

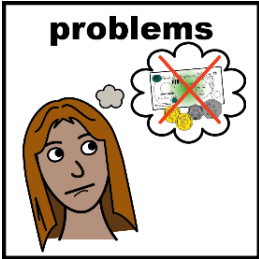
	<h2>Are you worried about money or about being in debt?</h2>
<p><b>no money</b></p> 	<p>There may be lots of reasons why you are worried about money. You may suddenly have no money, be in debt, owe money, or you have to choose to spend money on food or heating or paying bills. Or you may be waiting on benefits payments.</p>
<p><b>ask for information</b></p> 	<p>Here is some information on the ways to contact people for help and advice with your money problems if you live in Argyll and Bute.</p>
<p><b>problems</b></p> 	<h3>Flexible Food and Fuel Fund, Crisis Grant and Community Care Grant</h3> <p>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 or Community Care Grant. You may also be able to get support through Flexible Food and Fuel Fund.</p> <p><b>Contact Argyll and Bute Council or Citizens Advice or Bute Advice Centre or Carr Gomm or one of the Housing Associations</b></p>

<p><b>address and telephone</b></p> 	<p><b>Argyll and Bute Council Welfare Rights Team</b>  Phone – 01546 605 517  Website – <a href="http://www.argyll-bute.gov.uk/social-care-and-health/welfare-rights">www.argyll-bute.gov.uk/social-care-and-health/welfare-rights</a></p>
<p><b>address and telephone</b></p> 	<p><b>Argyll and Bute Citizens Advice Bureau</b>  Phone – 01546 605 550  Email – <a href="mailto:info@abcab.org.uk">info@abcab.org.uk</a>  Website – <a href="http://www.abcab.org.uk">www.abcab.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Bute Advice Centre</b>  Phone – 01700 502 784  Email – <a href="mailto:info@butadvice.org.uk">info@butadvice.org.uk</a>  Website – <a href="http://www.buteadvice.org.uk">www.buteadvice.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Carr Gomm</b>  Phone – 01631 563 375  Email – <a href="mailto:info@carrgomm.org">info@carrgomm.org</a>  Website – <a href="http://www.carrgomm.org/housing-support-services">www.carrgomm.org/housing-support-services</a></p>
<p><b>address and telephone</b></p> 	<p><b>Argyll Community Housing Association</b>  Phone – 0800 028 2755  Website – <a href="http://www.acha.co.uk/services-think-money">www.acha.co.uk/services-think-money</a></p>
<p><b>address and telephone</b></p> 	<p><b>Dunbritton Housing Association Limited</b>  Phone – 01389 761 486  Website – <a href="http://www.dunbritton.org.uk">www.dunbritton.org.uk</a></p>



### **Fyne Homes**

Phone – 03456 077 117

Email – [mallan@fynehomes.co.uk](mailto:mallan@fynehomes.co.uk)

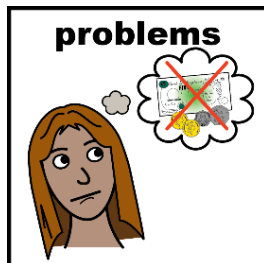
Website – [www.fynehomes.org.uk](http://www.fynehomes.org.uk)



### **West Highland Housing Association**

Phone – 0300 323 1170

Website – [www.westhighlandha.co.uk/tenants/your-tenancy/help-and-advice](http://www.westhighlandha.co.uk/tenants/your-tenancy/help-and-advice)



### **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 Argyll and Bute Council or Citizens Advice or Bute Advice Centre or ALLenergy or Carr Gomm or one of the Housing Associations**



### **Argyll and Bute Council Welfare Rights Team**

Phone – 01546 605 517

Website – [www.argyll-bute.gov.uk/social-care-and-health/welfare-rights](http://www.argyll-bute.gov.uk/social-care-and-health/welfare-rights)



### **Argyll and Bute Citizens Advice Bureau**

Phone – 01546 605 550

Email – [info@abcab.org.uk](mailto:info@abcab.org.uk)

Website – [www.abcab.org.uk](http://www.abcab.org.uk)

