

# Money **£**TALKS

April 2018

PLEASE READ THIS MAGAZINE - IT CONTAINS IMPORTANT INFORMATION

## Say yes to saving money

PAGE 9



ARE YOU GETTING THE RIGHT AMOUNT OF  
**HOUSING BENEFIT?**  
PAGE 8

 river clyde  
homes

# Know Your Landlord

**If you are applying for Universal Credit, you will be asked when making your claim on-line to supply your landlord's details.**

You will need the following information:

RIVER CLYDE HOMES, Roxburgh House,  
102-112 Roxburgh Street, Greenock PA15 4JT

Telephone number: 0800 013 2196

Email: [Universal.Credit@riverclydehomes.org.uk](mailto:Universal.Credit@riverclydehomes.org.uk)

You will also be asked details of your rent amount and if you are not sure please call us to confirm.

Our Customer experience team are open 24/7!

If you do not supply this information on your claim you will not get any housing costs and your rent account will fall into arrears. Even if you do not pay any rent as you currently get full housing benefit, you still have a rent charge.



# Welcome to the third edition of Money Talks

.....  
**Money talks is your essential guide to your finances, helping you through a challenging time for people who receive benefits.**  
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This edition of Money Talks marks the official launch of our partnership with PCU, a credit union; bringing you an easier way to pay your rent if you claim Universal Credit. This marks part of our commitment here at River Clyde Homes to helping you through the changes to the benefits system and ensuring that you have the tools you need to manage your finances. See Page 9 for more information.

At River Clyde Homes we have specialist teams who can help you with any benefit questions. In 2016/17 an additional £1.5million in unclaimed benefits was secured for our customers as a direct result of our input. You can take advantage of this support today by contacting us.

This magazine has been designed to be a handy tool for you to keep and refer to when you need it. It will help whether you claim benefits or not and has lots of helpful tips to manage your finances.

Once again, River Clyde Homes staff are here to help and I would urge you to contact them with any issues you might be facing for free and impartial advice.

Don't suffer in silence, call us today.

## **Stephen McCabe**

Board Member, River Clyde Homes  
*Inverclyde Welfare & Financial Inclusion Champion*



Talk to us  
☎ 0800 013 2196

# UC *Universal Credit*

**Universal Credit (UC) was introduced in Inverclyde 15th October 2015. It's the new way of claiming and maintaining your benefit for most working age claimants. All claims are managed online and you can speak to your Work Coach online too.**

No new claims are being accepted to the following benefits for working age claimants:

- Job Seekers Allowance (Income Based)
- Employment and Support Allowance (Income Related)
- Income Support
- Housing Benefit
- Working Tax Credit
- Child Tax Credit

Over 900 of our tenants already claim Universal Credit and we expect by 2020 all working age claimants will be moved onto Universal Credit.

Since its introduction we've seen a demand for supporting our customers and their household members throughout their Universal Credit claim.

We appreciate that claiming benefits can be quite complex and our experienced officers can ensure that your claim is accurate to ensure that your income is being fully maximised.

Remember your Universal Credit can include all or part of your rent and it's important that you keep your rent account up to date. Please talk to us for advice on payment options

It is vital that you keep your online claim up to date by monitoring any outstanding 'To Do's' in your journal and reporting any relevant changes as soon as they happen. These will include any changes to:

- Rent
- Household
- Employment status
- Health
- And any other personal details such as mobile, email, address, bank account etc.



### Final salary including any holiday pay

If you stop working and claim Universal Credit but are still due a final pay, this will be taken into consideration in your first payment. This could mean that your first payment is reduced. Remember that this includes any holiday pay due.

### Bank Account

You need to have a Bank/ Building Society account, Post Office account or certain Credit Union accounts when making your claim for Universal Credit.

### Deductions from your Universal Credit

Deductions can be made from your payment to repay various debts including any outstanding benefit overpayments, Tax Credit, Social Fund Loans. You can ask for this deduction to be reduced.



