

DEFINITION OF WORDS	
Benefits	<p>Social Insurance: Money to help when you can't work due to sickness or disability.</p> <p>Child Allowance: Money for families with children to help with costs.</p> <p>Housing Benefit: Money to help pay for your home if you have a low income.</p> <p>Study Grant: Money for students to help pay for education and living costs.</p> <p>Unemployment fund: Money to help when you are looking for a job.</p>
Co-applicant	Someone applying together with the main applicant.
Condo association	A group of people that manages the rules and taking care of a building where people own their apartments.
Debts	Money that you owe to someone else, like loans or unpaid bills.
Family certificate	<p>An official document issued by the Swedish Tax Agency (Skatteverket).</p> <p>It shows information about your family relationships, such as your spouse, children, or registered partner, as recorded in the population register.</p>
First hand contract	An agreement that lets you rent an apartment directly from the landlord for as long as you follow the rules.
Fixed-term	A job with a clear start and end date, like a contract for 6 months.
Hourly job	A job where you are paid for each hour you work.
Housing references	People who can talk about how good you are as a tenant. They might be your current or past landlords or someone else who knows you well. They can tell if you pay your rent on time, take care of the place, and follow the rules.
Landlord	A person who owns a property and rents it out to others.
Notice period	It is the time you have to wait after telling your landlord you are moving out of your home. You still need to live and pay the rent there during this time.

Payment remarks	These are notes on your credit report that show if you missed paying bills or loans on time.
Permanent job	A job you can keep for a long time, with no end date.
Probationary job	A test period to see if the job is a good fit. It's often short.
Second hand rental contract	A rental agreement where you rent from someone who has the main contract with the landlord. You are the "second" renter, not the main one.
Sublet	When you rent an apartment from someone who is already renting the apartment. You pay rent to that person and not to the landlord.
Temporary substitute	When you don't have a job, this fund gives you money to help pay for your living expenses until you find a new job
To have withdrawn	If you change your mind or do not respond to the housing offer by the deadline you are considered to have withdrawn. If you do this two times within six months you will not be able to apply for any apartments via Bostadsförmedlingen for three months and all current applications and viewing invitations will be deactivated.
Unemployment fund	When you don't have a job, this fund gives you money to help pay for your living expenses until you find a new job.