

This is to certify that

**Grampian Housing Association –
SMART Money Advice Project**

is accredited to provide the following
types of advice and information
in the following topics until 20 February 2029

TYPE II / III – WELFARE BENEFIT & MONEY DEBT



Siobhian Brown MSP

Minister for Victims and Community Safety



Scottish Government
Riaghaltas na h-Alba
gov.scot

Grampian Housing Association –
SMART Money Advice Project

COMPETENCY ACHIEVED

**3 Money and Welfare Benefits Related Advice
Competences – Foundation Knowledge**

- 3.1 Administrative Structure of the Benefits and Tax Credits Systems – Type II
- 3.2 National Insurance Scheme – Type II
- 3.3 Claims & Backdating – Type II
- 3.4 Decision-Making, Disputes and Appeals – Type II
- 3.5 Benefit & Tax Credit Overpayments – Type II
- 3.6 Assessment, Initial Decision-Making & Holding Activity in Debt Cases – Type II

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COMPETENCY ACHIEVED

**4 Money and Welfare Benefits Related Advice
Competences – Specialist Areas**

- 4.1 Means-Tested Benefits – Type II
- 4.2 Universal Credit
 - 4.2 (a) Universal Credit– Type II
 - 4.2 (b) Housing Element of Universal Credit, Housing Benefit and Council Tax Reduction – Type II
- 4.3 Tax Credits – Type II
- 4.4 Social Fund, Scottish Welfare Fund, Best Start Grant and Funeral Support Payment – Type II
- 4.5 The Impact of Work on Benefits – Type II
- 4.6 Benefits for Children – Type II
- 4.7 State Pension – Type II
- 4.8 Personal Independence Payment, Disability Living Allowance, Attendance Allowance & Scottish Disability Assistance – Type II
- 4.9 Benefits for People who have Limited Capability for Work – Type II
- 4.10 Benefits for Industrial Injury and Disease – Type II
- 4.11 Benefits for Veterans – Type I

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COMPETENCY ACHIEVED

**4 Money and Welfare Benefits Related Advice
Competences – Specialist Areas Cont.**

- 4.12 Carers Allowance and Carer's Assistance – Type II
- 4.13 Jobseeker's Allowance– Type II
- 4.14 Benefits for Maternity, Paternity and Adoption – Type II
- 4.15 Bereavement Benefits – Type II
- 4.16 Benefits for People in Public Care – Type I
- 4.17 Benefits for Students – Type II
- 4.18 Benefits for People from Abroad and People Subject to Immigration Control – Type II
- 4.19 Ancillary Benefits – Type II
- 4.20 Financial Statements – Type II
- 4.21 Liability for Debts, Extortionate Credit, Unfair Contract Terms, Unenforceable Debts, Creditor Malpractice, Codes of Practice, etc – Type II
- 4.22 Identifying & Agreeing Options in Debt Cases – Type II
- 4.23 Negotiating & Making Offers to Creditors– Type II
- 4.24 Diligence, Diligence Stoppers and Court Proceedings – Type II

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COMPETENCY ACHIEVED

4 Money and Welfare Benefits Related Advice
Competences – Specialist Areas Cont.

- 4.25 Bankruptcy & Trust Deeds– Type II
- 4.26 The Debt Arrangement Scheme– Type II
- 4.27 Recalls & Appeals against Court Decrees and Orders
– Type II
- 4.28 Utility Debts – Type II
- 4.29 Local and National Tax Debts – Type II
- 4.30 Rent Arrears – Type II
- 4.31 Mortgages and Secured Loans – Type I
- 4.32 Civil and Criminal Fines and other Financial
Penalties - Type II
- 4.33 Business Debts – Type I