

## Step 1: What's the problem?

### I suddenly have no money

- Lost job/reduced hours
- Lost money/unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned - see option 5

See options **1 2 5 6**

### I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See options **1 4**

### My money doesn't stretch far enough

- Deciding between food/fuel/mobile credit
- Low income or zero hours contract
- Statutory Sick Pay too low to cover costs
- Not sure if eligible for support
- Change of circumstance (e.g. new baby/ bereavement/illness/left partner)

See options **1 2**

### I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit repayments

See option **3**

## Step 2: What are some options?

### 1 Scottish Welfare Fund

People on low incomes may be able to get a **crisis grant** from the Council.

This is a payment to help you cope during an emergency or disaster, or due to unexpected expenses. Crisis grants do not have to be paid back (not a loan).

### 2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice.

A **benefit check** can ensure that you are receiving all the money you're entitled to, especially if your circumstances have changed recently. Speaking to an advisor could also help with managing gas and electricity bills and **make sure you're not missing out** on things like school clothing grants or free school meals.

### 3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

### 4 Benefit Advance

If you have made a new claim for benefit and are in financial hardship while you wait for your first payment, you may be able to get an advance to afford things like rent or food. It's important to get advice before taking out an advance. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan).

### 5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments are not always paid immediately, and they're not available to everyone. Hardship payments of Universal Credit need to be paid back (a loan), but hardship payments of Jobseeker's Allowance or Employment Support Allowance do not (not a loan).

### 6 Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid. Most benefit decisions need to be challenged within one month.

**Step 3: Where can I get help with these options?**

### Step 3: Where can I get help?

#### Scottish Welfare Fund

Crisis grants to cover the cost of an emergency  
01467 537 400  
[www.aberdeenshire.gov.uk/benefits-and-grants/welfare-reform/scottish-welfare-fund](http://www.aberdeenshire.gov.uk/benefits-and-grants/welfare-reform/scottish-welfare-fund)

#### Social Security Scotland

You may be eligible for support from Social Security Scotland. For example, Scottish Child Payment, Best Start Grant and Best Start Foods can help with the costs of having a child.  
[mygov.scot/benefits](http://mygov.scot/benefits) | 0800 182 2222 (freephone)

Each of these services offer free and confidential advice

#### Citizens Advice Bureau

Advice on issues such as benefits, debt, money, housing and employment and more

#### North West Aberdeenshire

01888 562 495 | [adviser@nwacab.org.uk](mailto:adviser@nwacab.org.uk)  
[www.nwacab.org.uk](http://www.nwacab.org.uk)

#### South West Aberdeenshire

01224 747 714 | [enquiries@swacab.org.uk](mailto:enquiries@swacab.org.uk)  
[www.swacab.org.uk](http://www.swacab.org.uk)

#### North East Aberdeenshire

01779 471 515 | [www.neacab.org.uk](http://www.neacab.org.uk)  
[bureau@aberdeenshirecab.casonline.org.uk](mailto:bureau@aberdeenshirecab.casonline.org.uk)

#### Kincardine and Mearns

01569 766 578 | [www.kamcab.org.uk](http://www.kamcab.org.uk)  
[bureau@kamcab.org.uk](mailto:bureau@kamcab.org.uk)

Help with options: 1 2 3 4 5 6

#### Aberdeenshire Council: Support and Advice Team

Help with Housing Benefit, Council Tax Reduction, Blue Badges, Free School Meals, School Clothing Grants and Scottish Welfare fund enquiries  
03456 081 200 | [asat@aberdeenshire.gov.uk](mailto:asat@aberdeenshire.gov.uk)  
[www.aberdeenshire.gov.uk](http://www.aberdeenshire.gov.uk)

Help with options: 1 2 3 4 5 6

### Step 3: Where can I get help?

#### Aberdeenshire Council: Welfare Rights Team

Help with completing benefit claim forms, challenging benefit decisions and more  
01467 538 555 | [welfare.rights@aberdeenshire.gov.uk](mailto:welfare.rights@aberdeenshire.gov.uk)  
[www.aberdeenshire.gov.uk/benefits-and-grants/money-and-welfare-advice](http://www.aberdeenshire.gov.uk/benefits-and-grants/money-and-welfare-advice)

Help with options: 2 4 6

#### Other Support

##### PACE

Help for those facing redundancy  
0800 917 8000 | [www.redundancyscotland.co.uk](http://www.redundancyscotland.co.uk)

##### SCARF

Advice and support for energy and fuel issues  
01224 213 005 | [www.scarf.org.uk](http://www.scarf.org.uk)

##### Home Energy Scotland

Free, impartial energy efficiency advice to help save on bills and stay warm at home  
0808 808 2282 | [www.homeenergyscotland.org](http://www.homeenergyscotland.org)

##### Turn2us

Information on benefits and grants  
[www.turn2us.org.uk](http://www.turn2us.org.uk)  
[benefits-calculator.turn2us.org.uk](http://benefits-calculator.turn2us.org.uk)

##### StepChange

Free debt advice and money management  
0800 138 1111 | [www.stepchange.org](http://www.stepchange.org)

##### Shelter

Free housing advice  
0808 800 4444 | [scotland.shelter.org.uk](http://scotland.shelter.org.uk)



Scan the QR code for information on mental health support and the interactive version of this leaflet or visit: [www.worryingaboutmoney.co.uk/aberdeenshire](http://www.worryingaboutmoney.co.uk/aberdeenshire)

Updated on 08/07/25

Share your experience of using this guide:  
[www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

# Worrying About Money?

Financial advice and support is available if you're struggling to make ends meet

Follow these steps to find out where to get help in Aberdeenshire



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