

● low cost home contents insurance

Many of our customers think we insure their belongings - but this is not the case. However, we can provide details of a competitive contents insurance policy with low premiums. The Scottish Federation of Housing Associations (SFHA) Diamond Insurance, underwritten by Royal & Sun Alliance, is available to tenants, sharing owners and owner occupiers. We feel it is important that you have at least some cover to protect your belongings.

Call the **SFHA Diamond Hotline** on **0845 601 6006** for an application form.

● simple bank accounts & savings options

More than ever, people need a bank account of some description. Eventually having an account will be a necessity in order to receive Benefits. Yet, many people have difficulties in opening simple bank accounts.

We can help you access a very simple account - with access to cash machines and cheque cashing. You can also arrange to make any regular payments you have by Direct Debit or Standing Order - these two methods can lead to substantial savings on many bills.

We can also advise on starting to save small amounts on a regular basis.



how do I get some help with these problems?

Make an appointment with Chris Mathieson, our Financial Inclusion Officer & Money Adviser. He can help you explore ways of increasing your income, managing your money and coping with any debts. He can also advise on opening a new bank account, beginning to save regularly, how to access low cost loans and take out home contents insurance.

Chris works full-time in our Aberdeen office and can be contacted direct on the telephone number below. If he is not available to take your call, leave a message including your contact number and he will phone you as soon as possible.

Alternatively referrals can be made through our Aberdeen and Elgin offices.

For further information please contact:-
Chris Mathieson
Financial Inclusion Officer
& Money Adviser

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**budgeting blues?
want to control your finances?
difficulty dealing with debts?**

**Our Money Adviser
can help you!**



GRAMPIAN
HOUSING ASSOCIATION LTD



● flexible finances

Are you...

- Interested in seeing whether we can increase the amount of money coming into your household?
- Needing advice on low-cost home contents insurance?
- Interested in opening a basic bank account?
- Keen to begin saving?
- Keen on finding out more about an affordable loan?

Then we can...

- Help assess your income and advise where this can be increased, by claiming benefits etc
- Help you prepare a financial statement, which clearly shows your income and expenditure
- Advise on low cost home contents insurance to help protect your belongings
- Advise on simple bank accounts and starting to save

● needing advice?

Are you...

- Having problems paying your rent and household bills?
- Worried about mounting debts?
- Having problems meeting repayments?

Then we can...

- Provide free, confidential and impartial advice on any monies you owe or debts you have - explaining the options open to you and likely consequences of any actions you take
- Assist you make repayment offers towards any 'Priority' debts you may have - such as Rent or Council Tax arrears
- If relevant, contact any people you owe money to on your behalf, requesting they take no further action
- If relevant, and with your permission, send your financial statement to creditors and negotiate repayments at a rate you can afford

● budgeting blues?

Are you...

- Having difficulties sticking to your budget?
- Struggling to manage your existing income?
- Unsure of your financial situation?

Then we can...

- Provide free, confidential and impartial advice
- Provide a financial health-check
- Help you prepare a financial statement showing your household's financial situation
- Help you budget effectively

free, confidential and impartial advice