

Worrying about money?

Support is available in Glasgow



Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: **5**)

See options **1 2 6**

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options **1 2**

I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

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).

Apply: www.glasgow.gov.uk/swf or call **0141 276 1177**

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? For free and confidential advice

GLASGOW CITY

Glasgow Central Citizens Advice Bureau
Advice on benefits, debt, money, housing and more
0141 552 5556

www.glasgowcentralcab.org.uk

Options: **1 2 3 4 5 6**

Scottish Welfare Fund
Crisis grants to cover the cost of an emergency
0141 276 1177
www.glasgow.gov.uk/swf

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.
www.mygov.scot/benefits
0800 182 2222

NORTH WEST GLASGOW

North West Citizens Advice Bureau
Advice on benefits, debt, money, housing and more
0141 948 0204

bureau@gnwcab.org.uk

www.gnwcab.org.uk

Options: **1 2 3 4 5 6**

Drumchapel Citizens Advice Bureau
Advice on benefits, debt, money, housing and more
0141 944 2612
bureau@drumchapelcab.casonline.org.uk
www.drumchapelcab.org.uk

Options: **1 2 3 4 5 6**

Drumchapel Money Advice Centre
Free, confidential advice and assistance on money, benefits and housing
0141 944 0507
admin@d-mac.org.uk
www.d-mac.org.uk

Options: **1 2 3 4 5 6**

NORTH EAST GLASGOW

Easterhouse Citizens Advice Bureau
Advice on benefits, debt, money, housing and more
0141 771 2328

adminuser@easterhousecab.casonline.org.uk

www.ehousecab.org.uk

Options: **1 2 3 4 5 6**

Bridgeton Citizens Advice Bureau
Advice on benefits, debt, money, housing and more
0141 554 0336
www.bridgetoncab.org.uk

Options: **1 2 3 4 5 6**

Parkhead Citizens Advice Bureau
Advice on benefits, debt, money, housing and more
0141 554 0004
info@parkheadcab.org.uk
www.parkheadcab.org.uk

Options: **1 2 3 4 5 6**

GEMAP
Advice on welfare benefits, Universal Credit and debt or money concerns

0141 773 5850

info@gemap.co.uk

www.gemap.co.uk

Options: **1 2 3 4 5 6**

Govan Law Centre
Legal service in housing, employment, welfare rights and debt management
0800 043 0306 | 0141 440 2503
m@govanlc.com
www.govanlawcentre.org
debtnavigator.scot (debt advice)

Options: **1 2 3 4 5 6**

SOUTH GLASGOW

Govan Law Centre
Legal service in housing, employment, welfare rights and debt management

0800 043 0306 | 0141 440 2503

m@govanlc.com

www.govanlawcentre.org

debtnavigator.scot (debt advice)

Options: **1 2 3 4 5 6**

Greater Pollok Citizens Advice Bureau
Advice on benefits, debt, money, housing and more
0141 881 2462
admin5@gpollokcab.org.uk
www.gpollokcab.org.uk

Options: **1 2 3 4 5 6**

Money Matters
Advice on benefits, energy, debt, money and more
0141 445 5221
advice@money mattersweb.co.uk
www.money mattersweb.co.uk

Options: **1 2 3 4 5 6**

Castlemilk Citizens Advice Bureau
Advice on benefits, debt, money, housing and more

0141 634 0338

www.castlemilkcab.org.uk

Options: **1 2 3 4 5 6**

Castlemilk Law and Money Advice Centre
Legal advice and representation on social security, housing law, debt and employment law

0141 634 0313

mail@castlemilklawcentre.co.uk

www.castlemilklawcentre.co.uk

Options: **1 2 3 4 5 6**

Other Support

Ethnic Minorities Law Centre

Legal services on human rights, immigration, asylum, employment, discrimination and social welfare law

0141 204 2888 | admin@emlc.org.uk
www.emlc.org.uk

Legal Services Agency

Advice and representation in all the relevant courts and tribunals in Scotland

0800 316 8450 (freephone) | 0141 353 3354
mail@lsa.org.uk | www.lsa.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

Shelter

Free housing advice

0808 800 4444 | scotland.shelter.org.uk

One Parent Families Scotland

Support and advice for single parent families

0141 847 0444 | 0808 801 0323 (helpline)
opfs.org.uk

Breathing Space

Confidential phoneline for anyone feeling low, anxious or depressed

0800 83 85 87 | www.breathingspace.scot

Scotland's Domestic Abuse and Forced Marriage Helpline

Support for anyone with experience of domestic abuse or forced marriage

0800 027 1234 (24 hours)

Glasgow Helps

Free, confidential support, information and advice on a wide range of issues. Translation services/BSL can be provided.

0141 276 1185 | www.glasgowhelps.org

Clydeside Action on Asbestos

Support to those affected by asbestos or work-related disease and injury

0800 089 1717 | actiononasbestos.org.uk

Independent Advocacy

Find an independent advocate, who can help get the information you need and support you to put your choices across

www.siaa.org.uk/find-an-advocate

For Migrants with No Recourse to Public Funds (NRPF), Refugees and Asylum Seekers

Govan Community Project

Information, advice and support including applying for Home Office support and emergency accommodation

0800 310 0054
www.govancommunityproject.org.uk

Scottish Refugee Council

Information, support, advice and advocacy to asylum seekers and refugees

0808 196 7274
www.scottishrefugeecouncil.org.uk

CWIN (Central and West Integration Network)

One-to-one support including with grant applications, English courses and signposting to other services

0141 573 0978 | info@cwin.org.uk
www.cwin.org.uk

Migrant Help

Independent advice and guidance to move through the UK asylum process

0808 801 0503 | www.migranthelpuk.org

Interactive version:



www.worryingaboutmoney.co.uk/glasgow