

# Worrying about money?

Support is available in Scottish Borders



Three steps to find options and places to get help

## Step 1: What's the problem?

### I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: **5**)

See options **1 2 6**

### My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options **1 2**

### I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

### I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

## 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).

Find out more at:

[www.scotborders.gov.uk/benefits](http://www.scotborders.gov.uk/benefits) (Under Community Care and Crisis 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? The organisations below offer free and confidential advice

#### SCOTTISH BORDERS COUNCIL

**Financial Inclusion and Advice Team**  
Advice on benefits, sanctions, benefit appeals and redundancy

0300 100 1800 | [www.scotborders.gov.uk](http://www.scotborders.gov.uk)

Help with options: 1 2 3 4 5 6

#### CENTRAL BORDERS CITIZENS ADVICE BUREAU

**Support with debt, benefits, housing,  
employment & more (based in Galashiels)**

01896 753 889

[www.galashielscab.org.uk](http://www.galashielscab.org.uk)

Help with options: 1 2 3 4 5 6

#### PEEBLES AND DISTRICT CITIZENS ADVICE BUREAU

**Support with debt, benefits, housing,  
employment and more (based in Peebles)**

01721 721 722

[enquiries@peeblescab.casonline.org.uk](mailto:enquiries@peeblescab.casonline.org.uk)

[www.peeblescab.org.uk](http://www.peeblescab.org.uk)

Help with options: 1 2 3 4 5 6

#### ROXBURGH AND BERWICKSHIRE CITIZENS ADVICE BUREAU

**Support with debt, benefits, housing,  
employment and more**

**Duns**

01361 883 340

**Eyemouth**

01890 750 500

**Kelso**

01573 223 516

**Hawick**

01450 374 266

[enquiries@roxburghcab.casonline.org](mailto:enquiries@roxburghcab.casonline.org)

[www.roxburghcab.org.uk](http://www.roxburghcab.org.uk)

Help with options: 1 2 3 4 5 6

#### WAVERLEY HOUSING

**Money and benefits advice for tenants**

01450 364 200

[info@waverley-housing.co.uk](mailto:info@waverley-housing.co.uk)

[www.waverley-housing.co.uk/tenant-zone](http://www.waverley-housing.co.uk/tenant-zone)

Help with options: 1 2 4 6

#### EILDON HOUSING ASSOCIATION

**Money and benefits advice for tenants**

0300 020 0217

[tenancysustainment@eildon.org.uk](mailto:tenancysustainment@eildon.org.uk)

[www.eildon.org.uk/benefits](http://www.eildon.org.uk/benefits)

Help with options: 1 2 3 4 5 6

#### BERWICKSHIRE HOUSING ASSOCIATION

**Money and benefits advice for tenants**

0800 652 8104

[info@berwickshirehousing.org.uk](mailto:info@berwickshirehousing.org.uk)

[www.berwickshirehousing.org.uk/money-advice](http://www.berwickshirehousing.org.uk/money-advice)

Help with options: 1 2 3 4 5 6

#### SCOTTISH BORDERS HOUSING ASSOCIATION

**Money and benefits advice for tenants**

01750 724 444

[enquiries@sbha.org.uk](mailto:enquiries@sbha.org.uk)

[www.sbha.org.uk/contact-us](http://www.sbha.org.uk/contact-us)

Help with options: 1 2 3 4 5 6

**Scottish Welfare Fund**  
**Crisis grants to cover the cost of  
an emergency**  
0300 100 1800  
[www.scotborders.gov.uk/benefits](http://www.scotborders.gov.uk/benefits)

**Department for Work and Pensions**  
**Information on other entitlements**  
[www.gov.uk](http://www.gov.uk)

**Social Security Scotland**  
**You may be eligible for support  
from Social Security Scotland. For  
example, Scottish Child Payment,  
Best Start Grant and Best Start  
Foods can help with the costs of  
having a child.**  
[mygov.scot/benefits](http://mygov.scot/benefits) | 0800 182 2222

## More Advice and Support

### We Are With You Borders

*Support for individuals concerned about their alcohol and/or drug use*

0800 028 6664

[wearewithyou.org.uk/services/the-borders](http://wearewithyou.org.uk/services/the-borders)

### Borders Addiction Service

*Support to anyone 16+yrs with drug and/or alcohol dependency*

01896 664 430

### Scottish Borders CHIMES Service (Action for Children)

*Support to young carers, young people and parents impacted by alcohol and drug use*

01896 750 173

[CHIMES@actionforchildren.org.uk](mailto:CHIMES@actionforchildren.org.uk)

### Scottish Borders Council

*Homelessness support & information*

01896 661 385 | 01896 752 111 (after hours)

[www.scotborders.gov.uk/homelessness](http://www.scotborders.gov.uk/homelessness)

### Shelter

*Free housing advice*

0808 800 4444 | [scotland.shelter.org.uk](http://scotland.shelter.org.uk)

### Borders Care and Repair

*Advice and assistance to help repair, improve or adapt your home to live in comfort and safety in the community (for disabled people or people over 60)*

01750 724 895

[CareAndRepairEnquiries@eildon.org.uk](mailto:CareAndRepairEnquiries@eildon.org.uk)

[www.eildon.org.uk](http://www.eildon.org.uk)

### Breathing Space

*Confidential phoneline for anyone feeling low, anxious or depressed*

0800 83 85 87 | [www.breathingspace.scot](http://www.breathingspace.scot)

### Christians Against Poverty

*Debt counselling*

0800 328 0006 | [contact@capuk.org](mailto:contact@capuk.org)

[www.capuk.org](http://www.capuk.org)

### Turn2us

*Information on benefits and grants*

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

[benefits-calculator.turn2us.org.uk](http://benefits-calculator.turn2us.org.uk)

### Home Energy Scotland

*Free, impartial energy efficiency advice*

0808 808 2282

[www.homeenergyscotland.org](http://www.homeenergyscotland.org)

## For Migrants with No Recourse to Public Funds (NRPF)

### Scottish Refugee Council

*Information, support, advice & advocacy to asylum seekers & refugees*

0808 196 7274

[www.scottishrefugeecouncil.org.uk](http://www.scottishrefugeecouncil.org.uk)

### Migrant Help

*Independent advice and guidance to move through the UK asylum process*

0808 801 0503 | [www.migranthelpuk.org](http://www.migranthelpuk.org)



Interactive version



[www.worryingaboutmoney.co.uk/scottish-borders](http://www.worryingaboutmoney.co.uk/scottish-borders)  
Feedback? Share your experience of using this guide by  
visiting [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)