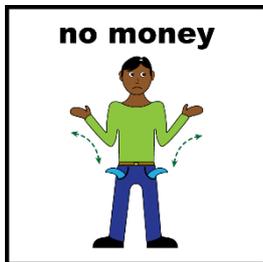
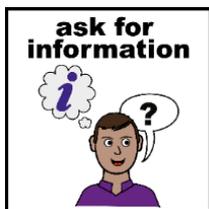




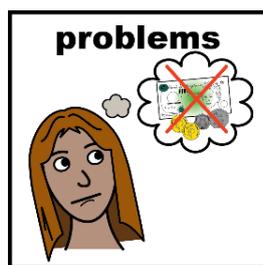
## Are you worried about money or about being in debt?



There may be lots of reasons why you are worried about money. You may suddenly have no money, be in debt, owe money, or you have to choose to spend money on food or heating or paying bills. Or you may be waiting on benefits payments.



Here is some information on the ways to contact people for help and advice with your money problems if you live in North Lanarkshire.



### **Crisis Grant**

If you are experiencing a crisis or disaster and you have difficulties coping with unexpected expenses, you may be able to get a Crisis Grant.

**Contact North Lanarkshire Council or Citizens Advice or Cumbernauld Poverty Action**

<p><b>address and telephone</b></p> 	<p><b>North Lanarkshire Council Tackling Poverty Team</b>  Phone – 01698 332 551  Email – <a href="mailto:TPTeam@northlan.gov.uk">TPTeam@northlan.gov.uk</a>  Website – <a href="http://www.northlanarkshire.gov.uk/welfare-rights-services">www.northlanarkshire.gov.uk/welfare-rights-services</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Airdrie</b>  Phone – 01236 754 109  Website – <a href="http://www.airdriecab.co.uk">www.airdriecab.co.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Bellshill</b>  Phone – 01698 748 615  Email – <a href="mailto:manager@bellshillcab.casonline.org.uk">manager@bellshillcab.casonline.org.uk</a>  Website – <a href="http://www.bellshillcab.org.uk">www.bellshillcab.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Coatbridge</b>  Phone – 01236 421 447  Email – <a href="mailto:adviser@coatbridgecab.casonline.org.uk">adviser@coatbridgecab.casonline.org.uk</a>  Website – <a href="http://www.coatbridgecab.org.uk">www.coatbridgecab.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Cumbernauld</b>  Phone – 01236 723 201  Email – <a href="mailto:bureau@cumbernauldcab.casonline.org.uk">bureau@cumbernauldcab.casonline.org.uk</a>  Website – <a href="http://www.cumbernauldcab.org.uk">www.cumbernauldcab.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Motherwell/Wishaw</b>  Phone – 0808 196 9180  Email – <a href="mailto:bureau@motherwellcab.casonline.org.uk">bureau@motherwellcab.casonline.org.uk</a>  Website – <a href="http://www.motherwellwishawcab.org.uk">www.motherwellwishawcab.org.uk</a></p>

**address and  
telephone**



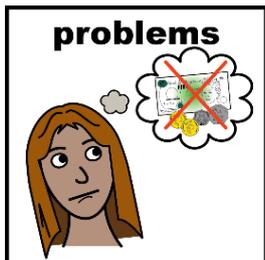
### **Cumbernauld Poverty Action**

Phone – 01236 729 520

Email – [admin@cumbernauldpovertyaction.org.uk](mailto:admin@cumbernauldpovertyaction.org.uk)

Website – [www.cumbernauldpovertyaction.org.uk](http://www.cumbernauldpovertyaction.org.uk)

**problems**



### **Making your money go further**

Anyone who is worried about money can get a free benefit check. This will make sure you are getting the right amount of money and get advice on other ways to save money. For example, cheaper gas or electricity or free school meals.

