

Worrying About Money?

Follow these steps to find available financial advice and support in South Lanarkshire



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).

Find out more at:
www.southlanarkshire.gov.uk

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 you **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 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

South Lanarkshire Council: Money Matters Advice Service

Information and advice on debt, benefits and more
0300 029 0041

Online self-referral form:

www.southlanarkshire.gov.uk/mmms

Help with options: **1 2 3 4 5 6**

Citizens Advice Bureau

Support with debt, benefits and more
Hamilton

01698 283 477 | www.hamiltoncab.org.uk

East Kilbride

01355 263 698 | www.ekcab.org.uk

Rutherglen/Cambuslang

0141 646 3191 | www.rutherglencab.org.uk

Clydesdale

01555 664 301 | www.clydesdalecab.org.uk

Help with options: **1 2 3 4 5 6**

Christians Against Poverty

Free debt advice and help

0800 328 0006 | www.capuk.org

01274 761 999 (for a local advisor)

Help with option: **3**

Home Energy Scotland

Energy saving advice

0808 808 2282

www.homeenergyscotland.org

Help with option: **2**

Other Support

Scottish Welfare Fund

Crisis grant
0800 952 0448
www.southlanarkshire.gov.uk

Social Security Scotland

Government grants
0800 182 2222
mygov.scot/benefits

Lanarkshire Carers

Advice and information for carers
01698 428 090
www.lanarkshirecarers.org.uk

Women's Aid

Support if you're experiencing domestic abuse
01355 249 897
www.wasler.org.uk

Share Alike

Mental health support
0300 365 7800
sharealike.info@gmail.com

South Lanarkshire Council

Help if you are homeless
0303 123 1012
www.southlanarkshire.gov.uk/LocalHousingOffice

Turn2us

Information on benefits and grants
www.turn2us.org.uk