#### Step 1: What's the problem?

#### I suddenly have no money

- Lost iob/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



#### I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- · Waiting for a benefit decision



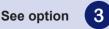
#### My money doesn't stretch far enough

- 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)

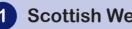


#### I have debt

- · Rent or Council Tax arrears
- · Gas or electricity
- Credit or store cards
- · Personal loans and overdrafts
- Owe friends and family
- Benefit repayments



#### Step 2: What are some options?



#### 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).

## **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.

## **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.

## **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).

## **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).

## **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 with these options?

#### Step 3: Where can I get help?

#### **Scottish Welfare Fund**

Crisis grants to cover the cost of an emergency 01467 537 400 www.aberdeenshire.gov.uk/benefits-and-grants/

welfare-reform/scottish-welfare-fund

#### **Social Security Scotland**

You may be eligible for support from Social Security Scotland. For example, Scottish Child Payment, Best Start Grant and Best Start Foods can help with the costs of having a child. mygov.scot/benefits | 0800 182 2222 (freephone)

Each of these services offer free and confidential advice

#### **Citizens Advice Bureau**

Advice on issues such as benefits, debt, money, housing and employment and more

North West Aberdeenshire 01888 562 495 | adviser@nwacab.org.uk www.nwacab.org.uk

South West Aberdeenshire 01224 747 714 | enquiries@swacab.org.uk www.swacab.org.uk

North East Aberdeenshire 01779 471 515 | bureau@neacab.org.uk www.neacab.org.uk

Kincardine and Mearns 01569 766 578 | www.kamcab.org.uk bureau@kamcab.casonline.org.uk

Help with options: **123456** 

#### Aberdeenshire Council: Support and Advice Team

Help with Housing Benefit, Council Tax Reduction, Blue Badges, Free School Meals, School Clothing Grants and Scottish Welfare fund enquiries 03456 081 200 | asat@aberdeenshire.gov.uk

www.aberdeenshire.gov.uk



#### Step 3: Where can I get help?

#### Aberdeenshire Council: Welfare Rights Team

Help with completing benefit claim forms, challenging benefit decisions and more 01467 538 555 | welfare.rights@aberdeenshire.gov.uk www.aberdeenshire.gov.uk/benefits-and-grants/ money-and-welfare-advice

Help with options: **246** 

### **Other Support**

#### PACE

Help for those facing redundancy 0800 917 8000 | www.redundancyscotland.co.uk

#### SCARF

Advice and support for energy and fuel issues 01224 213 005 | www.scarf.org.uk

#### Home Energy Scotland

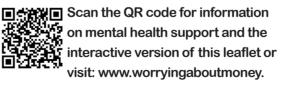
Free, impartial energy efficiency advice to help save on bills and stay warm at home 0808 808 2282 | www.homeenergyscotland.org

#### Turn2Us

Information on benefits and grants 0808 802 2000 (Freephone) www.turn2us.org.uk | benefits-calculator.turn2us.org.uk

StepChange Free debt advice and money management 0800 138 1111 | www.stepchange.org

Shelter Free housing advice 0808 800 4444 | scotland.shelter.org.uk



co.uk/aberdeenshire

Updated on 07/03/24 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 Aberdeenshire



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