

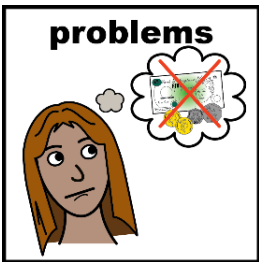












	<h2>Are you worried about money or about being in debt?</h2>
<p>no money</p> 	<p>There may be lots of reasons why you are worried about money. You may suddenly have no money, be in debt, owe money, or you have to choose to spend money on food or heating or paying bills. Or you may be waiting on benefits payments.</p>
<p>ask for information</p> 	<p>Here is some information on the ways to contact people for help and advice with your money problems if you live in Angus.</p>
<p>problems</p> 	<h3>Crisis Grant</h3> <p>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.</p> <p>Contact Angus Council or Citizens Advice</p>

<p>address and telephone</p> 	<p>Angus Council Welfare Rights Service Phone – 03452 777 778 Text – Angus to 60040 (standard text charges apply) Website – www.angus.gov.uk/welfarerights</p>
<p>address and telephone</p> 	<p>Angus Citizens Advice Bureau Phone – 01241 870 661 Email – advice@anguscab.org.uk Website – www.anguscab.org.uk</p>
<p>problems</p> 	<p>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.</p> <p>Contact Angus Council or Citizens Advice</p>
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<div data-bbox="173 241 438 504" data-label="Image"> </div>	<p>Debt advice</p> <p>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>Contact Angus Council or Citizens Advice</p>
<div data-bbox="205 568 414 775" data-label="Image"> </div>	<p>Angus Council Welfare Rights Service</p> <p>Phone – 03452 777 778</p> <p>Text – Angus to 60040 (standard text charges apply)</p> <p>Website – www.angus.gov.uk/welfarerights</p>
<div data-bbox="205 904 414 1111" data-label="Image"> </div>	<p>Angus Citizens Advice Bureau</p> <p>Phone – 01241 870 661</p> <p>Email – advice@anguscab.org.uk</p> <p>Website – www.anguscab.org.uk</p>
<div data-bbox="181 1182 446 1444" data-label="Image"> </div>	<p>Benefit help</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 be 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>Contact Angus Council or Citizens Advice</p>

<p>address and telephone</p> 	<p>Angus Council Welfare Rights Service Phone – 03452 777 778 Text – Angus to 60040 (standard text charges apply) Website – www.angus.gov.uk/welfarerights</p>
<p>address and telephone</p> 	<p>Angus Citizens Advice Bureau Phone – 01241 870 661 Email – advice@anguscab.org.uk Website – www.anguscab.org.uk</p>
<p>no money</p> 	<p>Hardship payment If you have had money stopped from your benefits, you may be able to get a hardship payment from the DWP (Department of work and Pensions). These payments are not made straight away and not everyone will be able to get one.</p> <p>Contact Angus Council or Citizens Advice</p>
<p>address and telephone</p> 	<p>Angus Council Welfare Rights Service Phone – 03452 777 778 Text – Angus to 60040 (standard text charges apply) Website – www.angus.gov.uk/welfarerights</p>
<p>address and telephone</p> 	<p>Angus Citizens Advice Bureau Phone – 01241 870 661 Email – advice@anguscab.org.uk Website – www.anguscab.org.uk</p>

	<p>If you get a hardship payment for Universal Credit you will need to pay this money back.</p> <p>If you get a hardship payment for Jobseeker's Allowance or Employment support allowance, you do not need to pay this money back.</p>
	<p>Challenge a decision</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>Contact Angus Council or Citizens Advice</p>
	<p>Angus Council Welfare Rights Service</p> <p>Phone – 03452 777 778</p> <p>Text – Angus to 60040 (standard text charges apply)</p> <p>Website – www.angus.gov.uk/welfarerights</p>
	<p>Angus Citizens Advice Bureau</p> <p>Phone – 01241 870 661</p> <p>Email – advice@anguscab.org.uk</p> <p>Website – www.anguscab.org.uk</p>
	<p>For a crisis grant</p> <p>Contact – Scottish Welfare Fund</p> <p>Phone – 03452 777 778</p> <p>Website – www.angus.gov.uk/swf</p>

<p>address and telephone</p> 	<p>You may be eligible for support from Social Security Scotland</p> <p>Contact – Social Security Scotland Phone – 0800 182 2222 Website – mygov.scot/benefits</p>
<p>address and telephone</p> 	<p>For employment support if you are unemployed</p> <p>Contact – Remploy Phone – 0300 456 8085 Website – www.remploy.co.uk</p>
<p>address and telephone</p> 	<p>For energy efficiency advice to help save on bills</p> <p>Contact – Home Energy Scotland Phone – 0808 808 2282 Website – www.homeenergyscotland.org</p>
<p>address and telephone</p> 	<p>For housing advice</p> <p>Contact – Shelter Phone – 0808 800 4444 Website – scotland.shelter.org.uk</p>
<p>address and telephone</p> 	<p>For mental health support</p> <p>Contact – Breathing Space Phone – 0800 83 85 87 Website – www.breathingspace.scot</p>
<p>address and telephone</p> 	<p>For information and support about welfare benefits and charitable grants</p> <p>Contact – Turn2Us Phone – 0808 802 2000 Website – www.turn2us.org.uk/Get-Support</p>



For free, digital advice on debt/money, energy, welfare rights and more

Contact – Advice Direct Scotland

Phone (Energy) – 0808 196 8660

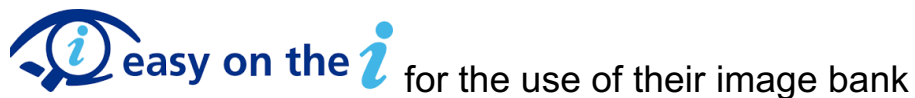
Phone (Debt/Money) – 0808 196 2316

Email (Energy) – enquiries@energyadvice.scot

Email (Debt/Money) – debt@advice.scot

Website – www.advisedirect.scot/contact

With thanks to



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

This information was last updated on 17/01/2024.