



Worrying About Money?

Follow these steps to find available financial advice and support in Dumfries and Galloway

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 you **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 Universal Credit benefit claim 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?

Scottish Welfare Fund

Crisis grant to cover the cost of an emergency
030 33 33 3007
www.dumgal.gov.uk/scottishwelfarefund

Social Security Scotland

You may be eligible for support from Social Security Scotland
0800 182 2222 | mygov.scot/benefits

Each of these services offer free and confidential advice

Financial Inclusion & Welfare Support Team

Benefits advice and income maximisation, to help you get what's rightfully yours. The team also helps complete benefit application forms and with financial assessments.

030 33 33 3008
fiwsreferrals@dumgal.gov.uk
www.dumgal.gov.uk/benefits

Help with options: **1 2 3 4 5 6**

Dumfries and Galloway Citizens Advice

Advice and information on specialist topics including benefits, debt, money, housing and more

0300 303 4321
info@dagcas.org
www.dagcas.org

Help with options: **1 2 3 4 5 6**

Other Support

Help to Claim
Support with initial Universal Credit claims
0800 023 2581
www.cas.org.uk/helpclaim

Citrus Energy - Lemon Aid
Help with energy costs and debts
0800 221 8089
www.citrusenergy.co.uk/lemon-aid

Wigtownshire Women's Aid
Information and support if you have experienced domestic abuse
01776 703 104
www.wigwa.org.uk

Dumfriesshire and Stewarty Women's Aid
Refuge accommodation if you have experienced domestic abuse
01387 263 052

Turn2us
Information on benefits and grants
www.turn2us.org.uk

Home Energy Scotland
Energy advice
0808 808 2282
www.homeenergyscotland.org

MoneyHelper
Support with debt and money management
0800 138 7777
www.moneyhelper.org.uk