

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.south-ayrshire.gov.uk/benefits

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.

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

Step 3: Where can I get help?

Social Security Scotland

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

Each of these services offer free and confidential advice

The Information and Advice Hub

Free, confidential, and impartial information and advice service to people living in South Ayrshire
0300 123 0900 | informationandadvicehub@south-ayrshire.gov.uk
www.south-ayrshire.gov.uk/information-and-advice-hub

Help with options: ② ③ ④ ⑤ ⑥

Scottish Welfare Fund

Crisis grant to cover the cost of an emergency

www.south-ayrshire.gov.uk/Scottish-Welfare-Fund
scottishwelfarefund@south-ayrshire.gov.uk
0300 123 0900

Help with option: ①

Other Support

SeAscape

Housing and homelessness support and advice

01292 285 424

enquiries@seascapeayr.co.uk
www.seascapeayr.org.uk

Updated on 17/07/25

Share your experience of using this guide:
www.bit.ly/moneyadvicefeedback

Other Support

Ayr Housing Aid Centre SCIO

Free independent, accredited housing information, advice and advocacy

01292 288 111

advice@ayrhousingaidcentre.com
www.ayrhousingaidcentre.com

Stepping Stones For Families: Carrick Money Advice Service

Free confidential advice and support on money, budgeting, debt and fuel poverty for families with children and individuals under the age of 24. Intensive family support is available, if needed.

01465 712 637

shona.moneyadvice@ssff.org.uk

Home Energy Scotland

Free independent energy advice

0808 808 2282

www.homeenergyscotland.org

MoneyHelper

Support with debt, benefits, money management and pensions

0800 138 7777

www.moneyhelper.org.uk

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

Interactive version



www.worryingaboutmoney.co.uk/south-ayrshire

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 South Ayrshire



Supported by