### Digital Access

To get online and check your journal you can use your local Jobcentre Plus, local library and community resource centres. Look out for FREE Wi-Fi hotspots.

### Reporting changes to DWP

You should tell the DWP as soon as you have a change in circumstances. This includes changes to your rent, income or who lives in your house. If you don't your money could be stopped.

### Don't struggle in silence

We are here to help and have a wide range of experienced staff who can support you. Speak to us today if you are worried about Universal Credit and we will make the process easier for you.

### Capital and Assets

If you have savings and/or property this may affect your payment.

### Universal Credit and pensioners

If you are of 'pension age' but your partner is of 'working age' then you will have the choice to claim pension benefits or Universal Credit. Speak to us to find out what is the best option for you.

# SANCTIONS

## ABOUT REDUCED PAYMENTS

Your payment can be reduced if you don't keep a commitment such as an appointment or completing work search that you said you would. This is known as a sanction. The amount depends on what you failed to do and how often you've been sanctioned in the past year.

## IF YOU DON'T KEEP A COMMITMENT

You must tell your work coach straight away. You'll need to explain why. If they decide that you had a good reason, your payment won't be reduced. In all the examples you could receive a sanction until you comply but then receive a further sanction after you comply.

## HOW TO AVOID REDUCED PAYMENTS

### 1. Look for and accept any paid work that you can do

This includes applying for jobs recommended by your work coach and taking up any job you're offered. If you don't, your payment could be reduced for up to 3 years.

### 2. Be available for job interviews and work as agreed

If you aren't, your payment could be reduced for up to 91 days.

### 3. Do all the activities you've agreed with your work coach

If you don't, your payment will be reduced you do as you agreed

### 4. Attend and take part fully in all appointments

If you don't, your payment could be reduced until you arrange a new appointment. You must attend the new appointment.

### 5. Report changes to your work

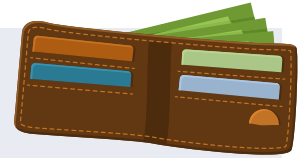
If a job ends and you don't report it within 5 days, your payment will be reduced until you do report it.

If you leave a job or lose pay by choice or due to misconduct, your payment can be reduced for up to 3 years.

When you start a job or earn more, don't forget to report that too.

**In any of the cases above you have a right to appeal the decision. Contact us if you need help to challenge the sanction.**

Talk to us  
📞 0800 013 2196



# HOW EARNINGS AFFECT UNIVERSAL CREDIT

Your earnings will affect how much Universal Credit you will be paid. Earnings can come from a contracted job, agency work, seasonal and casual work or from being self-employed and can be paid weekly, 2 weekly, 4 weekly or monthly.

It doesn't matter how many hours you work – it's the actual earnings you get in an assessment period that count.

Your payment will reflect your earnings in that assessment period. Under Universal Credit, earnings are not averaged out over the year.

If you are part of a couple and have a joint award, then both your earnings will be used to calculate your Universal Credit payment. You may be able to earn a certain amount of money before it affects your Universal Credit, depending on your circumstances. This is called a work allowance. For anything over that, your Universal Credit payment will reduce gradually as you earn, for every £1 you earn, your Universal Credit will reduce by 63p.

## IF YOU'RE PAID WEEKLY

If you're paid weekly by your employer, you will get either 4 or 5 payments of earnings within a Universal Credit assessment period. Depending on the amount you get paid this may affect your Universal Credit.

When you have 5 weekly earnings payments within an assessment period, your income may be too high to qualify for Universal Credit in that month. If this happens you will be notified that your income is too high and you will no longer get Universal Credit.

You will need to be prepared for a month when you get 5 wage payments in one assessment period and budget for a potential change in your monthly Universal Credit payments.

You may need to re-apply again when your income reduces the following assessment period.

This will also apply if you are paid fortnightly or 4 weekly. Please make an appointment with us for advice on payment cycles.



## ASSESSMENT PERIOD



Universal Credit is paid to you in a monthly payment. Your personal circumstances will be assessed monthly to work out the amount of Universal Credit you are entitled to.

