	\$42.36	\$34.57
Jun-04	\$76.93	\$88.73	-\$11.80
Jul-04	\$77.67	\$90.15	-\$12.48
Aug-04	\$77.67	\$111.02	-\$33.35
Sep-04	\$77.67	\$87.59	-\$9.92
Oct-04	\$77.67	\$54.80	\$22.87
Nov-04	\$77.67	\$46.79	\$30.88
Dec-04	\$77.67	\$76.66	\$1.01
Jan-05	\$77.67	\$117.37	-\$39.70
Feb-05	\$77.67	\$112.62	-\$34.95
Mar-05	\$77.67	\$77.11	\$0.56
Apr-05	\$77.67	\$61.33	\$16.34
<b>Total</b>	<b>\$930.56</b>	<b>\$966.53</b>	<b>-\$35.97</b>



# Electric Bills

## Understanding Flat Bill

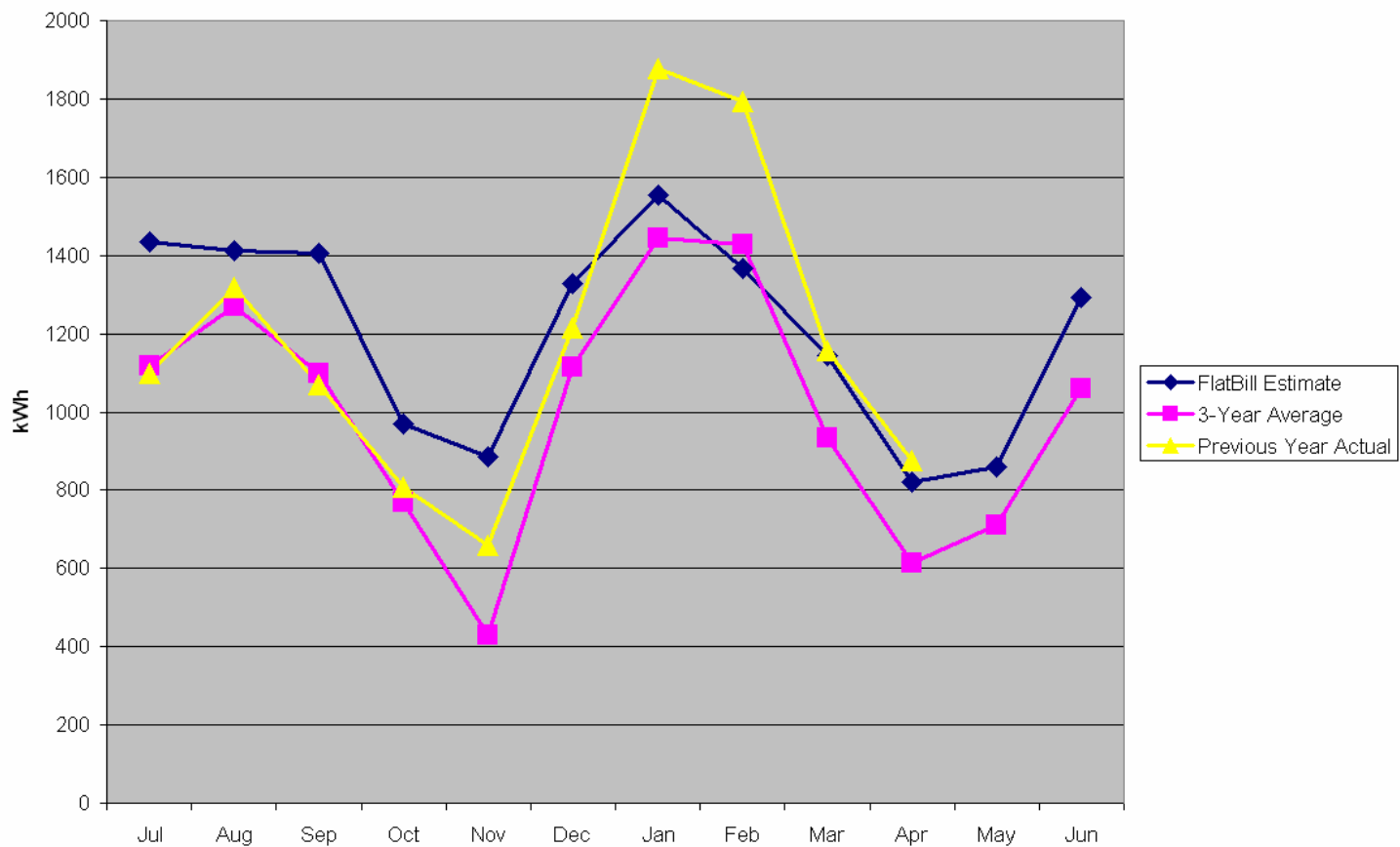
FlatBill vs Actual vs Average



# Electric Bills

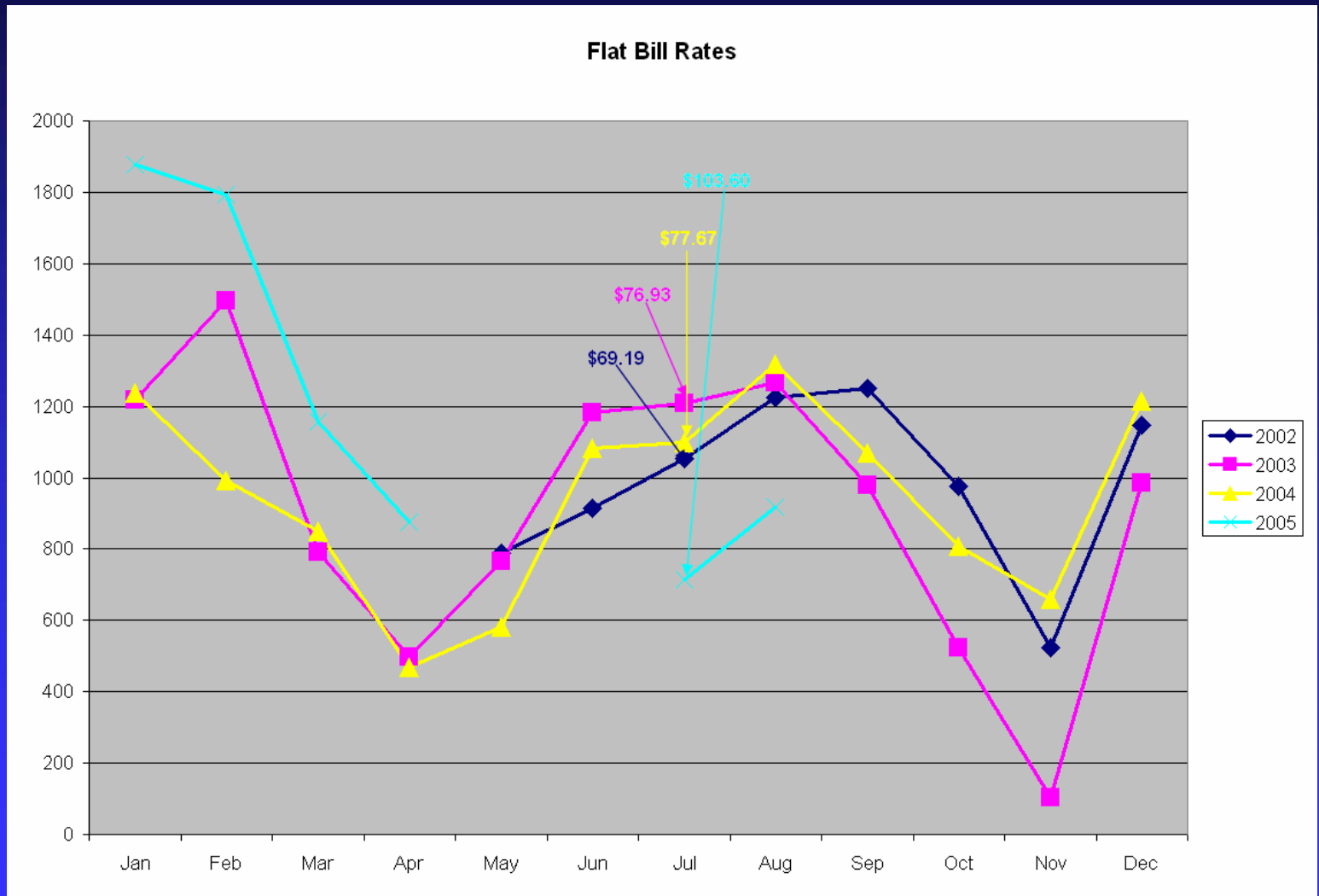
## Understanding Flat Bill

FlatBill vs Actual vs Average



# Electric Bills

## Understanding Flat Bill





# Natural Gas Bills

# Natural Gas Price Chart

## Senior Plans

September 2006 Pricing Chart							
Typical Customer = 1.29 DDDC Factor, 717 therms annual consumption, 17 therms September consumption							
NOTE: Senior citizens discount is either \$14.00 or the total amount of the AGLC base charges, whichever is LESS							
	Total Monthly Bill for Typical	Monthly "Apples-to-Apples" Price per	Total Annual Bill for Typical Customer	Annual "Apples-to-Apples" Price per	Per Therm Rate [see note (b)]	Customer Service Charge	Other Marketer Charges/Notes
<b>Senior Citizen Rate Plans</b>							
<b>Variable Standard Plan</b>							
Regulated Provider Group 1	\$ 18.32	\$ 1.08	N/A	N/A	\$ 0.6915	\$ 3.95	
Regulated Provider Group 2	\$ 37.71	\$ 2.22	N/A	N/A	\$ 1.3615	\$ 11.95	
Catalyst Energy	\$ 24.10	\$ 1.42	N/A	N/A	\$ 0.9140	\$ 5.95	
Coweta-Fayette EMC Natural Gas	\$ 23.05	\$ 1.36	N/A	N/A	\$ 0.9990	\$ 3.45	
GasKey	\$ 23.00	\$ 1.35	N/A	N/A	\$ 0.8490	\$ 5.95	Customer Service--\$12.95 depending on credit check
Gas South	\$ 26.41	\$ 1.55	N/A	N/A	\$ 1.0500	\$ 5.95	Customer Service--\$12.95 depending on credit check
Georgia Natural Gas	\$ 26.40	\$ 1.55	N/A	N/A	\$ 1.0490	\$ 5.95	
