



## How St Vincent's can help you manage your money

- We provide a free service to our tenants offering guidance, tailored support & signposting to help you with MONEY MANAGEMENT.
- We can help you if you have been HIT BY THE CREDIT CRUNCH by pointing you in the right direction.
- Tailor advice to suit your individual needs.

### ■ If you need help with

- Setting up a bank account
- Credit unions
- Home contents Insurance
- Energy saving
- Habit of saving

### ■ We also offer signposting and free basic guidance on:

- Energy Bills
- Financial Health Check
- Water meters/bills
- Door step lenders
- And much more

### ■ And we can provide a free support service which is tailored to the individual residents needs. If you require Independent advice we can refer you to:

- CAB (Citizens Advice Bureau or similar local advice agencies)
- Credit Action
- Credit Unions
- Money Advice Trust
- Now lets Talk Money
- And many more



## Get in touch - its free and confidential

Give Shazia, our Financial Inclusion Officer, a ring or text on 07793 444172. Shazia will ring you straight back, and arrange an appointment or visit you in your home.

Or you can e-mail: [Shazia.mahmood@svha.co.uk](mailto:Shazia.mahmood@svha.co.uk) or download a referral form at [www.svha.co.uk](http://www.svha.co.uk)

# Managing Money Works

## Leaflet 3



What you can do to start saving	£ Cost	£ Saving (annually)	CO2 saving
Fit radiator thermostats (4)	23.96	10	50
Turn off electrical items, don't leave them on stand-by	0	28	50
Use a clothes horse to dry your clothes - don't tumble dry	8.99	70	310
Defrost your freezer regularly	0	10	10
Use energy saving light bulbs - we will give them to you free	0	42	96
Insulate pipes (6m)	7.62	10	70
Draught seal windows and doors	27.44	10	155
Fix foil sheets behind radiators	11.98	20	98
Close your curtains when dark	0	20	70
Turn down the thermostat by 1°C	0	100	
<b>Total</b>	<b>£79.99</b>	<b>£320</b>	<b>951kg</b>

For more information contact us on ☎0845 606 6565

আপনি যদি এই তথ্য অনুবাদ করার ব্যাপারে সাহায্য চান তাহলে দয়া করে আপনার স্থানীয় অফিসে যোগাযোগ করুন।

اگر آپ نے اس معلومات کا ترجمہ چاہیے ہو تو براہ کرم اپنے مقامی آفس سے رابطہ کریں

اگر آپ کو اس معلومات کا ترجمہ چاہیے ہو تو براہ کرم اپنے مقامی آفس سے رابطہ کریں