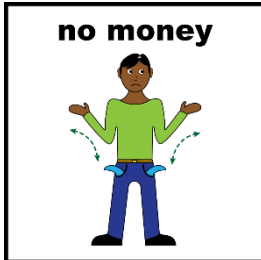


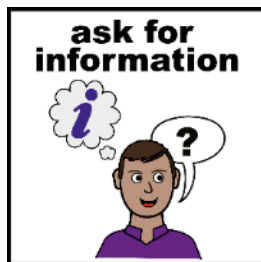
## Are you worried about money or about being in debt?

### no money



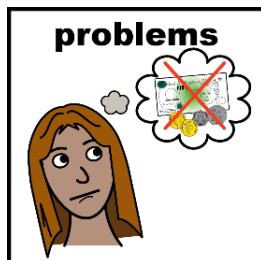
There may be lots of reasons why you are worried about money. You may suddenly have no money, be in debt, owe money, or you have to choose to spend money on food or heating or paying bills. Or you may be waiting on benefits payments.

### ask for information



Here is some information on the ways to contact people for help and advice with your money problems if you live in Moray.

### problems



## Crisis Grant or Community Care Grant

If you are experiencing a crisis or disaster and you have difficulties coping with unexpected expenses, you may be able to get a Crisis Grant or Community Care Grant.

### Contact Scottish Welfare Fund

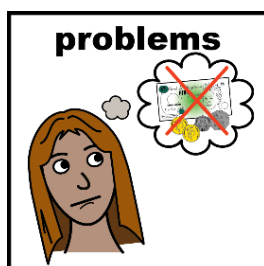
### address and telephone



## Scottish Welfare Fund

Phone – 01343 563 456

Website – [www.moray.gov.uk/scottishwelfarefund](http://www.moray.gov.uk/scottishwelfarefund)



## **Making your money go further**

Anyone who is worried about money can get a free benefit check. This will make sure you are getting the right amount of money and get advice on other ways to save money. For example, cheaper gas or electricity or free school meals.

**Contact Moray Council or Citizens Advice Bureau or Children First Financial Wellbeing or Moray Food Plus**



### **Moray Council: Money Advice Moray**

Phone – 0300 123 4563

Email – [benefitadvice@moray.gov.uk](mailto:benefitadvice@moray.gov.uk)

Website – [www.moray.gov.uk/moneyadvicemoray](http://www.moray.gov.uk/moneyadvicemoray)



### **Moray Citizens Advice Bureau**

Phone – 01343 550 088

Email – [bureau@moraycab.casonline.org.uk](mailto:bureau@moraycab.casonline.org.uk)

Website – [www.moraycab.org.uk](http://www.moraycab.org.uk)



### **Children First Financial Wellbeing**

Phone – 01343 564 170

Email – [moray@childrenfirst.org.uk](mailto:moray@childrenfirst.org.uk)

Website –

[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)



### **Moray Food Plus**

Phone – 01343 208 293

Email – [admin@morayfoodplus.org.uk](mailto:admin@morayfoodplus.org.uk)

Website – [www.morayfoodplus.org.uk](http://www.morayfoodplus.org.uk)

 <p><b>money advice</b></p>	<p><b>Debt advice</b></p> <p>If you are in debt or owe money, you can get help and advice about ways to pay off your debts each month.</p> <p><b>Contact Moray Council or Citizens Advice or Children First Financial Wellbeing or Moray Food Plus</b></p>
 <p><b>address and telephone</b></p>	<p><b>Moray Council: Money Advice Moray</b></p> <p>Phone – 0300 123 4563</p> <p>Email – <a href="mailto:benefitadvice@moray.gov.uk">benefitadvice@moray.gov.uk</a></p> <p>Website – <a href="http://www.moray.gov.uk/moneyadvicemoray">www.moray.gov.uk/moneyadvicemoray</a></p>
 <p><b>address and telephone</b></p>	<p><b>Moray Citizens Advice Bureau</b></p> <p>Phone – 01343 550 088</p> <p>Email – <a href="mailto:bureau@moraycab.casonline.org.uk">bureau@moraycab.casonline.org.uk</a></p> <p>Website – <a href="http://www.moraycab.org.uk">www.moraycab.org.uk</a></p>
 <p><b>address and telephone</b></p>	<p><b>Children First Financial Wellbeing</b></p> <p>Phone – 01343 564 170</p> <p>Email – <a href="mailto:moray@childrenfirst.org.uk">moray@childrenfirst.org.uk</a></p> <p>Website – <a href="http://www.childrenfirst.org.uk/get-support/how-we-can-help/local-services/moray">www.childrenfirst.org.uk/get-support/how-we-can-help/local-services/moray</a></p>
 <p><b>address and telephone</b></p>	<p><b>Moray Food Plus</b></p> <p>Phone – 01343 208 293</p> <p>Email – <a href="mailto:admin@morayfoodplus.org.uk">admin@morayfoodplus.org.uk</a></p> <p>Website – <a href="http://www.morayfoodplus.org.uk">www.morayfoodplus.org.uk</a></p>



