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.westlothian.gov.uk/scottish-welfare-fund

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 manging 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?

Scottish Welfare Fund
Crisis grants to cover the cost of an emergency
01506 280 000
www.westlothian.gov.uk/scottish-welfare-fund

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

VoiceAbility
Any person who self identifies as disabled is eligible for free advocacy support when accessing benefits from Social Security Scotland
0300 303 1660 | voiceability.org

Each of these services offer free and confidential advice

West Lothian Council Advice Shop
Information, advice and advocacy on benefits, debt, energy and housing
01506 283 000 | advice.shop@westlothian.gov.uk
www.westlothian.gov.uk/adviceshop

Help with options: 1 2 3 4 5 6

West Lothian Citizens Advice Bureau
Holistic advice service including benefits, debt, employment, consumer, and help with Universal Credit claims
01506 432 977
www.cabwestlothian.org.uk/get-advice

Help with options: 1 2 3 4 5 6

The Bridge Community Project
Comprehensive Financial Wellbeing Service, offering support to manage your money, deal with creditors and assist with budgeting
01506 238 980
money@bridgecommunityproject.org.uk
www.bridgecommunityproject.org.uk

Help with option: 3

For information on financial entitlements

Free School Meals and Clothing Grants
Families on low incomes may be eligible to receive free school meals and milk for their children as well as grants towards the cost of school clothing
www.westlothian.gov.uk/mealsandclothing

Education Maintenance Allowance
EMA is an allowance of £30 per week, depending on household income the payment is to help students with the cost of further education
www.westlothian.gov.uk/ema

Other Support

Cost of Living Hub West Lothian
Signposting to support if you are struggling
www.westlothian.gov.uk/costofliving

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

Breathing Space
Confidential phoneline for anyone feeling low, anxious or depressed
0800 838 587 | www.breathingspace.scot

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

Interactive version

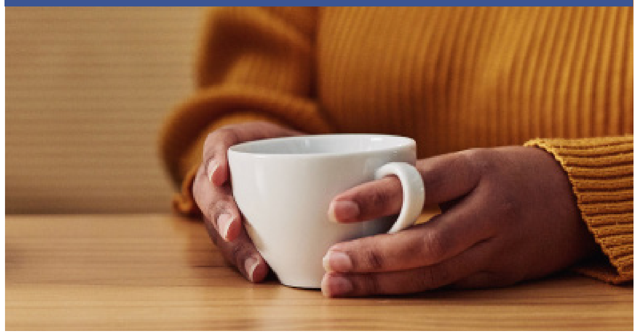
www.worryingaboutmoney.co.uk/west-lothian

Updated on 28/08/25
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 West Lothian



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