Vectren Variable - Senior Select	\$ 22.42	\$ 1.32	N/A	N/A	\$ 0.9330	\$ 3.95	
<b>Other Plans</b>							
Gas South - Introductory rate	\$ 24.71	\$ 1.45	N/A	N/A	\$ 0.9500	\$ 5.95	New customers only. Rate is good for first month. Cust. Svc. Chg. may be \$12.95 depending on credit.
<b>Fixed Standard Plan</b>							
Regulated Provider Group 1	\$ 27.80	\$ 1.64	\$ 1,229.92	\$ 1.40	\$ 1.2490	\$ 3.95	
Catalyst Energy	\$ 27.67	\$ 1.63	\$ 1,143.92	\$ 1.30	\$ 1.1240	\$ 5.95	
Coweta-Fayette EMC 12 Billing Cycles	\$ 26.11	\$ 1.54	\$ 1,162.32	\$ 1.32	\$ 1.1790	\$ 3.45	
GasKey Silver Therms - 12 months	\$ 25.89	\$ 1.52	\$ 1,051.52	\$ 1.19	\$ 1.0190	\$ 5.95	Customer Service--\$12.95 depending on credit check
Gas South - Fixed 12 months	\$ 29.47	\$ 1.73	\$ 1,237.20	\$ 1.41	\$ 1.2300	\$ 5.95	Customer Service--\$12.95 depending on credit check
Vectren Fixed - Senior Select	\$ 27.95	\$ 1.64	\$ 1,237.84	\$ 1.41	\$ 1.2580	\$ 3.95	
<b>Other Plans</b>							
Catalyst Energy - Senior No Regrets Plan - Small	\$ 33.10	\$ 1.95	\$ 1,067.12	\$ 1.21	\$ 0.9140	\$ 14.95	Please see Catalyst's website for details on plan eligibility and rate structure
Catalyst Energy - Senior No Regrets Plan - Medium	\$ 38.10	\$ 2.24	\$ 1,127.12	\$ 1.28	\$ 0.9140	\$ 19.95	Please see Catalyst's website for details on plan eligibility and rate structure
Catalyst Energy - Senior No Regrets Plan - Large	\$ 48.10	\$ 2.83	\$ 1,247.12	\$ 1.42	\$ 0.9140	\$ 29.95	Please see Catalyst's website for details on plan eligibility and rate structure
Represents the <b>lowest</b> rate for a typical residential customer choosing a STANDARD PLAN, excluding Regulated Provider rates							
Represents the <b>highest</b> rate for a typical residential customer choosing a STANDARD PLAN, excluding Regulated Provider rates							
NOTES:							
Marketer prices must be filed by the 5th of each month							
Commission website: <a href="http://www.psc.state.ga.us">www.psc.state.ga.us</a>							

