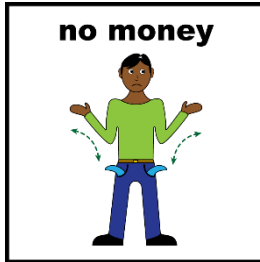
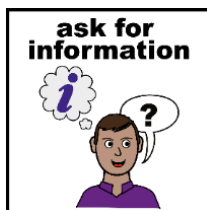


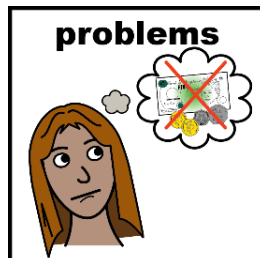
## Are you worried about money or about being in debt?



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](http://www.aberdeenshire.gov.uk/benefits-and-grants/welfare-reform/scottish-welfare-fund)



**Citizens Advice Bureau – North West Aberdeenshire**

Phone – 01888 562 495

Email – [adviser@nwacab.org.uk](mailto:adviser@nwacab.org.uk)

Website – [www.nwacab.org.uk](http://www.nwacab.org.uk)



**Citizens Advice Bureau – South West Aberdeenshire**

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Email – [enquiries@swacab.org.uk](mailto:enquiries@swacab.org.uk)

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**Citizens Advice Bureau – North East Aberdeenshire**

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Email – [bureau@neacab.org.uk](mailto:bureau@neacab.org.uk)

Website – [www.neacab.org.uk](http://www.neacab.org.uk)



**Citizens Advice Bureau – Kincardine and Mearns**

Phone – 01569 766 578

Email – [bureau@kamcab.casonline.org.uk](mailto:bureau@kamcab.casonline.org.uk)

Website – [www.kamcab.org.uk](http://www.kamcab.org.uk)

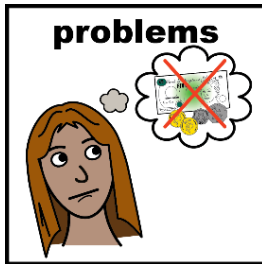


**Aberdeenshire Council: Support and Advice Team**

Phone – 03456 081 200

Email – [asat@aberdeenshire.gov.uk](mailto:asat@aberdeenshire.gov.uk)

Website – [www.aberdeenshire.gov.uk](http://www.aberdeenshire.gov.uk)



## **Making your money go further**

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.

**Contact Citizens Advice Bureaus or Aberdeenshire Council**



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Phone – 01888 562 495

Email – [adviser@nwacab.org.uk](mailto:adviser@nwacab.org.uk)

Website – [www.nwacab.org.uk](http://www.nwacab.org.uk)



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Website – [www.kamcab.org.uk](http://www.kamcab.org.uk)

**address and telephone**



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Website – [www.aberdeenshire.gov.uk](http://www.aberdeenshire.gov.uk)

**address and telephone**



**Aberdeenshire Council: Welfare Rights Team**

Phone – 01467 538 555

Email – [welfare.rights@aberdeenshire.gov.uk](mailto:welfare.rights@aberdeenshire.gov.uk)

Website – [www.aberdeenshire.gov.uk/benefits-and-grants/money-and-welfare-advice](http://www.aberdeenshire.gov.uk/benefits-and-grants/money-and-welfare-advice)

**money advice**



**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.

**Contact Citizens Advice Bureaus or Aberdeenshire Council**

**address and telephone**



**Citizens Advice Bureau – North West Aberdeenshire**

Phone – 01888 562 495

Email – [adviser@nwacab.org.uk](mailto:adviser@nwacab.org.uk)

Website – [www.nwacab.org.uk](http://www.nwacab.org.uk)

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**address and telephone**



**Citizens Advice Bureau – Kincardine and Mearns**

Phone – 01569 766 578

Email – [bureau@kamcab.casonline.org.uk](mailto:bureau@kamcab.casonline.org.uk)

Website – [www.kamcab.org.uk](http://www.kamcab.org.uk)

**address and telephone**



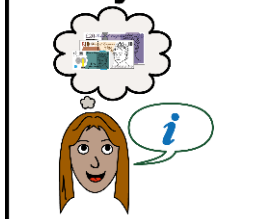
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Website – [www.aberdeenshire.gov.uk](http://www.aberdeenshire.gov.uk)

**money advice**



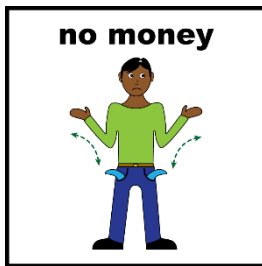
**Benefit help**

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.

