

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** or a **community grant** from the Council.

A crisis grant is a payment to help you cope during an emergency or disaster, or due to unexpected expenses.

A community grant can help people in severe and immediate need to set up home or continue to live independently.

Crisis and community care grants do not have to be paid back (not a loan).

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check, either by visiting the Our Fife/Get help website or by speaking 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. The benefit check results 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?

Each of these services offer free and confidential advice

Fife Council

Benefits and money advice and resources

Community Support Line: 0800 952 0330

(Mon-Fri 9am-5pm)

our.fife.scot/gethelp

Benefits checker: our.fife.scot/gethelp/income

Help with options: ① ② ③ ④ ⑤ ⑥

Citizens Advice and Rights Fife

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

03451 400 095 (General Advice)

03451 400 094 (Debt Advice)

www.cabfife.org.uk

Help with options: ① ② ③ ④ ⑤ ⑥

Scottish Welfare Fund

Crisis grant to help in an emergency or community care grant

0300 555 0265 (Mon-Fri 9am-2.30pm)

www.fife.gov.uk/welfarefund

Social Security Scotland

You may be eligible for support from Social Security Scotland, including Scottish Child Payment, Best Start Grant & Best Start Foods which can help with the costs of having a child

0800 182 2222 | mygov.scot/benefits

Department for Work and Pensions

Information on other entitlements

www.gov.uk

Other Support

Fife Council:

Employability & Welfare Support

Support from dedicated Welfare Support staff at Community Job Clubs, including help with benefits, crisis and employment

our.fife.scot/gethelp/employment

Cosy Kingdom

Free and impartial energy and debt advice

01592 807 930

www.cosykingdom.org.uk

Fife Credit Unions

Savings and affordable credit

01592 725 233

info@fifecreditunions.org.uk

www.fifecreditunions.org.uk

Frontline Fife

Housing and homelessness advice and lay representation at court for eviction due to rent arrears

01592 800 430

www.frontlinefife.co.uk

Breathing Space

Confidential phoneline for anyone feeling low, anxious or depressed

0800 838 587

www.breathingspace.scot

Interactive version



www.worryingaboutmoney.co.uk/fife

Updated on 06/02/24

Share your experience of using this guide:
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 Fife



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