**Contact North Lanarkshire Council or Citizens Advice or Home Energy Scotland or Cumbernauld Poverty Action**

**address and  
telephone**



### **North Lanarkshire Council Tackling Poverty Team**

Phone – 01698 332 551

Email – [TPTeam@northlan.gov.uk](mailto:TPTeam@northlan.gov.uk)

Website – [www.northlanarkshire.gov.uk/welfare-rights-services](http://www.northlanarkshire.gov.uk/welfare-rights-services)

**address and  
telephone**



### **Citizens Advice Bureau – Airdrie**

Phone – 01236 754 109

Website – [www.airdriecab.co.uk](http://www.airdriecab.co.uk)

**address and  
telephone**



### **Citizens Advice Bureau – Bellshill**

Phone – 01698 748 615

Email – [manager@bellshillcab.casonline.org.uk](mailto:manager@bellshillcab.casonline.org.uk)

Website – [www.bellshillcab.org.uk](http://www.bellshillcab.org.uk)

<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Coatbridge</b>  Phone – 01236 421 447  Email – <a href="mailto:adviser@coatbridgecab.casonline.org.uk">adviser@coatbridgecab.casonline.org.uk</a>  Website – <a href="http://www.coatbridgecab.org.uk">www.coatbridgecab.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Cumbernauld</b>  Phone – 01236 723 201  Email – <a href="mailto:bureau@cumbernauldcab.casonline.org.uk">bureau@cumbernauldcab.casonline.org.uk</a>  Website – <a href="http://www.cumbernauldcab.org.uk">www.cumbernauldcab.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Motherwell/Wishaw</b>  Phone – 0808 196 9180  Email – <a href="mailto:bureau@motherwellcab.casonline.org.uk">bureau@motherwellcab.casonline.org.uk</a>  Website – <a href="http://www.motherwellwishawcab.org.uk">www.motherwellwishawcab.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Home Energy Scotland</b>  Phone – 0808 808 2282  Website – <a href="http://www.homeenergyscotland.org">www.homeenergyscotland.org</a></p>
<p><b>address and telephone</b></p> 	<p><b>Cumbernauld Poverty Action</b>  Phone – 01236 729 520  Email – <a href="mailto:admin@cumbernauldpovertyaction.org.uk">admin@cumbernauldpovertyaction.org.uk</a>  Website – <a href="http://www.cumbernauldpovertyaction.org.uk">www.cumbernauldpovertyaction.org.uk</a></p>
<p><b>money advice</b></p> 	<p><b>Debt advice</b>  If you are in debt or owe money, you can get help and advice about ways to pay off your debts each month.</p> <p><b>Contact North Lanarkshire Council or Citizens Advice or Christians Against Poverty</b></p>

<p><b>address and telephone</b></p> 	<p><b>North Lanarkshire Council Tackling Poverty Team</b>  Phone – 01698 332 551  Email – <a href="mailto:TPTeam@northlan.gov.uk">TPTeam@northlan.gov.uk</a>  Website – <a href="http://www.northlanarkshire.gov.uk/welfare-rights-services">www.northlanarkshire.gov.uk/welfare-rights-services</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Airdrie</b>  Phone – 01236 754 109  Website – <a href="http://www.airdriecab.co.uk">www.airdriecab.co.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Bellshill</b>  Phone – 01698 748 615  Email – <a href="mailto:manager@bellshillcab.casonline.org.uk">manager@bellshillcab.casonline.org.uk</a>  Website – <a href="http://www.bellshillcab.org.uk">www.bellshillcab.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Coatbridge</b>  Phone – 01236 421 447  Email – <a href="mailto:adviser@coatbridgecab.casonline.org.uk">adviser@coatbridgecab.casonline.org.uk</a>  Website – <a href="http://www.coatbridgecab.org.uk">www.coatbridgecab.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Cumbernauld</b>  Phone – 01236 723 201  Email – <a href="mailto:bureau@cumbernauldcab.casonline.org.uk">bureau@cumbernauldcab.casonline.org.uk</a>  Website – <a href="http://www.cumbernauldcab.org.uk">www.cumbernauldcab.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Motherwell/Wishaw</b>  Phone – 0808 196 9180  Email – <a href="mailto:bureau@motherwellcab.casonline.org.uk">bureau@motherwellcab.casonline.org.uk</a>  Website – <a href="http://www.motherwellwishawcab.org.uk">www.motherwellwishawcab.org.uk</a></p>