### Your circumstances include things like:

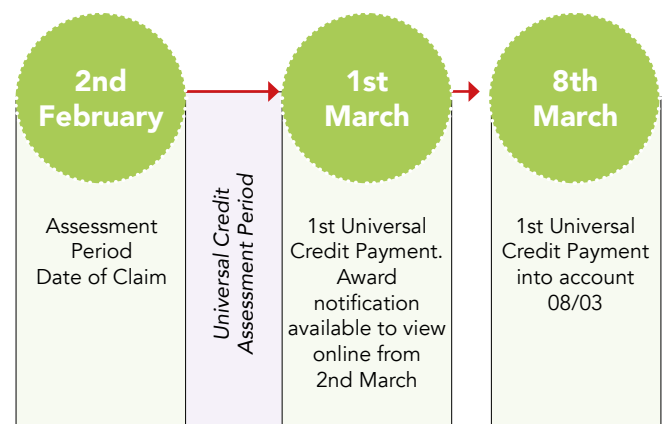
- your earnings
- who you live with
- if you have any savings or capital

### Your first assessment period will start:

- on the date of your claim

You will usually receive your first payment 7 days after the end of your first assessment period. Universal Credit will usually be paid on the same date each month.

Your monthly payment could change if your circumstances are different from one month to the next, this means that you will be paid an amount that reflects your actual circumstances.



# Help in a crisis

.....  
**With the impact of Welfare Reform we've seen an increase of the number of our customers needing support especially where their benefits involve Universal Credit.**  
.....

At River Clyde Homes, we have experienced officers that can provide essential advice in crisis situations, we work with many organisations to give you the support and advice you need. Here are some examples of services which can help you in a crisis.



## **SCOTTISH WELFARE FUND**

The Scottish Welfare Fund is administered by Inverclyde Council and offers grants for people on benefits or a low income. The fund offers two types of grants:

- Crisis
- Community Care Grants:

River Clyde Homes can help you to apply for a Scottish Welfare Fund grant. Contact our Financial Wellbeing Officers for more information.

## **BENEFIT ADVANCES**

If you apply for Universal Credit, you may find yourself waiting 5 weeks before your first payment. If you are struggling during this time you can ask the DWP for a benefit advance. Any advances will be recovered from ongoing payments. Please speak to us or your work coach about this.

## **STARTERPACKS INVERCLYDE**

Starterpacks Inverclyde provide support to people who are offered a tenancy but lack the funds to purchase the many small household items needed to set up and maintain a home. Starterpacks can include things like bedding, cleaning products, pots, cutlery and hygiene products. Referrals must be made via River Clyde Homes – get in touch if you require support.

## **INVERCLYDE FOODBANK**

The Inverclyde Foodbank is just one of over 400 Trussel Trust foodbanks in the UK. The foodbank can provide an emergency supply of food for people in crisis situations. Referrals to the foodbank can be made via River Clyde Homes.

## **iHEAT**

Inverclyde Home Energy Advice Team, or iHeat, offer free, impartial energy advice to anyone in Inverclyde who has an energy related concern from general advice through to energy advocacy support.

You can access this service via River Clyde Homes.

Talk to us  
☎ 0800 013 2196

# Are you getting Housing Benefit?

Inverclyde Council can review your claim at any point and could cancel it if you do not respond to any letters.

## Changes you may have that could affect your Housing Benefit:

- Have you, your partner or someone living with you had a change in benefit?
- Have you, your partner or someone living with you started working more hours or started a job?
- Have you, your partner or a grown up child started college?
- Have you moved address?
- Has someone moved into your home or moved away?
- Have you started receiving a workplace pension?
- Has someone in your home had a baby?
- Have you started paying child care charges?



## Non-dependant charges

A non-dependent (NDD) can be a parent, child, relative or friend who lives in your home and is over 18.

Non-dependants are expected to pay towards your household costs, and some of what they pay will be for Rent or Council Tax. A deduction is made from your Housing Benefit and Council Tax because of this, even if the non-dependant doesn't pay you. A deduction can be made for each non-dependant who lives with you.