<p><b>address and telephone</b></p> 	<p><b>Bute Advice Centre</b>  Phone – 01700 502 784  Email – <a href="mailto:info@butadvice.org.uk">info@butadvice.org.uk</a>  Website – <a href="http://www.buteadvice.org.uk">www.buteadvice.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>ALlenergy</b>  Phone – 01631 565 183  Email – <a href="mailto:enquiries@alienergy.org.uk">enquiries@alienergy.org.uk</a>  Website – <a href="http://www.alienergy.org.uk">www.alienergy.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Carr Gomm</b>  Phone – 01631 563 375  Email – <a href="mailto:info@carrgomm.org">info@carrgomm.org</a>  Website – <a href="http://www.carrgomm.org/housing-support-services">www.carrgomm.org/housing-support-services</a></p>
<p><b>address and telephone</b></p> 	<p><b>Argyll Community Housing Association</b>  Phone – 0800 028 2755  Website – <a href="http://www.acha.co.uk/services-think-money">www.acha.co.uk/services-think-money</a></p>
<p><b>address and telephone</b></p> 	<p><b>Dunbritton Housing Association Limited</b>  Phone – 01389 761 486  Website – <a href="http://www.dunbritton.org.uk">www.dunbritton.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>Fyne Homes</b>  Phone – 03456 077 117  Email – <a href="mailto:mallan@fynehomes.co.uk">mallan@fynehomes.co.uk</a>  Website – <a href="http://www.fynehomes.org.uk">www.fynehomes.org.uk</a></p>

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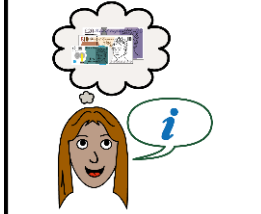


**West Highland Housing Association**

Phone – 0300 323 1170

Website – [www.westhighlandha.co.uk/tenants/your-tenancy/help-and-advice](http://www.westhighlandha.co.uk/tenants/your-tenancy/help-and-advice)

**money advice**



**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 Argyll and Bute Council or Argyll and Bute Citizens Advice or Bute Advice Service**

**address and  
telephone**



**Argyll and Bute Council Welfare Rights Team**

Phone – 01546 605 517

Website – [www.argyll-bute.gov.uk/social-care-and-health/welfare-rights](http://www.argyll-bute.gov.uk/social-care-and-health/welfare-rights)

**address and  
telephone**



**Argyll and Bute Citizens Advice Bureau**

Phone – 01546 605 550

Email – [info@abcab.org.uk](mailto:info@abcab.org.uk)

Website – [www.abcab.org.uk](http://www.abcab.org.uk)

**address and  
telephone**



**Bute Advice Centre**

Phone – 01700 502 784

Email – [info@butadvice.org.uk](mailto:info@butadvice.org.uk)

Website – [www.buteadvice.org.uk](http://www.buteadvice.org.uk)



### **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 Argyll and Bute Council or Citizens Advice or Bute Advice Centre or Carr Gomm or one of the Housing Associations**



### **Argyll and Bute Council Welfare Rights Team**

Phone – 01546 605 517

Website – [www.argyll-bute.gov.uk/social-care-and-health/welfare-rights](http://www.argyll-bute.gov.uk/social-care-and-health/welfare-rights)



### **Argyll and Bute Citizens Advice Bureau**

Phone – 01546 605 550

Email – [info@abcab.org.uk](mailto:info@abcab.org.uk)

Website – [www.abcab.org.uk](http://www.abcab.org.uk)



### **Bute Advice Centre**

Phone – 01700 502 784

Email – [info@butadvice.org.uk](mailto:info@butadvice.org.uk)

Website – [www.buteadvice.org.uk](http://www.buteadvice.org.uk)









### **Carr Gomm**

Phone – 01631 563 375






Email – [info@carrgomm.org](mailto:info@carrgomm.org)

Website – [www.carrgomm.org/housing-support-services](http://www.carrgomm.org/housing-support-services)