<p><b>address and telephone</b></p> 	<p><b>Christians Against Poverty</b>  Phone – 0800 328 0006  Website – <a href="http://www.capuk.org/get-help">www.capuk.org/get-help</a></p>
<p><b>money advice</b></p> 	<p><b>Benefit help</b></p> <p>If you have made a new claim for benefits you might be able to get money in advance to pay for things like rent or food. This money is a loan and must be paid back.</p> <p>It will be taken from your benefits once they start, so make sure you talk to someone before you ask for an advance benefit payment.</p> <p><b>Contact North Lanarkshire Council or Citizens Advice or Cumbernauld Poverty Action</b></p>
<p><b>address and telephone</b></p> 	<p><b>North Lanarkshire Council Tackling Poverty Team</b>  Phone – 01698 332 551  Email – <a href="mailto:TPTeam@northlan.gov.uk">TPTeam@northlan.gov.uk</a>  Website – <a href="http://www.northlanarkshire.gov.uk/welfare-rights-services">www.northlanarkshire.gov.uk/welfare-rights-services</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Airdrie</b>  Phone – 01236 754 109  Website – <a href="http://www.airdriecab.co.uk">www.airdriecab.co.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Bellshill</b>  Phone – 01698 748 615  Email – <a href="mailto:manager@bellshillcab.casonline.org.uk">manager@bellshillcab.casonline.org.uk</a>  Website – <a href="http://www.bellshillcab.org.uk">www.bellshillcab.org.uk</a></p>



### **Citizens Advice Bureau – Coatbridge**

Phone – 01236 421 447

Email – [adviser@coatbridgecab.casonline.org.uk](mailto:adviser@coatbridgecab.casonline.org.uk)

Website – [www.coatbridgecab.org.uk](http://www.coatbridgecab.org.uk)



### **Citizens Advice Bureau – Cumbernauld**

Phone – 01236 723 201

Email – [bureau@cumbernauldcab.casonline.org.uk](mailto:bureau@cumbernauldcab.casonline.org.uk)

Website – [www.cumbernauldcab.org.uk](http://www.cumbernauldcab.org.uk)



### **Citizens Advice Bureau – Motherwell/Wishaw**

Phone – 0808 196 9180

Email – [bureau@motherwellcab.casonline.org.uk](mailto:bureau@motherwellcab.casonline.org.uk)

Website – [www.motherwellwishawcab.org.uk](http://www.motherwellwishawcab.org.uk)



### **Cumbernauld Poverty Action**

Phone – 01236 729 520

Email – [admin@cumbernauldpovertyaction.org.uk](mailto:admin@cumbernauldpovertyaction.org.uk)

Website – [www.cumbernauldpovertyaction.org.uk](http://www.cumbernauldpovertyaction.org.uk)



### **Hardship payment**

If you have had money stopped from your benefits, you may be able to get a hardship payment from the DWP (Department for Work and Pensions). These payments are not made straight away and not everyone will be able to get one.

**Contact North Lanarkshire Council or Citizens Advice or Cumbernauld Poverty Action**

<p><b>address and telephone</b></p> 	<p><b>North Lanarkshire Council Tackling Poverty Team</b>  Phone – 01698 332 551  Email – <a href="mailto:TPTeam@northlan.gov.uk">TPTeam@northlan.gov.uk</a>  Website – <a href="http://www.northlanarkshire.gov.uk/welfare-rights-services">www.northlanarkshire.gov.uk/welfare-rights-services</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Airdrie</b>  Phone – 01236 754 109  Website – <a href="http://www.airdriecab.co.uk">www.airdriecab.co.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Bellshill</b>  Phone – 01698 748 615  Email – <a href="mailto:manager@bellshillcab.casonline.org.uk">manager@bellshillcab.casonline.org.uk</a>  Website – <a href="http://www.bellshillcab.org.uk">www.bellshillcab.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Coatbridge</b>  Phone – 01236 421 447  Email – <a href="mailto:adviser@coatbridgecab.casonline.org.uk">adviser@coatbridgecab.casonline.org.uk</a>  Website – <a href="http://www.coatbridgecab.org.uk">www.coatbridgecab.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Cumbernauld</b>  Phone – 01236 723 201  Email – <a href="mailto:bureau@cumbernauldcab.casonline.org.uk">bureau@cumbernauldcab.casonline.org.uk</a>  Website – <a href="http://www.cumbernauldcab.org.uk">www.cumbernauldcab.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Motherwell/Wishaw</b>  Phone – 0808 196 9180  Email – <a href="mailto:bureau@motherwellcab.casonline.org.uk">bureau@motherwellcab.casonline.org.uk</a>  Website – <a href="http://www.motherwellwishawcab.org.uk">www.motherwellwishawcab.org.uk</a></p>

