

Debt & Financial Advice Leaflet

This leaflet contains various sources of advice and information that you are encouraged to use if you are having financial difficulties.





To discuss your rent account please contact our Income Team on:

0300 323 0990 (Option 2)

incometeam@albynhousing.org.uk

WAYS TO PAY YOUR RENT

The Society offer a variety of different ways to pay your rent.

	<p>You can set up a Direct Debit to make payments on any day of the month – these can be weekly, fortnightly, 4 weekly, or monthly. Your direct debit can be set up over the phone by contacting us.</p>
<p>BACS</p>	<p>Account Name – Albyn Housing Society Ltd Account Number – 00100009 Sort Code – 83 23 08 Reference – Your account reference from your rent statement</p>
	<p>You can set a standing order up to pay your rent weekly, fortnightly, 4 weekly or monthly. Please use your online banking facility or we can provide a mandate for your bank to process.</p>
	<p>You can download the Allpay app to make payments anytime direct to your rent account. It is free to download and you can register using the details on your Allpay card. If you need a replacement card please call us. Allpay cards can also be used to pay in cash or card at any PayPoint.</p> <p>You can also pay online at www.allpayments.net</p>
	<p>You can call us to make a payment over the phone using your credit or debit card. This service is available during normal office hours.</p> <p>If you do not have access to electronic payment options, we can, in special circumstances, accept cash or cheque payments.</p>

Sources of Help and Advice

www.entitledto.co.uk – online free benefits calculator to find out what benefits you may be entitled to.

<https://moneymap.scot> – Citizens Advice Scotland site to help you find sources of support to increase your income, reduce your bills and ease the cost of living.

Citizens Advice Bureau – various offices in Highlands/Moray (www.cas.org.uk)

Alness	Market Square, Alness 01349 883333	Nairn	58 King Street Nairn 01667 456677
Golspie	Station Road Golspie 01408 633000	Elgin	6 Moss Street Elgin 01343 550088
Thurso	1a Beach Court Thurso 01847 894243	Inverness	29-31 Union Street Inverness 01463 237664

Highlands Worried About Money App – free to download



National Debtline

www.nationaldebtline.org 0808 808 4000

Christians Against Poverty

www.capuk.org

CCAST

www.ccast-highland.co.uk 01862 328006 / 07708 583962

Welfare Support

0800 090 1004

StepChange

www.stepchange.org 0800 138 1111

BUDGET PLANNER

You may find this tool useful to review your income and expenditure.

Income (weekly/monthly)	
Wages or Salary	£
Wages or Salary (Partner)	£
Benefits	£
Other Income	£
Total Income	£

Outgoings (weekly/monthly)	
Rent/Service charges	£
Council Tax/Water	£
Gas/Electricity	£
Food	£
Phone/Broadband	£
TV Subscriptions/Licence	£
Clothing/Personal Care	£
Car/Travel	£
Insurances	£
Loan/Credit Card Payments	£
Activities/Leisure	£
Child Maintenance	£
Other	£
Total Outgoings	£