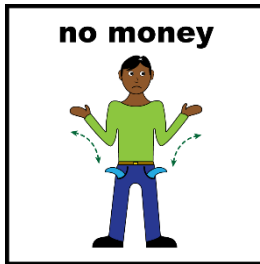
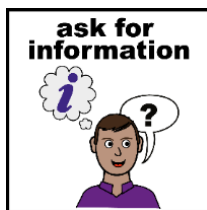


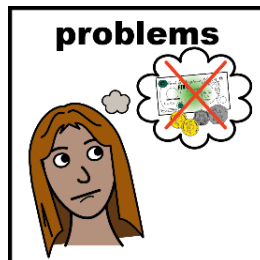
Are you worried about money or about being in debt?



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 South Ayrshire.



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 Scottish Welfare Fund



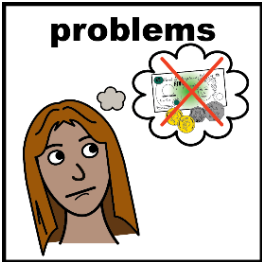



Scottish Welfare Fund

Website – www.south-ayrshire.gov.uk/

Scottish-Welfare-Fund

Email – scottishwelfarefund@south-ayrshire.gov.uk

Phone – 0300 123 0900

	<p>Making your money go further</p> <p>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 The Information and Advice Hub</p>
	<p>The Information and Advice Hub</p> <p>Phone – 0300 123 0900</p> <p>Email – informationandadvicehub@south-ayrshire.gov.uk</p> <p>Website – www.south-ayrshire.gov.uk/information-and-advice-hub</p>
	<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 The Information and Advice Hub</p>
	<p>The Information and Advice Hub</p> <p>Phone – 0300 123 0900</p> <p>Email – informationandadvicehub@south-ayrshire.gov.uk</p> <p>Website – www.south-ayrshire.gov.uk/information-and-advice-hub</p>

<div data-bbox="183 313 446 571" 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 The Information and Advice Hub</p>
<div data-bbox="199 840 414 1041" data-label="Image"> </div>	<p>The Information and Advice Hub</p> <p>Phone – 0300 123 0900</p> <p>Email – informationandadvicehub@south-ayrshire.gov.uk</p> <p>Website – www.south-ayrshire.gov.uk/information-and-advice-hub</p>
<div data-bbox="175 1254 438 1512" data-label="Image"> </div>	<p>Hardship payment</p> <p>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.</p> <p>Contact Money Smart or CHAP</p>
<div data-bbox="199 1736 414 1937" data-label="Image"> </div>	<p>The Information and Advice Hub</p> <p>Phone – 0300 123 0900</p> <p>Email – informationandadvicehub@south-ayrshire.gov.uk</p> <p>Website – www.south-ayrshire.gov.uk/information-and-advice-hub</p>



If you get a hardship payment for Universal Credit you **will** need to pay this money back.

If you get a hardship payment for Jobseeker's Allowance or Employment support allowance, you **do not need** to pay this money back.



Challenge a decision

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.

Contact The Information and Advice Hub



The Information and Advice Hub

Phone – 0300 123 0900

Email – informationandadvicehub@south-ayrshire.gov.uk

Website – www.south-ayrshire.gov.uk/information-and-advice-hub



You may be eligible for support from Social Security Scotland

Contact – Social Security Scotland


Phone – 0800 182 2222

Website – mygov.scot/benefits

	<p>For housing and homelessness support</p> <p>Contact – SeAscape</p> <p>Phone – 01292 285 424</p> <p>Email – enquiries@seascapeayr.co.uk</p> <p>Website – www.seascapeayr.org.uk</p>
	<p>For housing information</p> <p>Contact – Ayr Housing Aid Centre SCIO</p> <p>Phone – 01292 288 111</p> <p>Email – advice@ayrhousingaidcentre.com</p> <p>Website – www.ayrhousingaidcentre.com</p>
	<p>For advice and support on money, budgeting and debt for families with children</p> <p>Contact – Stepping Stones For Families: Carrick Money Advice Service</p> <p>Phone – 01465 712 637</p> <p>Email – nikki.moneyadvice@ssff.org.uk</p>
	<p>For energy advice</p> <p>Contact – Home Energy Scotland</p> <p>Phone – 0808 808 2282</p> <p>Website – www.homeenergyscotland.org</p>
	<p>For housing advice</p> <p>Contact – Shelter</p> <p>Phone – 0808 800 4444</p> <p>Website – scotland.shelter.org.uk</p>

	<p>For support with debt, benefits and money management</p> <p>Contact – MoneyHelper Phone – 0800 138 7777 Website – www.moneyhelper.org.uk</p>
	<p>For information on benefits and grants</p> <p>Contact – Turn2us Website – www.turn2us.org.uk</p>

With thanks to

 **easy on the eye** 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 17/07/2025.