Anyone who has a NDD on their Housing Benefit award currently will need to make up this shortfall in their rent each week.

This doesn't apply to partners, lodgers, joint tenants and carers.

## The current levels of NDD for this year (2018/19) are as follows:

If you receive Housing Benefit		If you receive Universal Credit Housing Costs	
The following charges are <b>WEEKLY</b>		The following charges are <b>MONTHLY</b>	
Aged 25 or over in receipt of IS, JSA or UC	<b>£15.25</b>	Aged over 21 in receipt of JSA, ESA, IS, UC or any earned income	<b>£72.16</b>
In receipt of main phase ESA	<b>£15.25</b>	If you or your non-dependant have any changes in circumstances it is important that you get the correct advice for your situation. If you need any advice talk to us	
<i>Aged 18 or over in paid work and Gross Income:</i>			
gross income: less than £139	<b>£15.25</b>		
gross income: £139 to £203.99	<b>£35.00</b>		
gross income: £204 to £264.99	<b>£48.05</b>		
gross income: £265 to £353.99	<b>£78.65</b>		
gross income: £354 to £438.99	<b>£89.55</b>		
gross income: £439 and above	<b>£98.30</b>		

Key:  
**IS** Income Support;  
**JSA** Job Seekers Allowance;  
**ESA** Employment & Support Allowance;  
**UC** Universal Credit



# Say yes to saving money



## SIGN-UP TO PCU TO MANAGE YOUR UNIVERSAL CREDIT



**The introduction of Universal Credit has made money management more difficult than the previous system for some recipients, but now River Clyde Homes has partnered with Pollok Credit Union (PCU) to simplify the process.**

The newly launched 'Save It' product will help tenants to manage rent and bills, meaning you don't have to worry about paying them individually.

It costs nothing and works by the Department for Work and Pensions (DWP) paying into the credit union, who then pay the bills before passing the remaining money on to the tenant's account all in the same day.

Tenants can even sign up for the service from the comfort of their living room. Housing and Financial Wellbeing Officers have received training to guide you through the process of becoming a PCU member and a quick and easy solution to managing your bills.

PCU normally works with people living within the Glasgow postcode area, but thanks to the partnership with River Clyde Homes, tenants will be able to access the full range of

services PCU offers, including; loans, savings, online statements, a pre-paid visa card, and funeral plans.

The team in the River Clyde Homes contact centre have also received training from PCU to help tenants with enquiries like balance requests.

A couple of year ago, with the introduction of Universal Credit on the horizon, River Clyde Homes approached Pollok Credit Union (PCU) to help provide financial support for its tenants.

PCU has designed and introduced a product called 'Save It' to mitigate the impact of Universal Credit, that River Clyde Homes will soon make available to its tenants.

Jim Garrity, Operations Director at PCU, said: "We're proud to support River Clyde Homes tenants and staff to help mitigate the impact that the introduction of Universal Credit will have.

"The Save It initiative will save stress and hassle from River Clyde Homes tenants who receive Universal Credit. It makes the whole process of paying rent and bills simpler, and there's no cost attached.

"PCU already works with a number of housing associations within Glasgow, but this partnership will be the first time we've worked remotely, training Housing Officers to process membership, loan and savings applications.

"We're looking forward to welcoming lots of new members and offering support, advice and low-cost financial support to tenants at River Clyde Homes."

Tenants who wish to know more about how Save It or other Pollok Credit Union services can help them manage their money should contact their Housing or Financial Wellbeing Officer.

Talk to us  
☎ 0800 013 2196

# Scottish Choices for Universal Credit

.....  
**People in Scotland who claim Universal Credit will  
now have the choice of how their benefit is paid.**  
.....

This change will affect all new claims in Inverclyde. Customers can choose from the following:

- Change the frequency of your payment from monthly to twice-monthly
- Have your Housing Costs paid directly to your landlord

Customers can choose one, both or none of these options and can change their mind at any time.

If you are eligible, you will be offered the new Universal Credit Choices through your Universal Credit Online Account. This will happen after you receive your first payment.

