

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
- No money for electricity
- 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. You can get support from a CAB Adviser to appeal a benefit decision.

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

Step 3: Where can I get help?

For free and confidential advice

Shetland Citizens Advice Bureau

Help with benefits, debt, money,
housing, energy and more
01595 694 696 | sicab@shetland.org
www.shetlandcab.org.uk

Help with options: ① ② ③ ④ ⑤ ⑥

Shetland Islands Council

Information on housing benefit, free
school meals and education bursaries,
employability support and grants
01595 744 682

www.shetland.gov.uk/support-grants-benefits

Help with option: ②

For more information on financial entitlements and how to apply

Scottish Welfare Fund

Crisis grants to cover the cost of an
emergency

01595 744 682

www.shetland.gov.uk/support-grants-benefits/scottish-welfare-fund

Social Security Scotland

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

0800 182 2222 | mygov.scot/benefits

Need help applying? Call 0800 182 2222
to book an appointment with a Client Support
Adviser for face-to-face support.

Other Support

Shetland Islands Council Energy Efficiency

Information and advice on energy
efficiency grant and loan schemes

01595 744 179

energyefficiency@shetland.gov.uk
www.shetland.gov.uk/grants/energy-efficiency-grants

Home Energy Scotland

Free, impartial energy efficiency advice to
help save on bills and stay warm at home

0808 808 2282 | www.homeenergyscotland.org

Mind Your Head

Local 1-1 support for mental health
and wellbeing

01595 745 035 | www.mindyourhead.org.uk

Breathing Space

Confidential phoneline for anyone feeling
low, anxious or depressed

0800 83 85 87 | www.breathingspace.scot

Shelter

Free housing advice

0808 800 4444 | scotland.shelter.org.uk

Turn2us

Information on benefits and grants

www.turn2us.org.uk

benefits-calculator.turn2us.org.uk

StepChange

Debt advice and money management

0800 138 1111 | www.stepchange.org

Interactive leaflet



www.worryingaboutmoney.co.uk/shetland

Updated on 31/07/25

Share your experience of using this guide:
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 Shetland

