

# 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](http://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](http://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](http://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](http://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](mailto:bureau@gnwcab.org.uk)

[www.gnwcab.org.uk](http://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.org.uk](mailto:bureau@drumchapelcab.org.uk)

[casonline.org.uk](http://casonline.org.uk)

[www.drumchapelcab.org.uk](http://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](mailto:admin@d-mac.org.uk)

[www.d-mac.org.uk](http://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.org.uk](mailto:adminuser@easterhousecab.org.uk)

[casonline.org.uk](http://casonline.org.uk)

[www.ehousecab.org.uk](http://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](http://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](mailto:info@parkheadcab.org.uk)

[www.parkheadcab.org.uk](http://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](mailto:info@gemap.co.uk)

[www.gemap.co.uk](http://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](mailto:m@govanlc.com)

[www.govanlawcentre.org](http://www.govanlawcentre.org)

[debtnavigator.scot](http://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](mailto:m@govanlc.com)

[www.govanlawcentre.org](http://www.govanlawcentre.org)

[debtnavigator.scot](http://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](mailto:admin5@gpollokcab.org.uk)

[www.gpollokcab.org.uk](http://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](mailto:advice@money mattersweb.co.uk)

[www.money mattersweb.co.uk](http://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](http://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](mailto:mail@castlemilklawcentre.co.uk)

[www.castlemilklawcentre.co.uk](http://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](mailto:admin@emlc.org.uk)

[www.emlc.org.uk](http://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](mailto:mail@lsa.org.uk) | [www.lsa.org.uk](http://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](http://www.homeenergyscotland.org)

### **Shelter**

*Free housing advice*

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

### **Breathing Space**

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

0800 83 85 87 | [www.breathingspace.scot](http://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](http://www.glasgowhelps.org)

### **Action on Asbestos**

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

0800 089 1717 | [actiononasbestos.org.uk](http://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](http://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](http://www.govancommunityproject.org.uk)

### **Scottish Refugee Council**

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

0808 196 7274

[www.scottishrefugeecouncil.org.uk](http://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](mailto:info@cwin.org.uk)

[www.cwin.org.uk](http://www.cwin.org.uk)

### **Migrant Help**

*Independent advice and guidance to move through the UK asylum process*

0808 801 0503 | [www.migranthelpuk.org](http://www.migranthelpuk.org)

Interactive version:



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

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