Remember that River Clyde Homes can still ask to have your Housing Costs paid directly to your rent account if you have arrears.

If you want more information before you make your choice, contact our Financial Wellbeing Team.

## Smarterbuys

Smarterbuys Store is an ethical and affordable online alternative to high cost weekly payment stores. We work with social housing landlords to help residents save money when buying large household items on a weekly basis. Customers have saved an average of £995 per loan over a basket of popular items compared to Buy as You View and Bright House.

Check out our website to see if this works for you and how much you could save <http://inverclyde.sbstore.org/home>

### Choose...

**Smarterbuys  
Store** ✓  
*Shop Smarter. Pay Smarter.*

**Shop Smarter with  
Smarterbuys Store**

**big brand furniture, white goods,  
electrical items and homewares.**



**Beko 6kg  
1400 spin  
Washing Machine**  
Cash Price: £372.74  
No of weeks: 104  
Representative APR:  
24.19% fixed  
Weekly Price:  
£4.78/week  
Total Payable: £497.12



**Beko 50cm  
Electric Double  
Oven**  
Cash Price: £393.74  
Total Payable: £523.12  
No of weeks: 104  
Representative APR:  
24.19% fixed  
Weekly Price: £5.03/week  
Total Payable: £523.12

To view the full range visit [www.smarterbuys.org.uk](http://www.smarterbuys.org.uk) or call us on 0300 500 0975

# Thinking of borrowing money?

## Use our tips to borrow money wisely!

- **Always ask first ... "do I need to borrow?"**  
Think about whether you need to spend the money or if it can be financed in a different way instead.
- **NEVER borrow from loan sharks**  
You will likely never repay the debt and may be putting your safety at risk
- **Ask yourself ... "can I afford the repayments?"**  
You should check what you can afford before you even think about borrowing. Be realistic – what if your circumstances change?
- **Look at the true cost of borrowing**  
You should check what you will have to pay back in total. This will let you know the true cost of the debt
- **Check your credit file.**  
Always being declined? You need to check your file! There could be something incorrect that is stopping you from being able to borrow from reputable lenders. There are sites that let you do this for free (check out Money Saving Expert)
- **Be careful of 'multiple application' websites.**  
You could be stung with fees to apply. You should never pay money to apply for a loan.
- **Be online savvy**  
Check that any websites you are using are secure. If you're not sure – don't risk it!
- **Take your time**  
Shop around and find the best deal. Don't opt for the first loan on offer
- **Speak to your local Credit Union.**  
They could help you to borrow at a more affordable rate and will also help you to save alongside your loan.



Talk to us  
☎ 0800 013 2196

# Things you need to know about Benefits

## Bereavement Support Payment

From 06/4/2017 Bereavement Support Payment replaces and simplifies existing types of bereavement support, and is extended to those under the age of 45.

- BSP includes a one-off lump sum payments of £2500 or £3500 depending on your circumstances
- This is followed by up to 18 regular monthly payments of £100 or £350 depending on circumstances
- It's not means tested and all payments are tax free.
- Marrying, cohabiting or entering a civil partnership will not affect BSP eligibility.

## Support for 18 to 21 year olds claiming Universal Credit

The Department for Work and Pensions (DWP) provides a programme of intensive support for all 18 to 21 year olds making a new claim to Universal Credit. It aims to encourage and support all young people into employment, work-related training or an apprenticeship. If you are 18 to 21 years old and are making a new claim to Universal Credit, you will receive a programme of intensive support, based on evidence of what works, tailored to your needs and job goals.

Throughout this, you will continue to receive Universal Credit in line with the agreements made in your claimant commitment. If you are attending training or work experience, you may be reimbursed for travel or childcare costs.

## Two Child Limit

If you have a new baby born after 06/04/17 and you already have two children, you will not be paid any benefit (apart from Child Benefit) for that child

If you have to make a new claim to benefits and have a third child born after 6th April 2017 you will not be able to claim Universal Credit. Instead, you will be asked to claim 'legacy' benefits including Tax Credits and Housing Benefit. The rules will still apply and you will not be able to claim any allowance for your third child. There are 'special rules' which may mean you will receive an allowance for your children, we can help you to decide if these apply.