# Natural Gas Price Chart

Standard Plans

September 2006 Pricing Chart							
Typical Customer = 1.29 DDDC Factor, 717 therms annual consumption, 17 therms September consumption							
NOTE: Senior citizens discount is either \$14.00 or the total amount of the AGLC base charges, whichever is LESS							
	Total Monthly Bill for Typical Customer	Monthly "Apples-to-Apples" Price	Total Annual Bill for Typical Customer	Annual "Apples-to-Apples"	Per Therm Rate [see note (b)]	Customer Service Charge	Other Marketer Charges/Notes
<b>Variable Rate Plans</b>							
<b>Standard Plan</b>							
Regulated Provider Group 1	\$ 35.29	\$ 2.08	N/A	N/A	\$ 0.7915	\$ 4.95	
Regulated Provider Group 2	\$ 51.98	\$ 3.06	N/A	N/A	\$ 1.3615	\$ 11.95	
Catalyst Energy	\$ 38.71	\$ 2.28	N/A	N/A	\$ 0.9340	\$ 5.95	
Commerce Energy	\$ 43.23	\$ 2.54	N/A	N/A	\$ 0.8270	\$ 4.95	\$2.97/DDDC Interstate Capacity Charge; \$2.72/DDDC Firm Delivery
Coweta-Fayette EMC Natural Gas	\$ 39.82	\$ 2.34	N/A	N/A	\$ 0.9990	\$ 5.95	
GasKey	\$ 38.27	\$ 2.25	N/A	N/A	\$ 0.9080	\$ 5.95	Customer Service--\$12.95 depending on credit check
Gas South	\$ 41.02	\$ 2.41	N/A	N/A	\$ 1.0700	\$ 5.95	Customer Service--\$12.95 depending on credit check
Georgia Natural Gas	\$ 42.37	\$ 2.49	N/A	N/A	\$ 1.1490	\$ 5.95	\$9.99 CS charge/\$1.269 per therm - depending on credit check
Infinite Energy	\$ 40.97	\$ 2.41	N/A	N/A	\$ 1.0670	\$ 5.95	
MxEnergy	\$ 39.66	\$ 2.33	N/A	N/A	\$ 0.9900	\$ 5.95	
Scana Energy	\$ 41.66	\$ 2.45	N/A	N/A	\$ 1.1190	\$ 5.75	Customer Service-up to \$8.95 depending on credit check
Vectren Source	\$ 39.53	\$ 2.33	N/A	N/A	\$ 0.9820	\$ 5.95	
Walton EMC Natural Gas	\$ 37.92	\$ 2.23	N/A	N/A	\$ 0.8990	\$ 5.75	
<b>Fixed Rate Plans</b>							
<b>Standard Plan (12 Month Fixed Term)</b>							
Regulated Provider Group 1	\$ 43.07	\$ 2.53	\$ 1,413.07	\$ 1.61	\$ 1.2490	\$ 4.95	
Regulated Provider Group 2	\$ 53.55	\$ 3.15	\$ 1,677.47	\$ 1.91	\$ 1.4540	\$ 11.95	
Catalyst Energy	\$ 42.28	\$ 2.49	\$ 1,332.67	\$ 1.51	\$ 1.1440	\$ 5.95	
Commerce Energy	\$ 46.36	\$ 2.73	\$ 1,384.45	\$ 1.57	\$ 1.1483	\$ 9.95	
Coweta-Fayette EMC Natural Gas	\$ 42.88	\$ 2.52	\$ 1,363.47	\$ 1.55	\$ 1.1790	\$ 5.95	
GasKey Silver	\$ 42.54	\$ 2.50	\$ 1,345.87	\$ 1.53	\$ 1.1590	\$ 5.95	Customer Service--\$12.95 depending on credit check
Gas South	\$ 44.08	\$ 2.59	\$ 1,425.95	\$ 1.62	\$ 1.2500	\$ 5.95	Customer Service--\$12.95 depending on credit check
Georgia Natural Gas	\$ 46.45	\$ 2.73	\$ 1,467.15	\$ 1.67	\$ 1.2690	\$ 7.99	
Infinite Energy	\$ 43.73	\$ 2.57	\$ 1,407.47	\$ 1.60	\$ 1.2290	\$ 5.95	Varies up to \$5.95
MxEnergy	\$ 43.57	\$ 2.56	\$ 1,399.55	\$ 1.59	\$ 1.2200	\$ 5.95	Varies up to \$5.96
Scana Energy	\$ 44.21	\$ 2.60	\$ 1,440.27	\$ 1.64	\$ 1.2690	\$ 5.75	Customer Service-up to \$8.95 depending on credit check
Vectren Source	\$ 44.66	\$ 2.63	\$ 1,455.87	\$ 1.65	\$ 1.2840	\$ 5.95	
Walton EMC Natural Gas	\$ 42.68	\$ 2.51	\$ 1,361.07	\$ 1.55	\$ 1.1790	\$ 5.75	
	Represents the <b>lowest</b> rate for a typical residential customer choosing a STANDARD PLAN, excluding Regulated Provider rates						
	Represents the <b>highest</b> rate for a typical residential customer choosing a STANDARD PLAN, excluding Regulated Provider rates						
NOTES:							
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# Natural Gas Price Chart

