

Worrying about money?

Support is available in South Lanarkshire



Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: **5**)

See options **1 2 6**

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options **1 2**

I have debt

- Rent or Council Tax arrears
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

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).

Find out more at: www.southlanarkshire.gov.uk

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? The organisations below offer free and confidential advice

SOUTH LANARKSHIRE COUNCIL

Money Matters Advice Service
Information and advice on debt and benefits, including, assistance with claim forms, appeals, and checks to ensure you are receiving all you are entitled to
0300 029 0041
moneymatters.advice@southlanarkshire.gov.uk

Online self-referral form:
www.southlanarkshire.gov.uk/mmms

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

CHRISTIANS AGAINST POVERTY (CAP)

Free debt advice and help
01274 761 999 | 0800 328 0006
supporterelations@capuk.org
www.capuk.org

Help with option: **3**

HOME ENERGY SCOTLAND

Help to save and make sure you're not overpaying on energy bills, including help with discounts and a benefit check
0808 808 2282
www.homeenergyscotland.org

Help with option: **2**

CITIZENS ADVICE BUREAU

Support with debt, benefits, housing and employment and more

Hamilton
01698 283 477 | www.hamiltoncab.org.uk
advice@hamiltoncab.casonline.org.uk

East Kilbride
01355 263 698 | www.ekcab.org.uk
administration@eastkilbridecab.casonline.org.uk

Rutherglen/Cambuslang
0141 646 3191 | www.rutherglencab.org.uk
bureau@rutherglencab.casonline.org.uk

Clydesdale
01555 664 301 | www.clydesdalecab.org.uk
advice@clydesdalecab.casonline.org.uk

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

Scottish Welfare Fund
Crisis grants to cover the cost of an emergency

0800 952 0448
www.southlanarkshire.gov.uk/info/200260/

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
0800 182 2222

Department for Work and Pensions
Information on other entitlements
www.gov.uk

Housing associations may also have advisors who are available to help their tenants

Other Support

Rent Income Support Team

Support to South Lanarkshire Council tenants who are claiming Universal Credit
0303 123 1012 | www.southlanarkshire.gov.uk

Lanarkshire Carers

Information, advice and support for people who care
01698 428 090 | info@lanarkshirecarers.org.uk
www.lanarkshirecarers.org.uk

The Beacons

Recovery hubs / one stop shop for people facing challenges with drugs and/or alcohol
01698 755 926 | www.thebeacons.org.uk

Women's Aid

Support, information and access to temporary accommodation for women, children and young people experiencing domestic abuse
www.wasler.org.uk | 01355 249 897
0800 027 1234 (24 hour helpline)

Lanarkshire Mind Matters

Links to mental health information, advice and help, wherever you live in Lanarkshire
www.lanarkshiremindmatters.scot.nhs.uk

Other Support

Elament

Lanarkshire mental health and well-being resources

www.elament.org.uk

Share Alike

Community, mental health and wellbeing services including budgeting advice

0300 365 7800 | sharealike.info@gmail.com

Healthy Valleys

Emotional and practical 1:1 and groupwork support, to reduce health inequalities and enable people to live healthier and happier lives

07859 062 831 | info@healthyvalleys.org.uk

www.healthyvalleys.org.uk

Healthy n Happy (CamGlen)

Emotional and practical support that helps you connect with others, increase confidence and learn new skills

transforminglives@healthynhappy.org.uk

www.healthynhappy.org.uk

Agape Wellbeing

Services and activities for the local community to promote positive wellbeing

01355 708 071

info@agapewellbeing.com

www.agapewellbeing.com

Forth Community Resource Centre

IT enquiries and help to 'do it online' if you don't have a computer or don't know what to do

01555 811 002

forthcommunityresourcecentre.yolasite.com

South Lanarkshire Council

Help if you are homeless or facing homelessness

0303 123 1012 | 0800 242 024 (out of hours)

homelessness.strategy@southlanarkshire.gov.uk

www.southlanarkshire.gov.uk/LocalHousingOffice

Carluke Listeners

Confidential one-to-one listening service

07434 843 518 (call or text)

www.onecarluke.org.uk/carlukelisteners

Turn2us

Information on benefits and grants

www.turn2us.org.uk

StepChange

Debt advice and money management

0800 138 1111 | www.stepchange.org

Debt Advice Foundation

Advice on any aspect of debt

0800 043 4050 | www.debtadvicefoundation.org

MoneyHelper

Advice to help improve your finances

0800 138 7777 | 07701 342 744 (WhatsApp)

www.moneyhelper.org.uk

Independent Advocacy

Independent advocates can help you get the information you need and support you to put your choices across to others

www.siaa.org.uk/find-an-advocate

For Migrants with No Recourse to Public Funds (NRPF)

Project 17

Housing and money advice for families with children facing severe poverty/homelessness because they have NRPF

07963 509 044 | www.project17.org.uk

The Unity Project

Support to have NRPF condition removed if applicable and other support

info@unity-project.org.uk

www.unity-project.org.uk



Interactive leaflet



www.worryingaboutmoney.co.uk/south-lanarkshire
Feedback? Share your experience of using this guide by
visiting www.bit.ly/moneyadvicefeedback