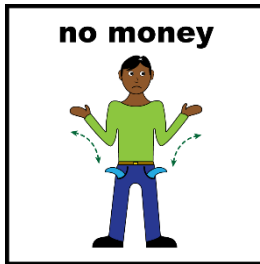
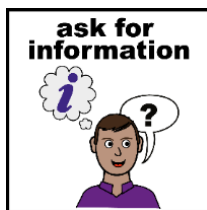


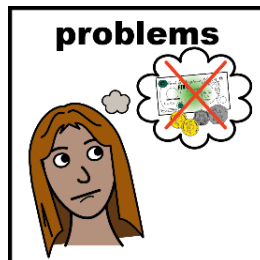
Are you worried about money or about being in debt?



There may be lots of reasons why you are worried about money. You may suddenly have no money, be in debt, owe money, or you have to choose to spend money on food or heating or paying bills. Or you may be waiting on benefits payments.



Here is some information on the ways to contact people for help and advice with your money problems if you live in Aberdeenshire.



Crisis Grant

If you are experiencing a crisis or disaster and you have difficulties coping with unexpected expenses, you may be able to get a Crisis Grant.

Contact Scottish Welfare Fund or Citizens Advice Bureau or Aberdeenshire Council

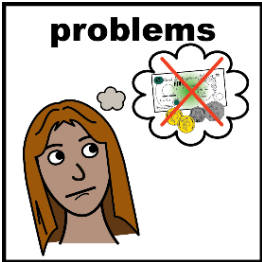











Scottish Welfare Fund






Phone – 01467 537 400

Website – www.aberdeenshire.gov.uk/benefits-and-grants/welfare-reform/scottish-welfare-fund

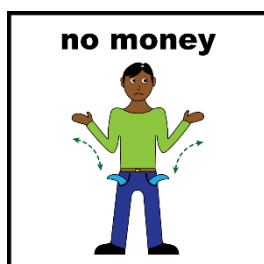
	<p>Citizens Advice Bureau – North West Aberdeenshire Phone – 01888 562 495 Email – adviser@nwacab.org.uk Website – www.nwacab.org.uk</p>
	<p>Citizens Advice Bureau – South West Aberdeenshire Phone – 01224 747 714 Email – enquiries@swacab.org.uk Website – www.swacab.org.uk</p>
	<p>Citizens Advice Bureau – North East Aberdeenshire Phone – 01779 471 515 Email – bureau@aberdeenshirecab.casonline.org.uk Website – www.neacab.org.uk</p>
	<p>Citizens Advice Bureau – Kincardine and Mearns Phone – 01569 766 578 Email – bureau@kamcab.org.uk Website – www.kamcab.org.uk</p>
	<p>Aberdeenshire Council: Support and Advice Team Phone – 03456 081 200 Email – asat@aberdeenshire.gov.uk Website – www.aberdeenshire.gov.uk</p>

	<p>Making your money go further</p> <p>Anyone who is worried about money can get a free benefit check. This will make sure you are getting the right amount of money and get advice on other ways to save money. For example, cheaper gas or electricity or free school meals.</p> <p>Contact Citizens Advice Bureaus or Aberdeenshire Council</p>
	<p>Citizens Advice Bureau – North West Aberdeenshire</p> <p>Phone – 01888 562 495</p> <p>Email – adviser@nwacab.org.uk</p> <p>Website – www.nwacab.org.uk</p>
	<p>Citizens Advice Bureau – South West Aberdeenshire</p> <p>Phone – 01224 747 714</p> <p>Email – enquiries@swacab.org.uk</p> <p>Website – www.swacab.org.uk</p>
	<p>Citizens Advice Bureau – North East Aberdeenshire</p> <p>Phone – 01779 471 515</p> <p>Email – bureau@aberdeenshirecab.casonline.org.uk</p> <p>Website – www.neacab.org.uk</p>
	<p>Citizens Advice Bureau – Kincardine and Mearns</p> <p>Phone – 01569 766 578</p> <p>Email – bureau@kamcab.org.uk</p> <p>Website – www.kamcab.org.uk</p>