## Non-Standard Plans

September 2006 Pricing Chart							
Typical Customer = 1.29 DDDC Factor, 717 therms annual consumption, 17 therms September consumption							
NOTE: Senior citizens discount is either \$14.00 or the total amount of the AGLC base charges, whichever is LESS							
	Total Monthly Bill for Typical Customer	Monthly "Apples-to-Apples" Price per Therm	Total Annual Bill for Typical Customer	Annual "Apples-to-Apples" Price per Therm	Per Therm Rate [see note (b)]	Customer Service Charge	Other Marketer Charges/Notes
<b>Variable Rate Plans</b>							
GasKey Summer Special	\$ 32.32	\$ 1.90	N/A	N/A	\$ 0.9080	\$ -	No customer service charge until 2007. New customers only
Gas South - Introductory Rate	\$ 39.32	\$ 2.31	N/A	N/A	\$ 0.9700	\$ 5.95	New customers only. Rate is good for first month. Cust. Svc. Chg. may be \$12.95 depending on credit.
Georgia Natural Gas-Market Advantage	\$ 41.71	\$ 2.45	N/A	N/A	\$ 1.0490	\$ 6.99	
Georgia Natural Gas-Market Intro	\$ 33.87	\$ 1.99	N/A	N/A	\$ 0.9990	\$ -	New customers only; CS charge waived for 1st 6 months of service
Georgia Natural Gas-Volume Discount	\$ 44.41	\$ 2.61	N/A	N/A	\$ 1.1490	\$ 7.99	Volume Discount Rates 1-74 therms = \$0.999, >75 therms = \$0.899
Scana Choice	\$ 42.52	\$ 2.50	N/A	N/A	\$ 1.0990	\$ 6.95	Customer Service-up to \$8.95 depending on credit check
Scana Introductory Rate	\$ 38.10	\$ 2.24	N/A	N/A	\$ 0.8390	\$ 6.95	Good for the first bill.
<b>Fixed Rate Plans</b>							
Catalyst Energy - No Regrets Plan - Small	\$ 47.71	\$ 2.81	\$ 1,255.87	\$ 1.43	\$ 0.9340	\$ 14.95	Please see Catalyst's website for details on plan eligibility and rate structure
Catalyst Energy - No Regrets Plan - Medium	\$ 52.71	\$ 3.10	\$ 1,315.87	\$ 1.50	\$ 0.9340	\$ 19.95	Please see Catalyst's website for details on plan eligibility and rate structure
Catalyst Energy - No Regrets Plan - Large	\$ 62.71	\$ 3.69	\$ 1,435.87	\$ 1.63	\$ 0.9340	\$ 29.95	Please see Catalyst's website for details on plan eligibility and rate structure
GasKey Special Fixed	\$ 41.35	\$ 2.43	\$ 1,284.27	\$ 1.46	\$ 1.0890	\$ 5.95	First 2,500 new customers. Customer Service up to \$12.95 depending on credit check
GasKey Gold - 12 months	\$ 47.67	\$ 2.80	\$ 1,333.07	\$ 1.51	\$ 1.0490	\$ 12.95	Customer Service-up to \$19.95 depending on credit check
GasKey Platinum - 24 months	\$ 43.39	\$ 2.55	\$ 1,389.87	\$ 1.58	\$ 1.2090	\$ 5.95	Customer Service-up to \$12.95 depending on credit check
Gas South-6 months	\$ 44.08	\$ 2.59	\$ 1,425.95	\$ 1.62	\$ 1.2500	\$ 5.95	Customer Service-up to \$12.95 depending on credit check
Gas South - Grand Plan-12 months	\$ 52.04	\$ 3.06	\$ 1,440.35	\$ 1.64	\$ 1.1300	\$ 15.95	Designed for >1000 therms annually. Requires credit check and approval.
Georgia Natural Gas-Plan 2	\$ 44.92	\$ 2.64	\$ 1,469.07	\$ 1.67	\$ 1.2990	\$ 5.95	
Georgia Natural Gas - 6 month	\$ 46.13	\$ 2.71	\$ 1,490.35	\$ 1.69	\$ 1.3090	\$ 6.99	
Infinite Energy - 36 months	\$ 44.24	\$ 2.60	\$ 1,433.87	\$ 1.63	\$ 1.2590	\$ 5.95	Varies up to \$5.95
MxEnergy-6 Months	\$ 44.08	\$ 2.59	\$ 1,425.95	\$ 1.62	\$ 1.2500	\$ 5.95	Customer Service-up to \$8.95 depending on credit check
MxEnergy-36 months	\$ 43.57	\$ 2.56	\$ 1,399.55	\$ 1.59	\$ 1.2200	\$ 5.95	Customer Service-up to \$8.95 depending on credit check
Scana Energy - fixed for 6 months	\$ 44.21	\$ 2.60	\$ 1,440.27	\$ 1.64	\$ 1.2690	\$ 5.75	Customer Service-up to \$8.95 depending on credit check
Scana Choice	\$ 45.07	\$ 2.65	\$ 1,437.07	\$ 1.63	\$ 1.2490	\$ 6.95	Customer Service-up to \$8.95 depending on credit check
Scana Choice - fixed for 6 months	\$ 45.07	\$ 2.65	\$ 1,437.07	\$ 1.63	\$ 1.2490	\$ 6.95	Customer Service-up to \$8.95 depending on credit check
NOTES:							
Marketer prices must be filed by the 5th of each month							
Commission website: <a href="http://www.psc.state.ga.us">www.psc.state.ga.us</a>							

# Natural Gas Prices

## Variable vs. Fixed

<i>Month</i>	<i>Therms</i>	<i>Variable Rate</i>	<i>Variable Cost</i>	<i>Fixed Rate</i>	<i>Fixed Cost</i>
Aug-05	22	\$1.07	\$23.54	\$1.13	\$24.86
Sep-05	22	\$1.38	\$30.36	\$1.13	\$24.86
Oct-05	30	\$1.72	\$51.60	\$1.13	\$33.90
Nov-05	62	\$1.70	\$105.40	\$1.13	\$70.06
Dec-05	132	\$1.50	\$198.00	\$1.13	\$149.16
Jan-06	162	\$1.50	\$243.00	\$1.13	\$183.06
Feb-06	166	\$1.28	\$212.48	\$1.13	\$187.58
Mar-06	162	\$1.09	\$176.58	\$1.13	\$183.06
Apr-06	72	\$1.07	\$77.04	\$1.13	\$81.36
May-06	34	\$1.04	\$35.36	\$1.13	\$38.42
Jun-06	34	\$0.92	\$31.28	\$1.13	\$38.42
Jul-06	22	\$0.90	\$19.80	\$1.13	\$24.86
<b>Total</b>	<b>920</b>		<b>\$1,204.44</b>		<b>\$1,039.60</b>

**Savings: Fixed vs. Variable \$164.84**



# Natural Gas Prices

## Standard Billing vs. Budget Billing

<i>Month</i>	<i>Therms</i>	<i>Variable Rate</i>	<i>Variable Cost</i>	<i>Budget Bill Amount</i>
Aug-05	22	\$1.07	\$23.54	\$100.00
Sep-05	22	\$1.38	\$30.36	\$100.00
Oct-05	30	\$1.72	\$51.60	\$100.00
Nov-05	62	\$1.70	\$105.40	\$100.00
Dec-05	132	\$1.50	\$198.00	\$100.00
Jan-06	162	\$1.50	\$243.00	\$100.00
Feb-06	166	\$1.28	\$212.48	\$100.00
Mar-06	162	\$1.09	\$176.58	\$100.00
Apr-06	72	\$1.07	\$77.04	\$100.00
May-06	34	\$1.04	\$35.36	\$100.00
Jun-06	34	\$0.92	\$31.28	\$100.00
Jul-06	22	\$0.90	\$19.80	\$100.00
<b>Total</b>	<b>920</b>		<b>\$1,204.44</b>	<b>\$1,200.00</b>

*True-up Amount: \$4.44*



# Conservation

=

# *Using Less Energy*



# Conservation

- Energy Audits
- Energy efficient appliances
- Weatherizing:
  - placing plastic and/or using lined drapery over windows;
  - sealing cracks around windows, doors and pipes that lead to the outside;
  - repairing leaky faucets;
  - making sure the damper is closed in the fireplace when not in use; and
  - wrapping exposed water pipes.
  - installing additional installation



# Conservation

## Home and Heartwarming Program

- Approved in the 2005 Atlanta Gas Light Rate Case
- \$1 million each year for 5 years (2005-2010)
- Provides Weatherization Assistance to Low-Income Consumers
  - Insulation
  - Weather-stripping
  - Furnace, Hot Water Heater, Cook Top Repair/Replacement
  - Window Repair/Replacement
- Administered by Georgia Environmental Facilities Authority (GEFA) statewide and Resource Service Ministries (RSM) in metro-Atlanta only
- To request services from GEFA, contact nearest Community Action Agency
- To request services from RSM: 404-352-5440



# Conservation

Other measures:

- lowering the water heater thermostat to 120°;
- setting the furnace thermostat at 68° during the heating season (lower to 65° when away for more than an hour);
- opening drapery/curtains on the sunny side of the house;
- wearing a sweater or long sleeve clothing when at home.