## **Benefit help**

If you have made a new claim for benefits you might be able to get money in advance to pay for things like rent or food. This money is a loan and must be paid back. It will be taken from your benefits once they start, so make sure you talk to someone before you ask for an advance benefit payment.

### **Contact Moray Council or Citizens Advice or Children First Financial Wellbeing**



#### **Moray Council: Money Advice Moray**

Phone – 0300 123 4563

Email – [benefitadvice@moray.gov.uk](mailto:benefitadvice@moray.gov.uk)

Website – [www.moray.gov.uk/moneyadvicemoray](http://www.moray.gov.uk/moneyadvicemoray)



#### **Moray Citizens Advice Bureau**

Phone – 01343 550 088

Email – [bureau@moraycab.casonline.org.uk](mailto:bureau@moraycab.casonline.org.uk)

Website – [www.moraycab.org.uk](http://www.moraycab.org.uk)



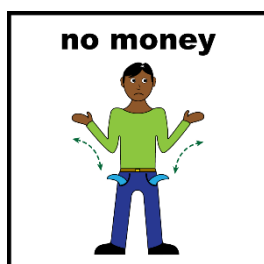
#### **Children First Financial Wellbeing**

Phone – 01343 564 170

Email – [moray@childrenfirst.org.uk](mailto:moray@childrenfirst.org.uk)

Website –

[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)



## **Hardship payment**

If you have had money stopped from your benefits, you may be able to get a hardship payment from the DWP (Department for Work and Pensions). These payments are not made straight away and not everyone will be able to get one.

**Contact Moray Council or Citizens Advice or Children First Financial Wellbeing**



## **Moray Council: Money Advice Moray**

Phone – 0300 123 4563

Email – [benefitadvice@moray.gov.uk](mailto:benefitadvice@moray.gov.uk)

Website – [www.moray.gov.uk/moneyadvicemoray](http://www.moray.gov.uk/moneyadvicemoray)



## **Moray Citizens Advice Bureau**

Phone – 01343 550 088

Email – [bureau@moraycab.casonline.org.uk](mailto:bureau@moraycab.casonline.org.uk)

Website – [www.moraycab.org.uk](http://www.moraycab.org.uk)







## **Children First Financial Wellbeing**

Phone – 01343 564 170

Email – [moray@childrenfirst.org.uk](mailto:moray@childrenfirst.org.uk)

Website –

[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)

	<p>If you get a hardship payment for Universal Credit you <b>will</b> need to pay this money back.</p> <p>If you get a hardship payment for Jobseeker's allowance or Employment support allowance, you <b>do not need</b> to pay this money back.</p>
	<p><b>Challenge a decision</b></p> <p>You can challenge a decision about your benefits. This may be because they have been stopped or reduced. Or you have been refused benefits or told you have been overpaid. You will have to make this challenge within one month.</p> <p><b>Contact Moray Council or Citizens Advice Bureau</b></p>
	<p><b>Moray Council: Money Advice Moray</b></p> <p>Phone – 0300 123 4563</p> <p>Email – <a href="mailto:benefitadvice@moray.gov.uk">benefitadvice@moray.gov.uk</a></p> <p>Website – <a href="http://www.moray.gov.uk/moneyadvicemoray">www.moray.gov.uk/moneyadvicemoray</a></p>
	<p><b>Moray Citizens Advice Bureau</b></p> <p>Phone – 01343 550 088</p> <p>Email – <a href="mailto:bureau@moraycab.casonline.org.uk">bureau@moraycab.casonline.org.uk</a></p> <p>Website – <a href="http://www.moraycab.org.uk">www.moraycab.org.uk</a></p>
	<p><b>You may be eligible for support from Social Security Scotland</b></p> <p>Contact – Social Security Scotland</p> <p>Phone – 0800 182 2222</p> <p>Website – <a href="http://mygov.scot/benefits">mygov.scot/benefits</a></p>


