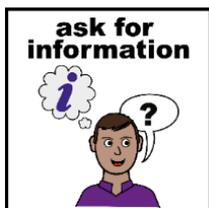




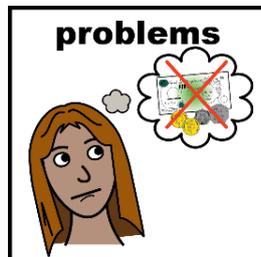
Are you worried about money or about being in debt?



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



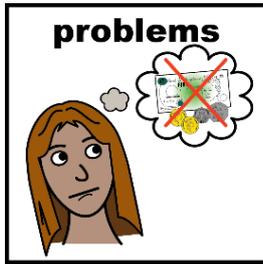
Scottish Welfare Fund

Website – www.south-ayrshire.gov.uk/

Scottish-Welfare-Fund

Email – scottishwelfarefund@south-ayrshire.gov.uk

Phone – 0300 123 0900



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 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



Debt advice

If you are in debt or owe money, you can get help and advice about ways to pay off your debts each 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



Benefit help

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.

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.

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



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 Money Smart or CHAP



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



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

**address and
telephone**



For housing and homelessness support

Contact – SeAscape

Phone – 01292 285 424

Email – enquiries@seascapeayr.co.uk

Website – www.seascapeayr.org.uk

**address and
telephone**



For housing information

Contact – Ayr Housing Aid Centre SCIO

Phone – 01292 288 111

Email – advice@ayrhousingaidcentre.com

Website – www.ayrhousingaidcentre.com

**address and
telephone**



For advice and support on money, budgeting and debt for families with children

Contact – Stepping Stones For Families: Carrick Money Advice Service

Phone – 01465 712 637

Email – nikki.moneyadvice@ssff.org.uk

**address and
telephone**



For energy advice

Contact – Home Energy Scotland

Phone – 0808 808 2282

Website – www.homeenergyscotland.org

**address and
telephone**



For housing advice

Contact – Shelter

Phone – 0808 800 4444

Website – scotland.shelter.org.uk

<p>address and telephone</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>address and telephone</p> 	<p>For information on benefits and grants</p> <p>Contact – Turn2us Website – www.turn2us.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

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