	<p>Aberdeenshire Council: Support and Advice Team Phone – 03456 081 200 Email – asat@aberdeenshire.gov.uk Website – www.aberdeenshire.gov.uk</p>
	<p>Aberdeenshire Council: Welfare Rights Team Phone – 01467 538 555 Email – welfare.rights@aberdeenshire.gov.uk Website – www.aberdeenshire.gov.uk/benefits-and-grants/money-and-welfare-advice</p>
	<p>Debt advice If you are in debt or owe money, you can get help and advice about ways to pay off your debts each month.</p> <p>Contact Citizens Advice Bureaus or Aberdeenshire Council</p>
	<p>Citizens Advice Bureau – North West Aberdeenshire Phone – 01888 562 495 Email – adviser@nwacab.org.uk Website – www.nwacab.org.uk</p>
	<p>Citizens Advice Bureau – South West Aberdeenshire Phone – 01224 747 714 Email – enquiries@swacab.org.uk Website – www.swacab.org.uk</p>

<p>address and telephone</p> 	<p>Citizens Advice Bureau – North East Aberdeenshire Phone – 01779 471 515 Email – bureau@aberdeenshirecab.casonline.org.uk Website – www.neacab.org.uk</p>
<p>address and telephone</p> 	<p>Citizens Advice Bureau – Kincardine and Mearns Phone – 01569 766 578 Email – bureau@kamcab.org.uk Website – www.kamcab.org.uk</p>
<p>address and telephone</p> 	<p>Aberdeenshire Council: Support and Advice Team Phone – 03456 081 200 Email – asat@aberdeenshire.gov.uk Website – www.aberdeenshire.gov.uk</p>
<p>money advice</p> 	<p>Benefit help</p> <p>If you have made a new claim for benefits you might be able to get money in advance to pay for things like rent or food. This money is a loan and must be paid be back. It will be taken from your benefits once they start, so make sure you talk to someone before you ask for an advance benefit payment.</p> <p>Contact Citizens Advice Bureaus or Aberdeenshire Council</p>
<p>address and telephone</p> 	<p>Citizens Advice Bureau – North West Aberdeenshire Phone – 01888 562 495 Email – adviser@nwacab.org.uk Website – www.nwacab.org.uk</p>

<div data-bbox="207 235 413 439" data-label="Image"> </div>	<p>Citizens Advice Bureau – South West Aberdeenshire Phone – 01224 747 714 Email – enquiries@swacab.org.uk Website – www.swacab.org.uk</p>
<div data-bbox="207 521 413 725" data-label="Image"> </div>	<p>Citizens Advice Bureau – North East Aberdeenshire Phone – 01779 471 515 Email – bureau@aberdeenshirecab.casonline.org.uk Website – www.neacab.org.uk</p>
<div data-bbox="207 828 413 1032" data-label="Image"> </div>	<p>Citizens Advice Bureau – Kincardine and Mearns Phone – 01569 766 578 Email – bureau@kamcab.org.uk Website – www.kamcab.org.uk</p>
<div data-bbox="207 1124 413 1328" data-label="Image"> </div>	<p>Aberdeenshire Council: Support and Advice Team Phone – 03456 081 200 Email – asat@aberdeenshire.gov.uk Website – www.aberdeenshire.gov.uk</p>
<div data-bbox="207 1433 413 1637" data-label="Image"> </div>	<p>Aberdeenshire Council: Welfare Rights Team Phone – 01467 538 555 Email – welfare.rights@aberdeenshire.gov.uk Website – www.aberdeenshire.gov.uk/benefits-and-grants/money-and-welfare-advice</p>



Hardship payment

If you have had money stopped from your benefits, you may be able to get a hardship payment from the DWP (Department for Work and Pensions). These payments are not made straight away and not everyone will be able to get one.