# Telephone Bills



**BellSouth Regulated  
Local and Local Toll  
Charges**

**BellSouth Local Charges**

*Quantity      Amount*

From February 22 through March 21

- |  |   |          |
|--|---|----------|
| 1. Federal Universal Service Charge .....            | 1 | \$ .70 † |
| 2. FCC Authorized Charge for Network Access .....    | 1 | 6.50     |
| 3. BellSouth® PreferredPack <sup>SM</sup> Plan ..... | 1 | 29.95    |

You have selected the following features:

- |  |   |  |
|--|---|--|
| BellSouth® PreferredPack® Plan Residential Line                  | 1 |  |
| Three-Way Calling  | 1 |  |
| Call Waiting Deluxe  | 1 |  |
| Call Return (*69)  | 1 |  |
| Caller ID Name and Number Delivery with Anonymous Call Rejection | 1 |  |
| BellSouth® Privacy Director® Service                             | 1 |  |

- |   |   |      |
|---|---|------|
| 4. Listing-Not in Directory or Directory Assistance ..... | 1 | 4.50 |
|---|---|------|

**Total BellSouth Local Charges** ..... **\$41.65**

**Taxes** *Amount*

**Taxes on Regulated Services**

- |                                     |  |        |
|-------------------------------------|--|--------|
| 5. Federal Excise Tax .....         |  | \$1.29 |
| 6. GA - State/Local Tax .....       |  | 2.49   |
| 7. GA - Atlanta Franchise Fee ..... |  | 1.41   |

**Total Taxes on Regulated Services** ..... **\$5.19**

**Total Regulated Local and Local Toll Charges** ..... **\$46.84**

**BellSouth  
Unregulated Local  
and Local Toll  
Charges**
**BellSouth Local Charges**

	<i>Quantity</i>	<i>Amount</i>
8. Emergency 911 Charge. This charge is billed on behalf of the City of Atlanta . . . . .	1	\$1.50 †
9. Telecommunications Relay Service Fund. . . . .	1	.10
<b>Total BellSouth Local Charges . . . . .</b>		<b>\$1.60</b>

**Optional Calling Services**

BellSouth® FastAccess® DSL Equipment  
 Questions concerning the equipment listed below?  
 Call (888) 321-2375. Account Number: 404 691-5249  
 404 691-5249

Charges for Jan 21, 2005 thru Feb 20, 2005

	<i>Amount</i>
10. FastAccess DSL Modem . . . . .	\$99.95
11. Credit for Installment Billing . . . . .	-99.95
12. Purchase - 1 of 4 installments . . . . .	24.99
13. FastAccess DSL Modem - Shipping . . . . .	19.95
14. FastAccess DSL Modem . . . . .	99.95
15. Credit for Installment Billing . . . . .	-99.95
16. Purchase - 1 of 4 installments . . . . .	24.99
17. FastAccess DSL Modem - Shipping . . . . .	14.95
<b>Total Internet Equipment . . . . .</b>	<b>\$84.88</b>

BellSouth® FastAccess® DSL Equipment  
 Questions concerning the equipment listed below?  
 Call (888) 321-2375. Account Number: 404 691-5249  
 404 691-5249

Charges for Jan 26, 2005 thru Feb 25, 2005

18. FastAccess DSL Modem . . . . .	-99.95
19. Debit for Installment Billing . . . . .	99.95
20. FastAccess DSL Modem - Installment Credit . . . . .	-24.99
21. FastAccess DSL Modem - Shipping Credit . . . . .	-14.95
<b>Total Internet Equipment . . . . .</b>	<b>-\$39.94</b>

**Total Optional Calling Services . . . . . \$44.94**

**Taxes**
**Taxes on Nonregulated Services**

22. GA - State/Local Tax . . . . .	\$9.98
23. GA - Atlanta Franchise Fee . . . . .	4.92

**Total Taxes on Nonregulated Services . . . . . \$14.90**

**Total Unregulated Local and Local Toll Charges . . . . . \$61.44**

**Total Local and Local Toll Charges . . . . . \$108.28**

**Other  
Unregulated  
Service  
Provider(s)**

**Current Charges**

**Amount**

Questions Concerning Internet Charges (190000)	
Call Toll Free 1 888 321-2375	
404 691-5249	
Charges for Jan 16, 2005 thru Feb 28, 2005	
<b>**NEW SERVICE CHARGES APPEARING FOR THIS SERVICE PROVIDER**</b>	
BellSouth Internet Charges	
User ID: bitbit25	
DSL: 404 691-5249	
1. Service Activation Charge .....	50.00
2. FastAccess(R) Lite Service from Jan 16 thru Jan 31 .....	18.04
3. FastAccess(R) Lite Service from Feb 01 thru Feb 28 .....	34.95
4. Promo Credit \$15.00 off for 6 months .....	-22.74
5. BellSouth Answers (SM) Savings .....	-3.03
6. Regulatory Cost Recovery Fee @ \$2.97 per month .....	4.50
7. GA - ATLANTA FRANCHISE FEE .....	3.35
Total BellSouth Internet Current Unregulated Charges .....	85.07
<b>Total Other Service Provider(s) Unregulated Charges .....</b>	<b>85.07</b>

0.1100

9.95

# Telecommunications Charges

## Charges on Both Wireline and Wireless Telephone Bills

### Access Charges

Access charges are fees charged subscribers or other telephone companies by a local telephone company for the use of its local network.



The FCC allows local telephone companies to bill customers for a portion of the costs of providing access. **These charges are not a government charge or tax.** The maximum allowable access charges per telephone line are set by the FCC, but local telephone companies are free to charge less. Access charges for second or additional lines at the same residence are higher than the charges for the primary line. These charges can be described on your telephone bill as “Federal access charge,” “Customer or Subscriber Line Charge,” “Interstate Access Charge,” etc.

State public service commissions regulate access charges for intrastate (within a state) calls. In some states, a state subscriber line charge may appear on customer bills.

# Telecommunications Charges

## Charges on Both Wireline and Wireless Telephone Bills

### Federal Excise Tax

The Internal Revenue Service (IRS) recently decided that telephone companies should stop collecting a three percent tax imposed on bundled local and long distance service, and long distance service, billed after July 31, 2006. The IRS decided the tax should no longer be collected because Congress applied the tax to telecommunications services *for which charges varied by time and distance* when it was imposed in 1898. Today, many individuals and businesses have bundled local and long distance calling plans, or subscribe to wireless service plans that base charges on the length, but not the distance, of the call. Therefore, many courts ordered the IRS to refund taxes collected from such customers that sued to recover them.



The IRS has now decided to credit or refund the taxes paid after February 28, 2003, and before August 1, 2006, by all subscribers with such plans, beginning with the filing of 2006 tax returns in 2007. **Individual taxpayers filing for credits or refunds will be able to obtain, with interest, either the amount of tax they actually paid (assuming they have bills to show the actual amount), or a “safe harbor” amount determined by the IRS. The safe harbor amounts set by the IRS based on usage patterns range from \$30 for taxpayers claiming a single exemption to \$60 for taxpayers claiming four exemptions.** The IRS is looking at ways that businesses and nonprofits can estimate their refunds, or they can base their refunds on amount paid if they have bills to show the amount. The IRS will provide more information on claiming the refund on 2006 tax forms, and is creating a short form for individuals who don't file tax returns to claim the refund. For more information on the refund, call your local IRS office, or visit [www.irs.gov](http://www.irs.gov).

Subscribers must still pay the tax on local service if it is separately billed.

