

# Worrying About Money?

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Follow these steps to find available financial advice and support in Moray

## 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. **Community Care Grant** can also help you to establish or maintain a settled home by helping with the cost of essential household items. Do not have to be paid back (not a loan).

Find out more:  
[www.moray.gov.uk/scottishwelfarefund](http://www.moray.gov.uk/scottishwelfarefund)

### 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?

Each of these services offer free and confidential advice

**Moray Council: Money Advice Moray**  
Help if you're facing money and debt problems  
0300 123 4563 | [benefitadvice@moray.gov.uk](mailto:benefitadvice@moray.gov.uk)  
[www.moray.gov.uk/moneyadvicemoray](http://www.moray.gov.uk/moneyadvicemoray)

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

### Scottish Welfare Fund

Crisis grants to cover the cost of an emergency  
01343 563 456  
[www.moray.gov.uk/scottishwelfarefund](http://www.moray.gov.uk/scottishwelfarefund)

Help with option: **1**

### Moray Citizens Advice Bureau

Help with benefits, housing, employment, debt advice and more  
01343 550 088 | [www.moraycab.org.uk](http://www.moraycab.org.uk)  
[bureau@moraycab.casonline.org.uk](mailto:bureau@moraycab.casonline.org.uk)

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

### Children First – Financial Wellbeing

Help with family money worries including advice on income, debt and benefits  
01343 564 170 | [moray@childrenfirst.org.uk](mailto:moray@childrenfirst.org.uk)  
[www.childrenfirst.org.uk/get-support/how-we-can-help/local-services/moray](http://www.childrenfirst.org.uk/get-support/how-we-can-help/local-services/moray)

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

### Moray Food Plus

Free, confidential, independent support on benefits, income maximisation, budgeting and more  
01343 208 293 | [admin@morayfoodplus.org.uk](mailto:admin@morayfoodplus.org.uk)  
[www.morayfoodplus.org.uk](http://www.morayfoodplus.org.uk)

Help with options: **2 3**

## Other Support

**Social Security Scotland**  
General support  
0800 182 2222  
[mygov.scot/benefits](http://mygov.scot/benefits)

**Moray Community Foundation**  
Grants to help cope with financial emergencies  
[support@moraycf.org](mailto:support@moraycf.org)  
[www.moraycf.org](http://www.moraycf.org)

**SSAFA Grampian**  
For people who have served in the British Army and more  
01414 888 552  
[www.ssafa.org.uk](http://www.ssafa.org.uk)

**Moray Firth Credit Union**  
Safe and accessible loans  
01309 676 735  
[www.morayfirthcreditunion.co.uk](http://www.morayfirthcreditunion.co.uk)

**REAP Scotland**  
Energy advice  
01542 888 070  
[www.reapscotland.org.uk](http://www.reapscotland.org.uk)

**SCARF**  
Home energy advice  
0808 129 0888  
[www.scarf.org.uk](http://www.scarf.org.uk)

**Turn2us**  
Information on benefits and grants  
[www.turn2us.org.uk](http://www.turn2us.org.uk)