## Abertay welcomes its new money advice worker

We are happy to announce that from 1<sup>st</sup> July we welcomed Julie Bruce as our new Financial Inclusion Officer to assist tenants with a range of financial matters. To help keep the cost of this service as low as possible for the association, we will be sharing the cost of employing Julie with Angus Housing Association.

With the upcoming comprehensive changes, and cuts, to the benefits system, many of you will have a greater need than ever for Julie's help. Some of you may have already met Julie at our Tenant Conference's or have already received her help.

If you have any financial worries or would like guidance or information on any of the following, please do not hesitate to make an appointment to see her. Julie will be working from our office one day per week or it can be arranged for her to visit you at home.



Julie will be providing regular updates in our newsletters on the planned changes covered in the Welfare Reform Bill.

## Help with any of the following -

- Rent payments or repaying rent arrears
- Housing Benefit
- Welfare benefits
- Community Care Grants or Budgeting Loans
- Credit Union membership (savings and low cost loans)
- Home Contents Insurance
- Bank accounts
- Debts
- Cheaper fuel tariffs or winter fuel rebates

Julie Bruce Financial Inclusion Officer

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