

## 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.aberdeencity.gov.uk/services/benefits-and-advice](http://www.aberdeencity.gov.uk/services/benefits-and-advice)** or **0800 030 4713**

### 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?

#### Scottish Welfare Fund

**Crisis grants to cover the cost of an emergency**

0800 030 4713

[www.aberdeencity.gov.uk/services/benefits-and-advice/apply-scottish-welfare-fund](http://www.aberdeencity.gov.uk/services/benefits-and-advice/apply-scottish-welfare-fund)

#### 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.**

0800 182 2222 (freephone) | [mygov.scot/benefits](http://mygov.scot/benefits)

**Each of these services below offer free and confidential advice**

#### Aberdeen City Council: Financial Inclusion Team

**Provide free, impartial and confidential money advice**

01224 522 709 | [www.aberdeencity.gov.uk/services/benefits-and-advice/get-money-advice](http://www.aberdeencity.gov.uk/services/benefits-and-advice/get-money-advice)

**Help with options:** 1 2 3 4 5 6

#### Citizens Advice Bureau

**Free, impartial and confidential advice on issues such as benefits, debt, money, housing and employment**

01224 569 750 | [www.aberdeencab.org.uk](http://www.aberdeencab.org.uk)  
[bureau@aberdeencab.casonline.org.uk](mailto:bureau@aberdeencab.casonline.org.uk)

**Help with options:** 1 2 3 4 5 6

#### S.A.F.E

**Free and confidential benefits, budgeting and money advice**

01224 531 386

[www.cfine.org/get-support/improving-finances](http://www.cfine.org/get-support/improving-finances)

**Help with options:** 1 2 4 5 6

### Step 3: Where can I get help?

#### CAP Debt Centre (Aberdeen)

**Free, confidential and impartial advice and support on debt and money issues**

0800 328 0006 | [capscotland.org](http://capscotland.org)

**Help with options:** 3

#### Other Support

##### SCARF

**Free advice on reducing energy costs**

01224 213 005 | [info@scarf.org.uk](mailto:info@scarf.org.uk)

[www.scarf.org.uk/householder](http://www.scarf.org.uk/householder)

##### SMART

**(Grampian Housing Association)**

**Money and energy advice (for tenants only)**

01224 202 934 | [smart@grampianhousing.co.uk](mailto:smart@grampianhousing.co.uk)

##### Home Energy Scotland

**Provide energy efficiency advice**

0808 808 2282 | [www.homeenergyscotland.org](http://www.homeenergyscotland.org)

##### Shelter

**Free housing advice**

0808 800 4444 | [scotland.shelter.org.uk](http://scotland.shelter.org.uk)

##### Turn2Us

**Provide information and financial support**

0808 802 2000 | [www.turn2us.org.uk](http://www.turn2us.org.uk)

##### Breathing Space

**Confidential phoneline for anyone feeling low, anxious or depressed**

0800 838 587 | [www.breathingspace.scot](http://www.breathingspace.scot)

**Interactive version:**



[www.worryingaboutmoney.co.uk/aberdeen](http://www.worryingaboutmoney.co.uk/aberdeen)

Updated on 26/10/23

Feedback? Share your experience of using this guide by visiting  
[www.bit.ly/moneyadvicefeedback](http://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 Aberdeen**



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