

# Worrying about money?

Support is available in Falkirk



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).

**Find out more and apply:** [www.falkirk.gov.uk/ScottishWelfareFund](http://www.falkirk.gov.uk/ScottishWelfareFund)

### 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 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 DWP. 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

#### Scottish Welfare Fund

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

01324 506 070

[ScottishWelfareFund@falkirk.gov.uk](mailto:ScottishWelfareFund@falkirk.gov.uk)

[www.falkirk.gov.uk/ScottishWelfareFund](http://www.falkirk.gov.uk/ScottishWelfareFund)

#### 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

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

#### FALKIRK COUNCIL

**Free, confidential, impartial advice on benefit entitlements, claiming benefits and appeals**

01324 506 070 | [cas@falkirk.gov.uk](mailto:cas@falkirk.gov.uk)

[www.falkirk.gov.uk/benefithelp](http://www.falkirk.gov.uk/benefithelp)

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

#### FALKIRK COUNCIL: DEBT ADVICE SERVICE

**Free, confidential, impartial advice on all types of debt**

01324 506 735 | [debtadvice@falkirk.gov.uk](mailto:debtadvice@falkirk.gov.uk)

[www.falkirk.gov.uk/moneyadvice](http://www.falkirk.gov.uk/moneyadvice)

**Help with option:** 3

#### ADVICE AND SUPPORT HUBS

**Support including housing, benefits and debt**

##### Central

01324 506 070 | [centralhub@falkirk.gov.uk](mailto:centralhub@falkirk.gov.uk)

##### East

01324 506 070 | [easthub@falkirk.gov.uk](mailto:easthub@falkirk.gov.uk)

##### West

01324 506 070 | [westhub@falkirk.gov.uk](mailto:westhub@falkirk.gov.uk)

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

#### CHRISTIANS AGAINST POVERTY

**Debt counselling service**

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

**Help with options:** 3

#### CITIZENS ADVICE BUREAU

**Free, impartial and confidential advice on benefits, money and housing**

##### Denny & Dunipace

01324 829 160

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

##### Falkirk

01324 626 070

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

##### Grangemouth & Bo'ness

01324 666 935

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

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

## Other Support

### Money Advice Scotland

*Help with debt and money worries*  
[www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk)

### Home Energy Scotland

*Free, impartial 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)

### Breathing Space

*Confidential phoneline for anyone feeling low, anxious or depressed*  
0800 838 587  
[www.breathingspace.scot](http://www.breathingspace.scot)

### Falkirk District Association for Mental Health

*Support for people affected by mental illness*  
[www.fdamh.org.uk](http://www.fdamh.org.uk)

## For Migrants with No Recourse to Public Funds (NRPF)

### The Unity Project

*Support to have NRPF condition removed if applicable and other support*  
[www.unity-project.org.uk](http://www.unity-project.org.uk)

### Project 17

*Advice on housing and financial options for families with children facing severe poverty/homelessness because they have NRPF*  
07963 509 044 | [www.project17.org.uk](http://www.project17.org.uk)



Interactive version



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