Contact Citizens Advice Bureaus or Aberdeenshire Council



Citizens Advice Bureau – North West Aberdeenshire

Phone – 01888 562 495

Email – adviser@nwacab.org.uk

Website – www.nwacab.org.uk



Citizens Advice Bureau – South West Aberdeenshire

Phone – 01224 747 714

Email – enquiries@swacab.org.uk

Website – www.swacab.org.uk



Citizens Advice Bureau – North East Aberdeenshire

Phone – 01779 471 515

Email – bureau@aberdeenshirecab.casonline.org.uk

Website – www.neacab.org.uk








Citizens Advice Bureau – Kincardine and Mearns




Phone – 01569 766 578

Email – bureau@kamcab.org.uk

Website – www.kamcab.org.uk

 <p>address and telephone</p>	<p>Aberdeenshire Council: Support and Advice Team Phone – 03456 081 200 Email – asat@aberdeenshire.gov.uk Website – www.aberdeenshire.gov.uk</p>
 <p>amount of money</p>	<p>If you get a hardship payment for Universal Credit you will need to pay this money back.</p> <p>If you get a hardship payment for Jobseeker's Allowance or Employment support allowance, you do not need to pay this money back.</p>
 <p>urgent advice</p>	<p>Challenge a decision</p> <p>You can challenge a decision about your benefits. This may be because they have been stopped or reduced. Or you have been refused benefits or told you have been overpaid. You will have to make this challenge within one month.</p> <p>Contact Citizens Advice Bureaus or Aberdeenshire Council</p>
 <p>address and telephone</p>	<p>Citizens Advice Bureau – North West Aberdeenshire Phone – 01888 562 495 Email – adviser@nwacab.org.uk Website – www.nwacab.org.uk</p>
 <p>address and telephone</p>	<p>Citizens Advice Bureau – South West Aberdeenshire Phone – 01224 747 714 Email – enquiries@swacab.org.uk Website – www.swacab.org.uk</p>

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<p>address and telephone</p> 	<p>Aberdeenshire Council: Support and Advice Team Phone – 03456 081 200 Email – asat@aberdeenshire.gov.uk Website – www.aberdeenshire.gov.uk</p>
<p>address and telephone</p> 	<p>Aberdeenshire Council: Welfare Rights Team Phone – 01467 538 555 Email – welfare.rights@aberdeenshire.gov.uk Website – www.aberdeenshire.gov.uk/benefits-and-grants/money-and-welfare-advice</p>
<p>address and telephone</p> 	<p>You may be eligible for support from Social Security Scotland Contact – Social Security Scotland Phone – 0800 182 2222 Website – mygov.scot/benefits</p>
<p>address and telephone</p> 	<p>Help for those reducing redundancy Contact – PACE Website – www.redundancyscotland.co.uk</p>

<p>address and telephone</p> 	<p>For advice on reducing energy costs Contact – SCARF Phone – 01224 213 005 Email – info@scarf.org.uk Website – www.scarf.org.uk/householder</p>
<p>address and telephone</p> 	<p>For energy efficiency advice to help save on bills Contact – Home Energy Scotland Phone – 0808 808 2282 Website – www.homeenergyscotland.org</p>
<p>address and telephone</p> 	<p>For information on benefits and grants Contact – Turn2us Website – www.turn2us.org.uk</p>
<p>address and telephone</p> 	<p>For debt advice Contact – StepChange Phone – 0800 138 1111 Website – www.stepchange.org</p>
<p>address and telephone</p> 	<p>For housing advice Contact – Shelter Phone – 0808 800 4444 Website – scotland.shelter.org.uk</p>
<p>address and telephone</p> 	<p>For mental health support Contact – Breathing Space Phone – 0800 83 85 87 Website – www.breathingspace.scot</p>



For mental health support: 24/7 support for people who are struggling to cope and/or having suicidal thoughts

Contact – Samaritans

Phone – 116 123

Email – jo@samaritans.org

Website – www.samaritans.org



For mental health support: Urgent care advice day and night

Contact – NHS 24

Phone – 111

Website – www.nhs24.scot



For mental health support: Support for children and young people

Contact – Childline

Phone – 0800 1111

Website – www.childline.org.uk



For mental health support: free and anonymous support for young people

Contact – Kooth

Website – www.kooth.com





For mental health support: digital mental health service

Contact – Togetherall

Website – togetherall.com/en-gb

	<p>For mental health support: support people on their journey to better mental health</p> <p>Contact – Penumbra Mental Health Website – www.penumbra.org.uk</p>
	<p>For mental health support</p> <p>Contact – SAMH Phone – 0344 800 0550 Email – info@samh.org.uk Website – samh.org.uk/information-service</p>

With thanks to

 **easy on the**  for the use of their image bank



Exclusively Inclusive for making this information in Easy Read



Adapted from the Craven Easy Read leaflet by the Independent Food Aid Network

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations at the top of this leaflet. You can access the Worrying about Money leaflets at www.foodaidnetwork.org.uk/cash-first-leaflets. This information was last updated on 08/07/2025.