# Telecommunications Charges

## State & Local Taxes

- These taxes are imposed by state, local, and municipal governments on goods and services. They may also appear as “gross receipts” taxes on your bill.

## Universal Service Charges

- The Universal Service Fund (USF) provides support to promote access to telecommunications services at reasonable rates for those living in rural and high-cost areas, income-eligible consumers, rural health care facilities, and schools and libraries.
- All telephone companies that provide service between states and internationally, including wireless companies, must contribute a percentage of their revenues derived from these services to the USF. **Some states impose similar requirements for revenues derived from intrastate services.**
- **Although not required to do so**, many service providers choose to pass their contribution costs to the USF on to their customers in the form of a line item on customer bills, often called the “Federal Universal Service Fee” or “Universal Connectivity Fee.” The charges on bills may not exceed the provider’s actual cost of contributing to the USF.



# Telecommunications Charges

## 911, LNP and TRS Charges

- **911** – Charge imposed by local governments to help pay for emergency services such as fire and rescue.



- **Local Number Portability (LNP)** – Fixed, monthly charge assessed by local telephone companies to recover certain costs for providing telephone number portability. Telephone number portability allows residential and business customers to retain, at the same location, their existing local telephone numbers when switching from one telephone service provider to another. This charge is not a tax.

- **Telecommunications Relay Service** – Charge to help pay for the relay center that transmits and translates calls for people with hearing or speech disabilities.

# Telecommunications Charges

## Other Charges

- **Directory Assistance** – Any charges for placing 411 or (area code) 555-1212 directory assistance calls.
- **Monthly Calling Plan Charge** – Charge applicable to any monthly calling plan such as unlimited long distance calling on your wireline bill or unlimited minutes on your wireless bill.
- **Operator Assisted Calls** – Charges for any calls connected by an operator. Rates for these calls generally are higher than rates for unassisted calls.
- **Features Charges** – Both wireline and wireless telephone companies offer features such as call forwarding (transferring incoming calls to another telephone number); three-way calling (holding an incoming call, placing a call to a second number, and allowing three parties to participate); call waiting (providing a signal during an ongoing call to notify that another party is calling the subscriber); and Caller Identification (Caller ID) (allowing the subscriber to view the telephone number of an incoming call on a display screen). Non-listed or non-published numbers may be displayed unless the non-listed or non-published subscriber requests that they not be.
- **Voice Mail** – This service takes messages much like an answering machine.



# Telecommunications Charges

## Charges Only on Your Wireline Telephone Bill

- **Minimum Monthly Charge** – A minimum monthly charge assessed by some long distance companies even if you don't make long distance calls.
- **“Single Bill” Fees** – Charge for combining local and long distance charges onto one bill. This fee is not mandated by the FCC and is not an FCC charge. Some companies waive the fee for customers who pay bills online or by credit card. Customers can avoid the charge by arranging for separate billing from their long distance telephone company.



# Telecommunications Charges

## Charges Only on Your Wireless Telephone Bill

### **Airtime Charges**

- Airtime charges are per-minute charges for the time you spend talking on your wireless telephone. Some wireless providers round fractions of minutes to the next highest one, two, or three minutes. For example, if you talk 22 minutes and 28 seconds, it will be counted as 23 minutes for a 1-minute increment plan and 24 minutes for a 2-minute increment plan.

### **Roaming Charges**

- Roaming charges require you to pay for using your wireless telephone outside of the “home” service area as defined by your service provider in your service plan or contract.
- Wireless providers typically charge higher per-minute rates for calls made or received while roaming. They may also apply additional fees, such as a daily access fee.

### **911 Charges**

- Enhanced 911 or E911 service enables wireless telephones used to dial 911 to automatically transmit the caller’s geographic position to emergency responders. Wireless service providers are improving their networks to provide E911 capability according to a schedule established by the FCC. The specific requirements and schedules can be found on the FCC Web site at [www.fcc.gov/911/enhanced](http://www.fcc.gov/911/enhanced).
- Wireless service providers may choose to pass their costs of providing E911 service on to their customers and this charge may be described as an E911 charge on your wireless telephone bill.



# Telecommunications Charges

## Charges Only on Your Wireless Telephone Bill (continued)

### **Text Messaging**

- This service allows sending of short messages, usually less than one hundred characters in length. Subscribers can be charged either a per-message fee or a flat, monthly fee for unlimited messaging.

### **Downloading Fees**

- These are fees charged for downloading options offered by your wireless service provider, such as ring tones, or, if your service plan includes Internet access, any fees for downloading data from the Internet.

### **Detailed Billing**

- This service provides detailed information such as date, time, duration, type of call (incoming or outgoing), number called, or calling party, for each call.





# For Seniors

# Senior Discounts

- Electric (Georgia Power)
  - ◆ 65 years or older
  - ◆ \$14,355 or less annual household income
  - ◆ \$14.00 per month credit
  - ◆ \$6.00 per month Fuel Cost Credit
- Natural Gas
  - ◆ 65 years or older
  - ◆ \$14,355 or less annual household income
  - ◆ Up to \$14.00 per month credit
- Telephone
  - ◆ Eligible for Electric or Natural Gas discounts or recipient of SSI, Food Stamps, LIHEAP, Federal Public Housing Assistance, TANF or Medicaid
  - ◆ Link-up Georgia helps with installation charges.
  - ◆ Lifeline helps with monthly payments.
  - ◆ \$13.50 per month credit



# Financial Assistance

## Senior Citizen Discounts

Natural Gas	\$14.00		
Electric	\$14.00		
Electric Fuel Cost Discount	\$6.00		
Telecommunications	\$13.50		
<b>TOTAL</b>	<b>\$47.50</b>	<b>Annual Total</b>	<b>\$570.00</b>

## One-time Benefits

<u>LIHEAP</u>	<u>PSC Match</u>	<u>April 2006 Credit</u>	<u>Total</u>
<b>\$220.00</b>	<b>\$220.00</b>	<b>\$150.00</b>	<b>\$590.00</b>

