

Worrying about money?

Support is available in Argyll & Bute



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).

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 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 DWP. 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? For free and confidential advice

Scottish Welfare Fund

Crisis grants to cover the cost of an emergency

01546 605 512
scottishwelfarefund@argyll-bute.gov.uk
www.argyll-bute.gov.uk/about-scottish-welfare-fund

Flexible Food and Fuel Fund

A grant for anyone on low income and experiencing hardship

01700 502 784 | www.argyll-bute.gov.uk/council-tax-and-benefits/money-advice/flexible-food-fund

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.
0800 182 2222 | mygov.scot/benefits

ARGYLL & BUTE COUNCIL WELFARE RIGHTS TEAM

Free and confidential welfare rights and money advice

01546 605 517
www.argyll-bute.gov.uk/social-care-and-health/welfare-rights

Help with options: 1 2 3 4 5 6

ARGYLL & BUTE CITIZENS ADVICE BUREAU

Advice on benefits, debt, money, housing, energy and more

01546 605 550 | info@abcab.org.uk
www.abcab.org.uk

Help with options: 1 2 3 4 5 6

BUTE ADVICE CENTRE

Welfare, money and energy advice to anyone in Argyll & Bute

01700 502 784 | info@buteadvice.org.uk
www.buteadvice.org.uk

Help with options: 1 2 3 4 5 6

ALIENERGY

Energy advice service including free home visits to help reduce and offset fuel costs

01631 565 183 | enquiries@alienergy.org.uk
www.alienergy.org.uk

Help with option: 2

CARR GOMM

Housing support and drop in services

01631 563 375 | info@carrgomm.org
www.carrgomm.org/housing-support-services

Help with options: 1 2 4 5

HOUSING ASSOCIATIONS

The following housing associations have advisors available to help their tenants

Argyll Community Housing Association
0800 028 2755
www.acha.co.uk/services-think-money

Help with options: 1 2 4 5 6

Dunbritton Housing Association Limited
01389 761 486 | www.dunbritton.org.uk

Help with options: 1 2 4 5 6

Fyne Homes
03456 077 117 | mallan@fynehomes.co.uk
www.fynehomes.org.uk

Help with options: 1 2 4 5 6

West Highland Housing Association

0300 323 1170
www.westhighlandha.co.uk/tenants/your-tenancy/help-and-advice

Help with options: 1 2 4 5 6

Other Support

Argyll & Bute Council: Employability Service

**Support, guidance and training to
move into work**

01586 555 990

employability@argyll-bute.gov.uk

MoneyHelper

Money and pensions guidance

0800 138 7777 | 07701 342 744 (WhatsApp)

www.moneyhelper.org.uk

Money Advice Scotland

Help with debt and money worries

www.moneyadvicescotland.org.uk

Shelter

Free housing advice

0800 800 4444 | scotland.shelter.org.uk

Breathing Space

**Confidential phone line for anyone
feeling low, anxious or depressed**

0800 838 587

www.breathingspace.scot

Home Energy Scotland

**Free, impartial energy efficiency
advice**

0800 808 2282

www.homeenergyscotland.org

For Migrants with No Recourse to Public Funds (NRPF)

The Unity Project

**Support to have NRPF condition
removed if applicable and other
support**

www.unity-project.org.uk

Project 17

**Advice on housing and financial
options for families with children
facing severe poverty/homelessness
because they have NRPF**

07963 509 044 | www.project17.org.uk

About this leaflet

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations below.

You can access the 'Worrying About Money?' leaflets online at www.foodaidnetwork.org.uk/cash-first-leaflets. The information on this leaflet was last updated on 16/02/24.

Feedback? What did you find useful about this guide?

www.bit.ly/moneyadvicefeedback



Interactive version



www.worryingaboutmoney.co.uk/argyll-and-bute