

# Financial Inclusion Team



## What we do

- Check someone is receiving all the benefits they are entitled to.
- Help them complete the claim forms.
- Assist to challenge benefit decisions and provide representation at appeal tribunals.
- Help someone deal with all type of problem debts
- Provide advice on what creditors can/can't do and help negotiate with creditors on someone's behalf.
- Provide advice on the different options available to deal with debts.



# Case Study 1

- Lone parent of 2 children who both had additional needs and were waiting on a diagnosis.
- Works part time and earns £1,300 per month.
- An entitlement to Universal Credit of £700.25 per month based on current circumstances.
- Child Disability Payment for both children.
- Both awarded middle rate care & low-rate mobility element of the Child Disability element and Premium
- Further increase in the Universal Credit of £421.51 per month with a backdate amount of £1686.04
- Overall, increased the monthly income by £1847.16 per month with backdated benefits of £4,587.64



## Case Study 2

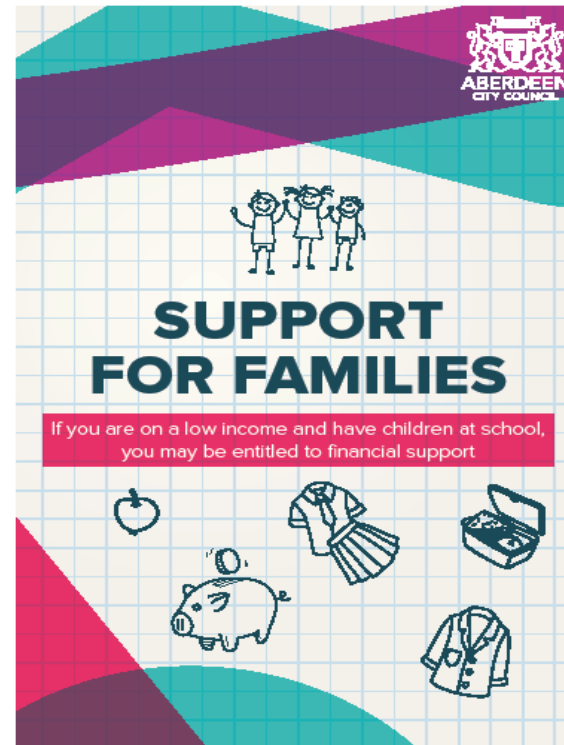
- Couple renting from Council
- State Pension and husband claiming AA
- Assisted wife to claim AA
- AA awarded at £60 per week
- Pension credits of £93.69 per week
- Full help with rent and council tax
- £223.52 per week better off
- Free TV Licence
- Eligible Warm Home Discount Scheme

# Top 5 Type of Debt

	2020/2021		2021/2022
<b>Council Tax</b>	£1,105,240.51	<b>Council Tax Arrears</b>	£1,959,384.36
<b>Credit Card</b>	£946,933.56	<b>Rent Arrears</b>	£1,383,575.31
<b>Rent Arrears</b>	£705,762.68	<b>Credit Card</b>	£959,513.39
<b>Mortgage Arrears</b>	£523,526.48	<b>Mortgage Arrears</b>	£637,217.67
<b>Personal Loan</b>	£494,710.62	<b>Bank Loan</b>	£326,185.52

# Education Recovery Grant

- Funding receives for 1 year
- 4 x Generalist Money Advisers
- Families Booklet



# Benefit Calculator

- <https://aberdeencycity.entitledto.co.uk/home/start>





## Contact Details

- Advice line
  - 9 am to 5 pm
  - Mon to Fri
  - 01224 522709
- Email
  - [moneyadvice@aberdeencity.gov.uk](mailto:moneyadvice@aberdeencity.gov.uk)

Online Referral form

- [Referral to FIT](#)