**GRAND TOTAL \$1,160.00**



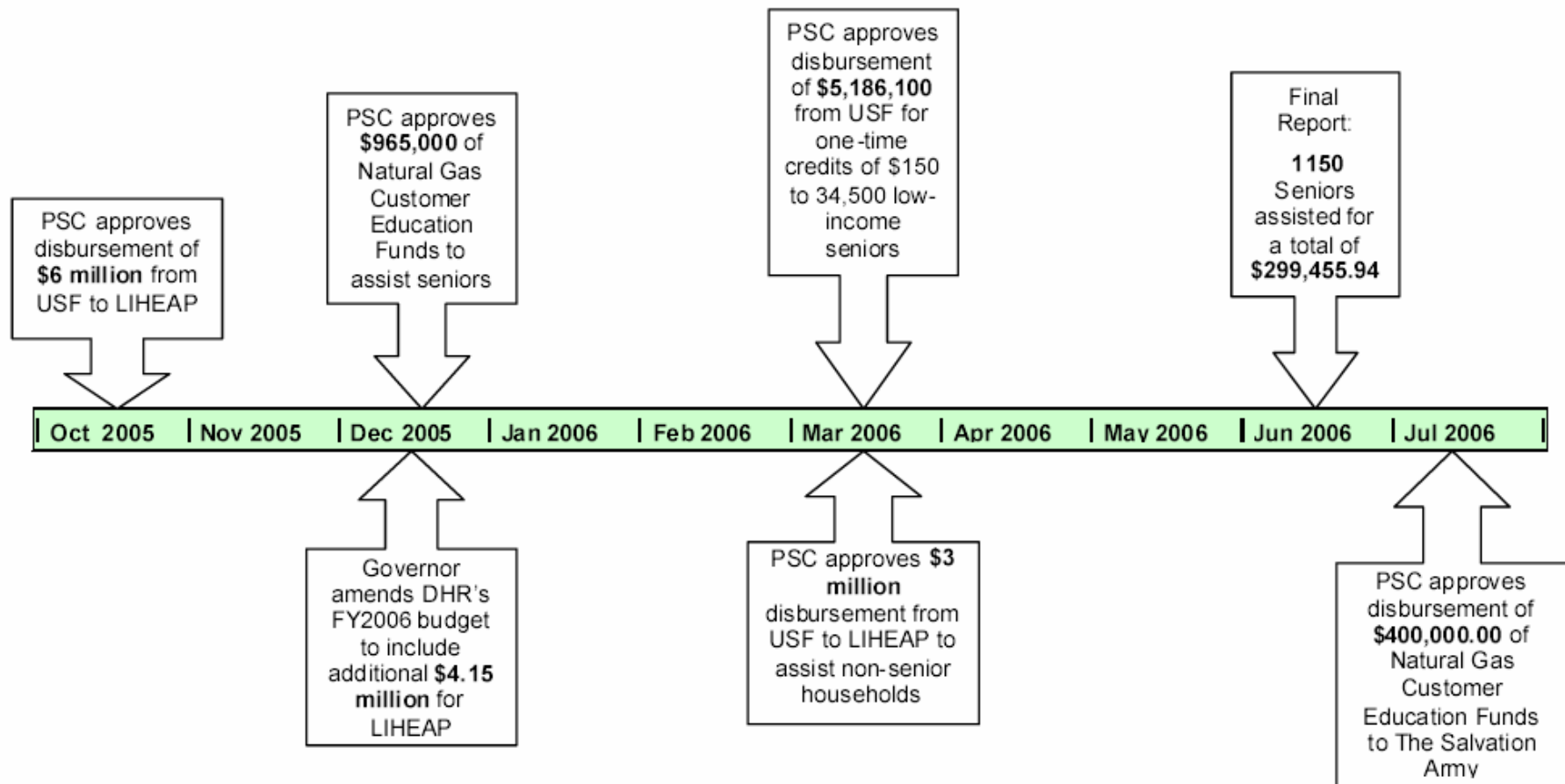
# Financial Assistance

## Sources:

- Low Income Home Energy Assistance Program (LIHEAP)
- The Salvation Army – Project Share
- United Way (primarily Metro Atlanta)
- Churches, Local charities



# FY 2006 Financial Assistance Summary



State of Georgia Appropriations:	\$ 4,150,000.00
Georgia Public Service Commission:	\$14,885,555.94
<b>Grand Total:</b>	<b>\$19,035,555.94</b>



# Consumer Protection

# The Natural Gas Regulated Provider

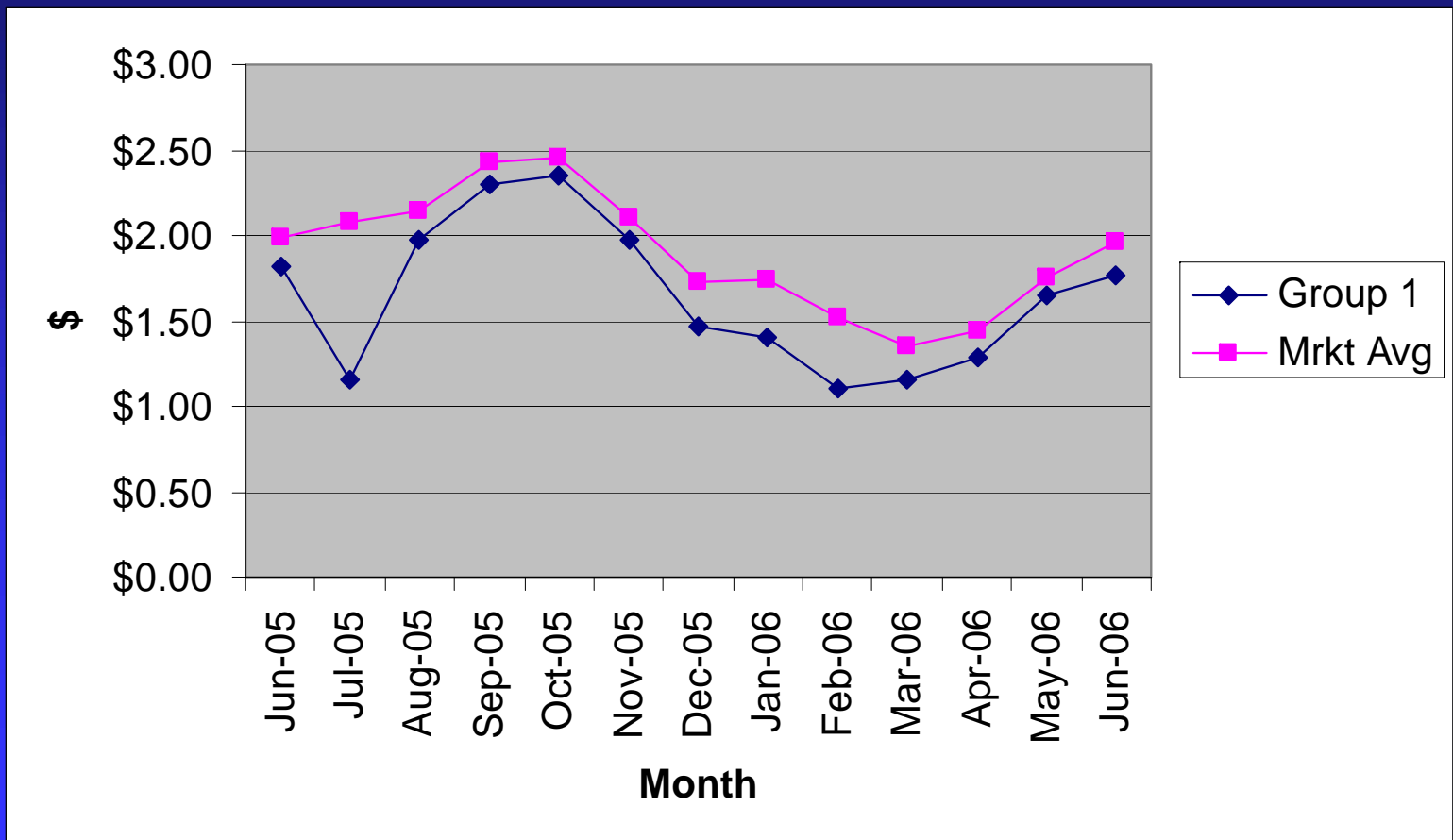
- SCANA Energy will serve as the Regulated Provider through August 2007.
- Consumers who meet Low-Income Home Energy Assistance Program (LIHEAP) qualifications can get natural gas from the Regulated Provider at rates that are usually lower than market.
- Consumers who have been unable to obtain gas service because of bad credit cannot be refused service by the Regulated Provider, but rates are usually higher.



