

## 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.edinburgh.gov.uk/scottishwelfarefund](http://www.edinburgh.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** 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. Seek advice as in some cases you may be able to challenge decisions after one month.

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

## Step 3: Where can I get help?

Each of these services offer free and confidential advice

### The Advice Shop

Advice on welfare rights, benefits, crisis grants and all types of debt

0131 200 2360

[advice.shop@edinburgh.gov.uk](mailto:advice.shop@edinburgh.gov.uk)

[www.edinburgh.gov.uk/advice-shop](http://www.edinburgh.gov.uk/advice-shop)

Help with options: 1 2 3 4 5 6

### Citizens Advice Edinburgh

Advice on benefits, debt, money, housing and more

0131 510 5510

[www.citizensadviceedinburgh.org.uk](http://www.citizensadviceedinburgh.org.uk)

Help with options: 1 2 3 4 5 6

### Community Help & Advice Initiative

Help with welfare rights, debt and housing advice

0131 442 2100

[chai@chaiedinburgh.org.uk](mailto:chai@chaiedinburgh.org.uk)

[www.chaiedinburgh.org.uk](http://www.chaiedinburgh.org.uk)

Help with options: 1 2 3 4 5 6

### Granton Information Centre

Advice on welfare rights, housing, rent arrears, debt and money

0131 551 2459 or 0131 552 0458

[info@gic.org.uk](mailto:info@gic.org.uk)

Help with options: 1 2 3 4 5 6

### Scottish Welfare Fund

Crisis grants to cover the cost of an emergency

0131 529 5299

[welfarefundteam@edinburgh.gov.uk](mailto:welfarefundteam@edinburgh.gov.uk)

[www.edinburgh.gov.uk/scottishwelfarefund](http://www.edinburgh.gov.uk/scottishwelfarefund)

Updated on 13/03/24

Feedback? Share your experience of using this guide by visiting [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

## Step 3: Where can I get help?

### 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. Adult Disability Payment and Child Disability Payment is extra money to help you if you or your child have long term illness or disability that affects everyday life.

0800 182 2222 | [mygov.scot/benefits](http://mygov.scot/benefits)

### Other Support

#### Department for Work and Pensions

Information on other entitlements

[www.gov.uk](http://www.gov.uk)

#### Home Energy Scotland

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

0808 808 2282 | [www.homeenergyscotland.org](http://www.homeenergyscotland.org)

#### Shelter

Free housing advice

0808 800 4444 | [scotland.shelter.org.uk](http://scotland.shelter.org.uk)

#### One Way In

Housing support

Scan QR for online referrals



0131 603 0400 | [referrals@edinburghvhs.co.uk](mailto:referrals@edinburghvhs.co.uk)

#### Breathing Space

Confidential phone line for anyone feeling low, anxious or depressed

0800 838 587 | [www.breathingspace.scot](http://www.breathingspace.scot)

#### ithrive Edinburgh

Online mental health support

[www.ithriveedinburgh.org.uk](http://www.ithriveedinburgh.org.uk)

Interactive version:



[www.worryingaboutmoney.co.uk/edinburgh](http://www.worryingaboutmoney.co.uk/edinburgh)

# 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 Edinburgh



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