<p><b>address and telephone</b></p> 	<p><b>Cumbernauld Poverty Action</b>  Phone – 01236 729 520  Email – <a href="mailto:admin@cumbernauldpovertyaction.org.uk">admin@cumbernauldpovertyaction.org.uk</a>  Website – <a href="http://www.cumbernauldpovertyaction.org.uk">www.cumbernauldpovertyaction.org.uk</a></p>
<p><b>amount of money</b></p> 	<p>If you get a hardship payment for Universal Credit you <b>will</b> need to pay this money back.</p> <p>If you get a hardship payment for Jobseeker's Allowance or Employment support allowance, you <b>do not need</b> to pay this money back.</p>
<p><b>urgent advice</b></p> 	<p><b>Challenge a decision</b></p> <p>You can challenge a decision about your benefits. This may be because they have been stopped or reduced. Or you have been refused benefits or told you have been overpaid. You will have to make this challenge within one month.</p> <p><b>Contact North Lanarkshire Council or Citizens Advice or Cumbernauld Poverty Action</b></p>
<p><b>address and telephone</b></p> 	<p><b>North Lanarkshire Council Tackling Poverty Team</b>  Phone – 01698 332 551  Email – <a href="mailto:TPTeam@northlan.gov.uk">TPTeam@northlan.gov.uk</a>  Website – <a href="http://www.northlanarkshire.gov.uk/welfare-rights-services">www.northlanarkshire.gov.uk/welfare-rights-services</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Airdrie</b>  Phone – 01236 754 109  Website – <a href="http://www.airdriecab.co.uk">www.airdriecab.co.uk</a></p>

<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Bellshill</b>  Phone – 01698 748 615  Email – <a href="mailto:manager@bellshillcab.casonline.org.uk">manager@bellshillcab.casonline.org.uk</a>  Website – <a href="http://www.bellshillcab.org.uk">www.bellshillcab.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Coatbridge</b>  Phone – 01236 421 447  Email – <a href="mailto:adviser@coatbridgecab.casonline.org.uk">adviser@coatbridgecab.casonline.org.uk</a>  Website – <a href="http://www.coatbridgecab.org.uk">www.coatbridgecab.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Cumbernauld</b>  Phone – 01236 723 201  Email – <a href="mailto:bureau@cumbernauldcab.casonline.org.uk">bureau@cumbernauldcab.casonline.org.uk</a>  Website – <a href="http://www.cumbernauldcab.org.uk">www.cumbernauldcab.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Citizens Advice Bureau – Motherwell/Wishaw</b>  Phone – 0808 196 9180  Email – <a href="mailto:bureau@motherwellcab.casonline.org.uk">bureau@motherwellcab.casonline.org.uk</a>  Website – <a href="http://www.motherwellwishawcab.org.uk">www.motherwellwishawcab.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Cumbernauld Poverty Action</b>  Phone – 01236 729 520  Email – <a href="mailto:admin@cumbernauldpovertyaction.org.uk">admin@cumbernauldpovertyaction.org.uk</a>  Website – <a href="http://www.cumbernauldpovertyaction.org.uk">www.cumbernauldpovertyaction.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>For a crisis grant</b>  Contact – Scottish Welfare Fund  Phone – 0300 555 0405  Email – <a href="mailto:swf@northlan.gov.uk">swf@northlan.gov.uk</a>  Website – <a href="http://www.northlanarkshire.gov.uk/swf">www.northlanarkshire.gov.uk/swf</a></p>



**You may be eligible for support from Social Security Scotland**

Contact – Social Security Scotland  
Phone – 0800 182 2222  
Website – [mygov.scot/benefits](http://mygov.scot/benefits)



