

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** from the Council.

This is a payment to help you cope during an emergency or disaster, or due to unexpected expenses. Crisis grants do not have to be paid back (not a loan).

www.cne-siar.gov.uk/benefits-and-grants

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak 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. Speaking to an advisor 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?

For free and confidential advice

Citizens Advice Bureau

Advice on a vast range of issues including benefits, debt, money, energy, housing and employment. Please contact us if you are in need of advice or do not know where to turn.

bureau@wicas.uk
www.wicas.uk

Lewis CAB

01851 705 727

Harris CAB

01859 502 431

Help with options: 1 2 3 4 5 6

Scottish Welfare Fund

Crisis grants to cover the cost of an emergency

01851 822 642

www.cne-siar.gov.uk/benefits-and-grants/
scottish-welfare-fund

Social Security Scotland

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

0800 182 2222 (freephone)
mygov.scot/benefits

Need help applying?

People living in the Western Isles can call 0800 182 2222 to book an appointment with a Client Support Adviser for face-to-face support.

Updated on 21/08/25

Share your experience of using this guide:
www.bit.ly/moneyadvicefeedback

Other Support

Advocacy Western Isles Lewis and Harris

Issue based, person-centred and
client-led independent advocacy
01851 701 755 | office@advocacywi.co.uk
www.advocacywi.co.uk

Western Isles Women's Aid

Counselling, support and accommodation for
women & children affected by domestic abuse

01851 704 750 | office@wiwasty.org
www.westernisleswomensaid.co.uk

The Shed Project

Safe and friendly drop in facility in Stornoway
for adults with alcohol or drug addictions

01851 704 557 | admin@theshedproject.org.uk
www.theshedproject.org.uk

Home Energy Scotland

Free, impartial energy efficiency advice to
help save on bills and stay warm at home

Donald.morrison@hi.homeenergyscotland.org
0808 808 2282 | www.homeenergyscotland.org

Tighean Innse Gall

Supporting people to rent, buy and live in
comfortable, affordable homes

01851 706 121 | info@tighean.co.uk
www.tighean.co.uk

Shelter

Free housing advice

0808 800 4444 | scotland.shelter.org.uk

Turn2us

Information and support about welfare
benefits and charitable grants

turn2us.org.uk
benefits-calculator.turn2us.org.uk

Interactive version:



[www.worryingaboutmoney.co.uk/
lewis-and-harris](http://www.worryingaboutmoney.co.uk/lewis-and-harris)

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
Lewis and Harris



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