We live in a digital age where the Internet has revolutionised our lifestyles, the way we communicate, even the way we shop. Technology is a great thing, but only when you know how to use it. Future Skills Inverclyde can help!

We are a local, established service providing free one-to-one support for Inverclyde residents to gain skills using a PC, Tablet, or Smartphone and access the Internet. We can come to your own home, or meet at a local venue such as one of Inverclyde's Libraries or Community Centres – wherever is most convenient for you.

## WHAT CAN FUTURE SKILLS DO FOR YOU?

- Show you how to use your laptop, PC, tablet or smartphone.
- How to email and keep in touch with friends and family.
- Personalise your laptop, PC, tablet or smartphone to make it quicker and easier for you to use.
- How to use the internet to shop for the best deals and save money.
- How to fill in online forms.
- Help you to understand modern tech-y terms.
- Help you to manage your online Universal Credit account.

Anything's easy once you know how and we're here to help! Find out more by going to the Future Skills website.

You can also call us on 01475 788915.





# Pensions



## WHEN WILL I GET MY STATE PENSION?

Your State Pension age is the earliest age you can start receiving your State Pension. It may be different to the age you can get a **workplace** or **personal pension**.

Your State Pension age is worked out based on your gender and date of birth.

You can keep working after you reach State Pension age. 'Default retirement age' (a forced retirement age of 65) no longer exists.

The State Pension age is under review and may change in the future.

You can easily check when you will receive your State Pension and when you will qualify to apply for Pension Credits by accessing **www.gov.uk** and doing a quick check using your date of birth.



## HOW MUCH WILL I RECEIVE?

You can check your State Pension and

- how much State Pension you could get (*this amount is also known as your State Pension forecast*)
- when you can get it
- how to increase it, if you can

You can do this by accessing [www.gov.uk](http://www.gov.uk) or if you reach your State Pension age in more than 15 days you can also fill out the BR19 application form and send it in the post. You'll get your statement within 10 working days.



## UNCLAIMED PENSION CREDIT

Pension Credit is a non-taxable income-related benefit. It tops up pensioners' weekly income if it's below £159.35 (for single people) or £243.25 (for couples).

In 2015/16 more than £6 billion in Pension Credit was claimed by people on low incomes to help cover their basic costs of living.

However, official figures released last month reveal that 4 in 10 pensioners could be missing out. More than £3.3 billion was unclaimed in 2015/16, an average annual amount of £2,000 for each entitled family who do not claim.

If you are a pensioner on a low income then make sure you get what you are due. Contact us today to check if you are eligible.



Talk to us  
☎ 0800 013 2196



**The main areas that we can offer support with are:**

- Help you to make new claims and report changes in your circumstances for all benefits
- Help you understand and comply with all Department for Work and Pensions, HM Revenue and Customs or Inverclyde Council requests for information
- Advice and assistance to access additional grants or funding
- Assistance to resolve benefit problems or challenge decisions, submit reconsiderations and appeals e.g. Inverclyde Council, DWP, HMRC.
- Benefit entitlement calculations tailored to your own personal circumstances
- Signpost and make referrals to other organisations

Please contact our Financial Wellbeing officers if you feel we can offer any advice or support on **0800 013 2196**.

**We assisted 633 customers in achieving over £1.5 million in the year 2016/2017**

Our experienced staff provide information, advice and representation for River Clyde Homes tenants on wide range of welfare rights issues

The advice is free and confidential and an appointment is not always necessary.

We can also visit you in your home at a time that is convenient for you.

## CHALLENGING BENEFITS DECISIONS

**If you disagree with any decision the Department for Work and Pensions (DWP), HM Revenue and Customs (HMRC) or Inverclyde Council have made we can help you challenge it.**

**You can ask for an explanation of the decision:**

You have the right to ask for an explanation of the decision that has been made about your benefits. You can do this in writing or over the phone but need to do it within one month of the decision.