**For housing advice and benefit checks to North Lanarkshire Council tenants in Motherwell, Bellshill and Wishaw**

Contact – North Lanarkshire Rents Teams  
Phone – 01698 524 811  
Email – [southrents@northlan.gov.uk](mailto:southrents@northlan.gov.uk)



**For housing advice and benefit checks to North Lanarkshire Council tenants in Airdrie, Coatbridge, Cumbernauld and Kilsyth**

Contact – North Lanarkshire Rents Teams  
Phone – 01698 524 811  
Website – [northrents@northlan.gov.uk](mailto:northrents@northlan.gov.uk)



**For links to mental health information, advice and help**

Contact – Lanarkshire Mind Matters  
Website – [www.lanarkshiremindmatters.scot.nhs.uk](http://www.lanarkshiremindmatters.scot.nhs.uk)



**For information, advice and active referrals, including your rights as an unpaid carer**

Contact – North Together  
Phone – 01698 404 055  
Email – [enquiries@carerstogether.org](mailto:enquiries@carerstogether.org)  
Website – [www.carerstogether.org](http://www.carerstogether.org)



**For information, advice and support for carers**

Contact – Lanarkshire Carers

Phone – 01236 755 550

Email – [info@lanarkshirecarers.org.uk](mailto:info@lanarkshirecarers.org.uk)

Website – [www.lanarkshirecarers.org.uk](http://www.lanarkshirecarers.org.uk)



**For practical assistance to improve health and wellbeing**

Contact – North Lanarkshire Disability Forum

Phone – 01698 275 710

Email – [info@nldforum.org.uk](mailto:info@nldforum.org.uk)



**For anyone feeling low, anxious or depressed**

Contact – Breathing Space

Phone – 0800 838 587

Website – [www.breathingspace.scot](http://www.breathingspace.scot)



**For information and financial support**

Contact – Turn2us

Website – [www.turn2us.org.uk](http://www.turn2us.org.uk)



**For debt advice and money management**

Contact – StepChange

Phone – 0800 138 1111

Website – [www.stepchange.org](http://www.stepchange.org)



**For advice on any aspect of debt**

Contact – Debt Advice Foundation

Phone – 0800 043 4050

Website – [www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)

<p><b>address and telephone</b></p> 	<p><b>For advice to help improve your finances</b>  Contact – MoneyHelper  Phone – 0800 138 7777  Whatsapp – 0770 134 2744  Website – <a href="http://www.moneyhelper.org.uk">www.moneyhelper.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>For support getting information you need and putting across your choices to other</b>  Contact – Independent Advocacy  Website – <a href="http://www.siaa.org.uk/find-an-advocate">www.siaa.org.uk/find-an-advocate</a></p>
<p><b>address and telephone</b></p> 	<p><b>For information and advice for Migrants with No Recourse to Public Funds</b>  Contact – North Lanarkshire Council Tackling Poverty Team  Phone – 01698 332 551  Email – <a href="mailto:TPTeam@northlan.gov.uk">TPTeam@northlan.gov.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>For information, support and advice to people seeking asylum and refugees</b>  Contact – Scottish Refugee Council  Phone – 0808 196 7274  Website – <a href="http://www.scottishrefugeecouncil.org.uk">www.scottishrefugeecouncil.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>For housing and money advice for families with children facing severe poverty or homelessness because they have No Recourse to Public Funds</b>  Contact – Project 17  Phone – 07963 509 044  Website – <a href="http://www.project17.org.uk">www.project17.org.uk</a></p>

	<p><b>For legal services on human rights, immigration, asylum, employment discrimination and social welfare law support</b></p> <p>Contact – Ethnic Minorities Law Centre  Phone – 0141 204 2888  Email – admin@emlc.org.uk  Website – www.emlc.org.uk</p>
	<p><b>For support to have No Recourse to Public Funds condition removed if applicable</b></p> <p>Contact – The Unity Project  Email – info@unity-project.org.uk  Website – www.unity-project.org.uk</p>

With thanks to

 **easy on the i** for the use of their image bank



Exclusively Inclusive for making this information in Easy Read



Adapted from the Craven Easy Read leaflet by the Independent Food Aid Network

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations at the top of this leaflet. You can access the Worrying about Money leaflets at [www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets)

This information was last updated on 17/07/2025.