# Natural Gas Prices

Regulated Provider Group 1 “Apples-to-Apples”

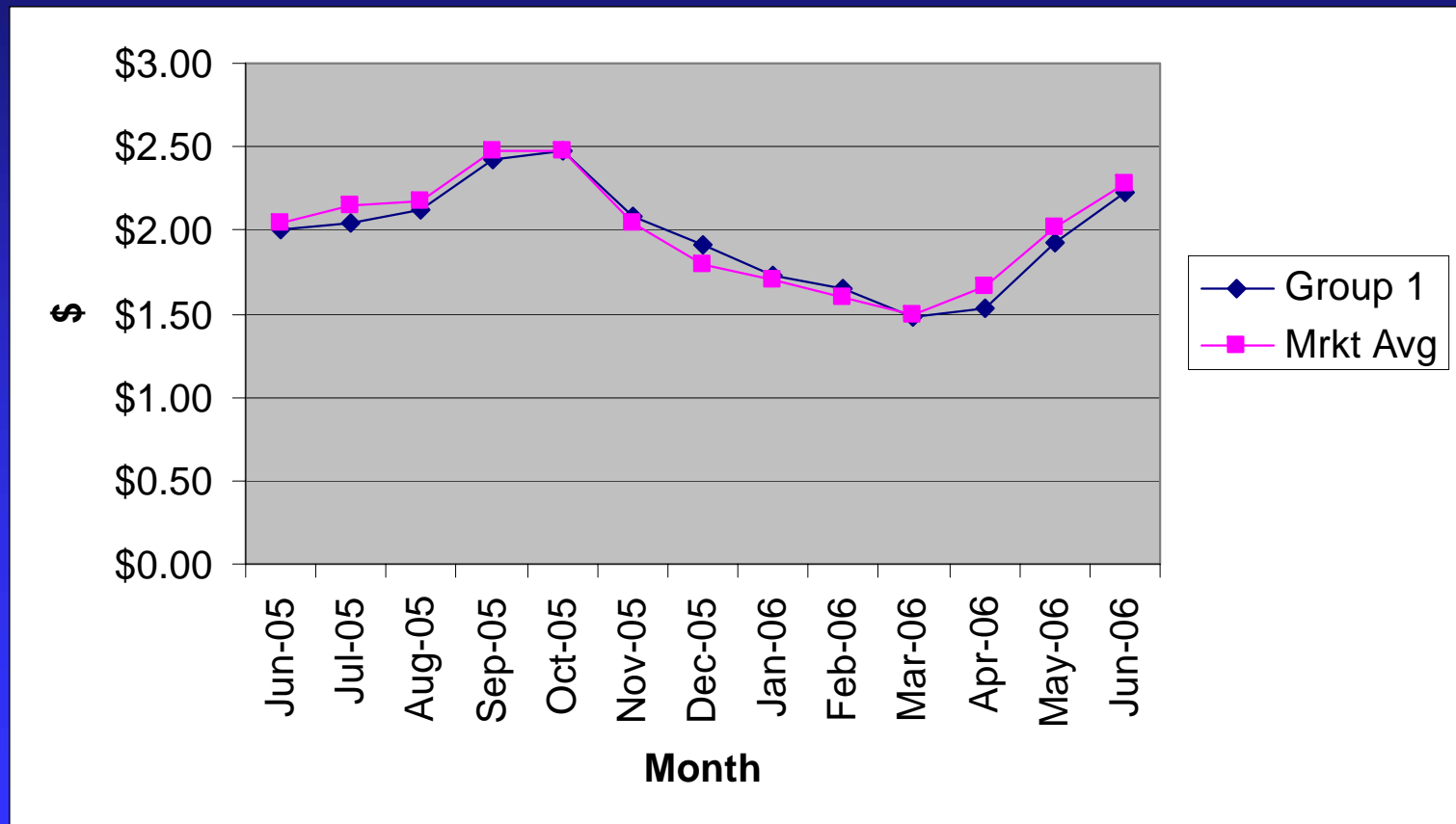
Variable Price vs. Market Average



# Natural Gas Prices

Regulated Provider Group 1 “Apples-to-Apples”

Fixed Price vs. Market Average



# PSC Natural Gas Billing Rule

- Due date cannot be earlier than 20 days from the date the bill is mailed.
- Late fees (\$10.00 or 1.5%, whichever is greater) cannot be applied to balances less than \$30.00.
- If marketer fails to send a timely bill, marketer must give the consumer as much time to pay the bill as it took for the marketer to send the bill.



## Billing Rule continued



- If marketer undercharges for the gas consumed, marketer must give consumer at least 90 days to pay the undercharge.
- Credits/refunds must be issued within 60 days of acknowledging the overpayment.

# Payment Arrangements

## Natural Gas



- Per the Natural Gas Consumers' Relief Act, consumers are entitled to at least one reasonable payment arrangement in writing prior to disconnection, unless the consumer failed to honor a previous payment arrangement.

# Seasonal Restrictions: Natural Gas and Electric

## Seasonal Payment Arrangement

Available Between November 15 and March 15



- The consumer agrees in writing to pay the past-due balance including customer charges in equal installments for a maximum duration beginning with the first billing period after March 15 and concluding prior to the following October 15
- The consumer agrees in writing to pay all bills by their due date for current service

# Medical Restrictions: Natural Gas, Electric and Telephone



- Consumer must notify the utility of the medical condition in writing, or orally with written notice within ten (10) days thereafter.
- Within ten (10) days of giving initial notice, the consumer must furnish the utility a written statement from a physician, county board of health, hospital, or clinic identifying the illness, its expected duration, and certifying that the illness would be aggravated by discontinuance of service.
- The disconnection will be held in abeyance for the shorter of either the length of the illness or one month.
- The consumer may renew the postponement period one additional time by repeating the aforementioned procedure.
- Disputes may be referred to the Commission for a final determination.

# 15-day Notice Prior to Disconnection (Natural Gas)

- The marketer has to give written notice of the proposed disconnection at least fifteen (15) days prior to the date of disconnection.
- The disconnection notice must contain the amount required to prevent disconnection and the date the payment is due.
- The marketer must make a good-faith effort to contact the consumer 2 days prior to the proposed date of disconnection.



# Contact Us!



- Toll-free number: 800-282-5813  
(metro Atlanta: 404-656-4501)
- Website: [www.psc.state.ga.us](http://www.psc.state.ga.us)
- Fax: 404-656-2341
- Mailing Address: 244 Washington Street, SW  
Atlanta, GA 30334