**You can ask for the decision to be reconsidered.**

If you think that information has been overlooked or have more information that affects the decision you can request a reconsideration. You need to do this within one month of the date on the original decision letter. You will then receive a letter called a "Mandatory Reconsideration Notice" letting you know if the decision has been changed or not. If you are still not satisfied you can then ask for appeal.

**You can then appeal**

If you disagree with the Mandatory Reconsideration Notice you can appeal to HM Courts and Tribunal Services. You need to wait for the Mandatory Reconsideration Notice before you can start an appeal.

You have the right to go through this process for any benefit decision and we can help you with any part of the process.



# BEFORE IT'S SPENT, PAY YOUR RENT



Your rent is the most important bill you need to pay.

**DON'T  
WORRY ALONE**  
Talk to us today on  
**0800 013 2196**

if you are having problems  
paying your rent.

**Scotcash**  
approachable finance

Inverclyde Community Hub  
75 - 81 Cathcard Street, Greenock PA15 1DE  
55 High Street, Glasgow, G1 1LX

Your local,  
affordable  
lending  
alternative



It's that time of year again when you might be thinking of revamping the house, planning on how to keep the kids entertained over the Easter holidays, or maybe start saving for a summer trip!

You might be thinking of borrowing, but if you can't go to mainstream sources of credit like banks, resorting to some other lenders can be very expensive!

We can now process applications online and in office, call our friendly staff on **0141 276 0525** or visit our website [www.scotcash.net](http://www.scotcash.net) for more information.

£500 over 52 weeks	Scotcash	Provident
Loan	£500.00	£500.00
Admin Fee	£30.00	-
Weekly Repayment	£12.99	£18
Number of Repayments	52	52
Total Amount Repayable	£705.28	£936.00
APR	**113.4%	*299.3%
Total Saving	<b>£230.72</b>	-

\* Loan featured on [www.providentpersonalcredit.com](http://www.providentpersonalcredit.com) at March 2017  
\*\* Rates may vary (All loans subject to status, terms and conditions apply.)

**121.5% Scotcash Representative APR**

## Contact us on

**01475 715299** I:DEAS

**0141 276 0525** Scotcash

**IDEASreferral@  
thewisegroup.co.uk**

[www.scotcash.net](http://www.scotcash.net)

# Scottish not-for-profit energy supplier, Our Power, are helping tackle fuel poverty

## Who are Our Power?

Our Power is a different kind of energy supplier set up by progressive Scottish social housing providers to make energy fairer and reduce levels of fuel poverty.

The not-for-profit supplier offers more affordable energy, excellent customer service and aims to engage in the energy sector to find ways to further reduce the cost or improve the experience of their customers.

## How the new tariff could benefit you:

- Priced to be within the top 10 lowest cost energy tariffs in Scotland
- Same price, whether you choose Pay As You Go or Direct Debit
- A fairer energy process – no lock-in fees
- Flexible 'friendly credit' for Pay As You Go customers. We'll keep your supply going during evenings and weekends until you're able to top-up
- Flexible ways to pay (online, by phone or over the counter)
- Excellent customer service. Helpful advisors, based in Scotland and free calls from landline or mobile

**To see how much you could save visit:**

**[our-power.co.uk](http://our-power.co.uk)**

“ By removing profit from the equation we are able to make energy fairer for all of society.



**Dawn Muspratt**  
Co-founder and CEO, Our Power



## Extra Care

**The Extra Care Plus team will provide you with all the help you need to settle into your new home from the start of your tenancy for a period of 12 months. We can meet you in the office or at your home.**

.....

We provide practical support to assist you in sustaining your tenancy. Support on offer includes:

- **Universal Credit and other benefits**
- **Budgeting/Debit advice**
- **Help with completing forms**
- **Help with Community Care Grants, Crisis Grants, and Starterpacks.**
- **Tenancy support**
- **Accessing support from external agencies**
- **Helping you to manage your bills**