

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

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

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

FALKIRK COUNCIL

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

01324 506 070 | cas@falkirk.gov.uk

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

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

East

01324 506 070 | easthub@falkirk.gov.uk

West

01324 506 070 | 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

Help with options: 3

CITIZENS ADVICE BUREAU

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

Denny & Dunice

01324 829 160

bureau@dennycab.casonline.org.uk

Falkirk

01324 626 070

bureau@falkirkcab.casonline.org.uk

Grangemouth & Bo'ness

01324 666 935

adviser@grangemouthcab.casonline.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

Home Energy Scotland

Free, impartial energy efficiency advice

0808 808 2282

www.homeenergyscotland.org

Shelter

Free housing advice

0808 800 4444 | scotland.shelter.org.uk

Breathing Space

Confidential phoneline for anyone feeling low, anxious or depressed

0800 838 587

www.breathingspace.scot

Falkirk District Association for Mental Health

Support for people affected by mental illness

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

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

About this leaflet

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations below.

You can access the 'Worrying About Money?' leaflets online at www.foodaidnetwork.org.uk/cash-first-leaflets. The information on this leaflet was last updated on 17/07/23.

Feedback? What did you find useful about this guide?

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COMMUNITY PLANNING
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