	<p><b>Advocacy support for people who identify as disabled</b></p> <p>Contact – VoiceAbility  Phone – 0300 303 1660  Website – <a href="http://voiceability.org">voiceability.org</a></p>
	<p><b>Grants to help cope with financial emergencies, accessible through referral</b></p> <p>Contact – Moray Community Foundation  Email – <a href="mailto:support@moraycf.org">support@moraycf.org</a>  Website – <a href="http://www.moraycf.org">www.moraycf.org</a></p>
	<p><b>Support for people serving or who. Have served in the British Army, Royal Navy, Royal Marines, Royal Air Force and their families</b></p> <p>Contact – SSAFA Grampian  Phone – 01414 888 552  Email – <a href="mailto:scottishregional.office@ssafa.org.uk">scottishregional.office@ssafa.org.uk</a>  Website – <a href="http://www.ssafa.org.uk">www.ssafa.org.uk</a></p>
	<p><b>Accessible savings and affordable loans</b></p> <p>Contact – Moray Firth Credit Union  Phone – 01309 676 735  Website – <a href="http://www.morayfirthcreditunion.co.uk">www.morayfirthcreditunion.co.uk</a></p>
	<p><b>For advice on energy, help with bills, switching providers and available grants as well as loans</b></p> <p>Contact – REAP Scotland  Phone – 01542 888 070  Email – <a href="mailto:info@reapscotland.org.uk">info@reapscotland.org.uk</a>  Website – <a href="http://www.reapscotland.org.uk">www.reapscotland.org.uk</a></p>

	<p><b>For home energy advice</b>  Contact – SCARF  Phone – 0808 129 0888  Email – <a href="mailto:heat@scarf.org.uk">heat@scarf.org.uk</a>  Website – <a href="http://www.scarf.org.uk">www.scarf.org.uk</a></p>
	<p><b>Emergency support that provides short term financial help</b>  Contact – Moray Council: British Red Cross Crisis Fund  Phone – 0300 123 4563  Email – <a href="mailto:benefitadvice@moray.gov.uk">benefitadvice@moray.gov.uk</a>  Website – <a href="http://www.moray.gov.uk/moray_standard/page_134176.html">www.moray.gov.uk/moray_standard/page_134176.html</a></p>
	<p><b>Multiple supporting services, face to face and online</b>  Contact – Forres Area Community Trust (FACT)  Phone – 01309 674 388  Email – <a href="mailto:info@forresarea.org">info@forresarea.org</a>  Website – <a href="http://www.forresarea.org">www.forresarea.org</a></p>
	<p><b>Supporting people with cost of living</b>  Contact – Buckie Hub  Phone – 01542 780 624  Email – <a href="mailto:admin@buckiehub.com">admin@buckiehub.com</a></p>
	<p><b>Supporting people with cost of living and affordable childcare</b>  Contact – Lossie Community Hub  Email – <a href="mailto:thelossiecommunityhub@outlook.com">thelossiecommunityhub@outlook.com</a></p>



	<p><b>Enabling isolated people to live independent lives</b></p> <p>Contact – Speyside Car Sharing Scheme</p> <p>Phone – 01340 831 748</p> <p>Email – rhoma.pirie@speysideccss.co.uk</p> <p>Website – www.speysideccss.co.uk</p>
	<p><b>For debt advice and money management</b></p> <p>Contact – StepChange</p> <p>Phone – 0800 138 1111</p> <p>Website – www.stepchange.org</p>
	<p><b>For information and help with money</b></p> <p>Contact – Turn2us</p> <p>Website – www.turn2us.org.uk</p>
	<p><b>For energy efficiency advice</b></p> <p>Contact – Home Energy Scotland</p> <p>Phone – 0808 808 2282</p> <p>Apply on the internet – www.homeenergyscotland.org</p>

With thanks to

 **easy on the i** for the use of their image bank



Exclusively Inclusive for making this information in Easy Read



Adapted from the Craven Easy Read leaflet by the Independent Food Aid Network

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations at the top of this leaflet.

You can access the Worrying about Money leaflets at

[www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets)

This information was last updated on 10/09/2025