



Worrying About Money?

Follow these steps to find available financial advice and support in the Western Isles

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).

www.cne-siar.gov.uk/benefits-and-grants

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 is not just for people already receiving benefits. It 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 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?

For free and confidential advice

Western Isles Citizens Advice Service

Advice on a vast range of issues including benefits, debt, money, energy, housing and employment though this is not an exhaustive list. Please contact us if you are in need of advice or do not know where to turn.

bureau@wicas.uk | www.wicas.uk

Uist CAB | 01870 602 421

Barra CAB | 01871 810 608

Lewis CAB | 01851 705 727

Harris CAB | 01859 502 431

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

Scottish Welfare Fund

Crisis grants to cover the cost of an emergency

01851 822 642

www.cne-siar.gov.uk/benefits-and-grants/scottish-welfare-fund

Social Security Scotland

You may be eligible for support from Social Security Scotland. For example, Scottish Child Payment, Best Start Grant & Best Start Foods can help with the costs of having a child.

0800 182 2222 (freephone) | mygov.scot/benefits

Need help applying?

People living in the Western Isles can call 0800 182 2222 to book an appointment with a Client Support Adviser for face-to-face support.

Other Support

Advocacy Western Isles
(Lewis and Harris)
Independent advocacy
01851 701 755
www.advocacywi.co.uk

Advocacy Western Isles
(Uist and Barra)
Independent advocacy
01878 700 000
uistandbarra@advocacywi.co.uk

Western Isles Women's Aid
Support for women and their children
01851 704 750
www.westernisleswomensaid.co.uk

Tighean Innse Gall
Expert energy advice
01851 706 121
www.tighean.co.uk

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

Shelter
Housing advice
0808 800 4444
scotland.shelter.org.uk

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