

## Help with affordable home contents insurance

Many tenants think their landlord insures their belongings but this is not the case. However, through our insurance brokers, we promote Thistle Tenant Risks home contents insurance scheme which offers you an easy and affordable way of insuring your household goods. It is important that you have some cover to protect your belongings should the worst happen.

For more information contact Thistle Tenant Risks:-

- ☎ 0345 450 7286
- ✉ [tenantscontents@thistleinsurance.co.uk](mailto:tenantscontents@thistleinsurance.co.uk)
- 🏠 [www.thistletenants-scotland.co.uk](http://www.thistletenants-scotland.co.uk)

## Equalities Statement

SMART is committed to embracing diversity and promoting equality of opportunity and believes that everyone who uses the service should be treated equally regardless of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, sexual orientation.

SMART aims to support and empower clients and will help you to resolve any financial issues you may have.

This document can be made available in other languages and formats. For further information please telephone 01224 202916.



## How do I get some help with these issues?

If you would like some help with any of the issues mentioned in this leaflet please contact our advisers now.



**smart**  
money advice project

☎ 01224 202934

✉ [smart@grampianhousing.co.uk](mailto:smart@grampianhousing.co.uk)

Grampian Housing Association  
Huntly House, 74 Huntly Street  
Aberdeen AB10 1TD



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money advice project

is your money  
being spread  
too thin?



get your finances back  
on track with our FREE  
money advice service



## Help with budgeting & managing your money

If you are struggling to manage on your existing income, SMART Money Advisers can:-

- look at your overall financial situation and carry out a financial health check
- help you prepare a manageable household budget
- suggest where money could be saved or made to stretch further
- provide information about savings and low cost affordable loans with credit unions.



## Help with debt

If you are worried about debt, struggling to make payments to all the people you owe money or have fallen behind with rent, Council Tax or other household bills then SMART can help you.

Our advisers will offer advice and assistance and explain the options available to you in a clear and understandable way.

SMART advisers can negotiate with creditors on your behalf and remove a lot of the stress and anxiety that being in debt can cause.

## Help with benefits

SMART Income Advisers can:-

- help you with any benefits issues you may have
- provide advice on whether you are claiming your correct benefit entitlement
- advise on other areas where it may be possible to increase the income coming into your household
- explain benefit decision letters and help you to apply for benefits
- help new tenants to set up payment arrangements at the start of their tenancy e.g. for rent, Council Tax, TV Licence, gas and electric bills.

The Income Advisers have a proven track record in helping tenants to claim their correct entitlement and making the complex benefits system easier to understand.



## About SMART

SMART offers free, impartial and confidential advice on budgeting, benefits and debt to tenants across Aberdeen, Aberdeenshire and Moray. Since SMART was set-up in 2004, a financial gain of £9 million has been achieved for over 4,000 clients.

The project is a partnership of some housing associations in the North East of Scotland. SMART is currently funded through The Big Lottery Fund and by contributions from our partners.

The project aims to help tenants manage their money and can assist in a number of ways.

get your finances back on track with our FREE money advice service