**Contact Citizens Advice Bureaus or Aberdeenshire Council**

<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – North West Aberdeenshire</b>  Phone – 01888 562 495  Email – <a href="mailto:adviser@nwacab.org.uk">adviser@nwacab.org.uk</a>  Website – <a href="http://www.nwacab.org.uk">www.nwacab.org.uk</a></p>
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<p><b>address and telephone</b></p> 	<p><b>Aberdeenshire Council: Support and Advice Team</b>  Phone – 03456 081 200  Email – <a href="mailto:asat@aberdeenshire.gov.uk">asat@aberdeenshire.gov.uk</a>  Website – <a href="http://www.aberdeenshire.gov.uk">www.aberdeenshire.gov.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Aberdeenshire Council: Welfare Rights Team</b>  Phone – 01467 538 555  Email – <a href="mailto:welfare.rights@aberdeenshire.gov.uk">welfare.rights@aberdeenshire.gov.uk</a>  Website – <a href="http://www.aberdeenshire.gov.uk/benefits-and-grants/money-and-welfare-advice">www.aberdeenshire.gov.uk/benefits-and-grants/money-and-welfare-advice</a></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 of 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**

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### **Citizens Advice Bureau – Kincardine and Mearns**

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Email – [bureau@kamcab.casonline.org.uk](mailto:bureau@kamcab.casonline.org.uk)

Website – [www.kamcab.org.uk](http://www.kamcab.org.uk)

<p><b>address and telephone</b></p> 	<p><b>Aberdeenshire Council: Support and Advice Team</b>  Phone – 03456 081 200  Email – <a href="mailto:asat@aberdeenshire.gov.uk">asat@aberdeenshire.gov.uk</a>  Website – <a href="http://www.aberdeenshire.gov.uk">www.aberdeenshire.gov.uk</a></p>
<p><b>amount of money</b></p> 	<p>If you get a hardship payment for Universal Credit you <b>will</b> need to pay this money back.</p> <p>If you get a hardship payment for Jobseeker's Allowance or Employment support allowance, you <b>do not need</b> to pay this money back.</p>
<p><b>urgent advice</b></p> 	<p><b>Challenge a decision</b></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><b>Contact Citizens Advice Bureaus or Aberdeenshire Council</b></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – North West Aberdeenshire</b>  Phone – 01888 562 495  Email – <a href="mailto:adviser@nwacab.org.uk">adviser@nwacab.org.uk</a>  Website – <a href="http://www.nwacab.org.uk">www.nwacab.org.uk</a></p>
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Phone – 01467 538 555

Email – [welfare.rights@aberdeenshire.gov.uk](mailto:welfare.rights@aberdeenshire.gov.uk)

Website – [www.aberdeenshire.gov.uk/benefits-and-grants/money-and-welfare-advice](http://www.aberdeenshire.gov.uk/benefits-and-grants/money-and-welfare-advice)

**address and  
telephone**






**You may be eligible for support from Social Security  
Scotland**

Contact – Social Security Scotland

Phone – 0800 182 2222

Website – [mygov.scot/benefits](http://mygov.scot/benefits)

<p><b>address and telephone</b></p> 	<p><b>Help for those reducing redundancy</b>  Contact – PACE  Phone – 0800 917 8000  Website – <a href="http://www.redundancyscotland.co.uk">www.redundancyscotland.co.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>For advice on reducing energy costs</b>  Contact – SCARF  Phone – 01224 213 005  Email – <a href="mailto:info@scarf.org.uk">info@scarf.org.uk</a>  Website – <a href="http://www.scarf.org.uk/householder">www.scarf.org.uk/householder</a></p>
<p><b>address and telephone</b></p> 	<p><b>For energy efficiency advice to help save on bills</b>  Contact – Home Energy Scotland  Phone – 0808 808 2282  Website – <a href="http://www.homeenergyscotland.org">www.homeenergyscotland.org</a></p>
<p><b>address and telephone</b></p> 	<p><b>For information on benefits and grants</b>  Contact – Turn2Us  Phone – 0808 802 2000  Website – <a href="http://www.turn2us.org.uk">www.turn2us.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>For debt advice</b>  Contact – StepChange  Phone – 0800 138 1111  Website – <a href="http://www.stepchange.org">www.stepchange.org</a></p>
<p><b>address and telephone</b></p> 	<p><b>For housing advice</b>  Contact – Shelter  Phone – 0808 800 4444  Website – <a href="http://scotland.shelter.org.uk">scotland.shelter.org.uk</a></p>



**For mental health support**

Contact – Breathing Space  
Phone – 0800 83 85 87  
Website – [www.breathingspace.scot](http://www.breathingspace.scot)



**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](mailto:jo@samaritans.org)  
Website – [www.samaritans.org](http://www.samaritans.org)



**For mental health support: Urgent care advice day and night**

Contact – NHS 24  
Phone – 111  
Website – [www.nhs24.scot](http://www.nhs24.scot)






**For mental health support: Support for children and young people**

Contact – Childline  
Phone – 0800 1111  
Website – [www.childline.org.uk](http://www.childline.org.uk)




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

Contact – Kooth  
Website – [www.kooth.com](http://www.kooth.com)

 <p><b>address and telephone</b></p>	<p><b>For mental health support: digital mental health service</b>  Contact – Togetherall  Website – <a href="http://togetherall.com/en-gb">togetherall.com/en-gb</a></p>
 <p><b>address and telephone</b></p>	<p><b>For mental health support: support people on their journey to better mental health</b>  Contact – Penumbra Mental Health  Website – <a href="http://www.penumbra.org.uk">www.penumbra.org.uk</a></p>
 <p><b>address and telephone</b></p>	<p><b>For mental health support</b>  Contact – SAMH  Phone – 0344 800 0550  Email – <a href="mailto:info@samh.org.uk">info@samh.org.uk</a>  Website – <a href="http://samh.org.uk/information-service">samh.org.uk/information-service</a></p>

With thanks to

 **easy on the i** 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](http://www.foodaidnetwork.org.uk/cash-first-leaflets)

This information was last updated on 07/03/2024.