<p><b>address and telephone</b></p> 	<p><b>Argyll Community Housing Association</b>  Phone – 0800 028 2755  Website – <a href="http://www.acha.co.uk/services-think-money">www.acha.co.uk/services-think-money</a></p>
<p><b>address and telephone</b></p> 	<p><b>Dunbritton Housing Association Limited</b>  Phone – 01389 761 486  Website – <a href="http://www.dunbritton.org.uk">www.dunbritton.org.uk</a></p>
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<p><b>no money</b></p> 	<p><b>Hardship payment</b>  If you have had money stopped from your benefits, you may be able to get a hardship payment from the DWP (Department of work and Pensions). These payments are not made straight away and not everyone will be able to get one.</p> <p><b>Contact Moray Council or Citizens Advice or Children 1st First Financial Wellbeing or Revolution for Good</b></p>
<p><b>address and telephone</b></p> 	<p><b>Argyll and Bute Council Welfare Rights Team</b>  Phone – 01546 605 517  Website – <a href="http://www.argyll-bute.gov.uk/social-care-and-health/welfare-rights">www.argyll-bute.gov.uk/social-care-and-health/welfare-rights</a></p>

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<p><b>amount of money</b></p> 	<p>If you get a hardship payment for Universal Credit you <b>will</b> need to pay this money back.</p> <p>If you get a hardship payment for Jobseeker's Allowance or Employment support allowance, you <b>do not need</b> to pay this money back.</p>
<p><b>urgent advice</b></p> 	<p><b>Challenge a decision</b></p> <p>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.</p> <p><b>Contact Argyll and Bute Council or Citizens Advice or Bute Advice Centre or one of the Housing Associations</b></p>
<p><b>address and telephone</b></p> 	<p><b>Argyll and Bute Council Welfare Rights Team</b>  Phone – 01546 605 517  Website – <a href="http://www.argyll-bute.gov.uk/social-care-and-health/welfare-rights">www.argyll-bute.gov.uk/social-care-and-health/welfare-rights</a></p>
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<p><b>address and telephone</b></p> 	<p><b>For a crisis grant</b>  Contact – Scottish Welfare Fund  Phone – 01546 605 512  Email – <a href="mailto:scottishwelfarefund@argyll-bute.gov.uk">scottishwelfarefund@argyll-bute.gov.uk</a>  Website – <a href="http://www.argyll-bute.gov.uk/about-scottish-welfare-fund">www.argyll-bute.gov.uk/about-scottish-welfare-fund</a></p>

<p><b>address and telephone</b></p> 	<p><b>For a grant for anyone on low income and experiencing hardship</b></p> <p>Contact – Flexible Food and Fuel Fund  Phone – 01700 502 784  Website – <a href="http://www.argyll-bute.gov.uk/council-tax-and-benefits/money-advice/flexible-food-fund">www.argyll-bute.gov.uk/council-tax-and-benefits/money-advice/flexible-food-fund</a></p>
<p><b>address and telephone</b></p> 	<p><b>You may be eligible for support from Social Security Scotland</b></p> <p>Contact – Social Security Scotland  Phone – 0800 182 2222  Website – <a href="http://mygov.scot/benefits">mygov.scot/benefits</a></p>
<p><b>address and telephone</b></p> 	<p><b>For support, guidance and training to move into work</b></p> <p>Contact – Argyll and Bute Council Employability Service  Phone – 01586 555 990  Email – <a href="mailto:employability@argyll-bute.gov.uk">employability@argyll-bute.gov.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>For money and pensions guidance</b></p> <p>Contact – MoneyHelper  Phone – 0800 138 7777  Website – <a href="http://www.moneyhelper.org.uk">www.moneyhelper.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>For help with debt and money</b></p> <p>Contact – Money Advice Scotland  Website – <a href="http://www.moneyadvicescotland.org.uk">www.moneyadvicescotland.org.uk</a></p>
<p><b>address and telephone</b></p> 	<p><b>For housing advice</b></p> <p>Contact – Shelter  Phone – 0808 800 4444  Website – <a href="http://scotland.shelter.org.uk">scotland.shelter.org.uk</a></p>

 <p><b>address and telephone</b></p>	<p><b>For mental health support</b>  Contact – Breathing Space  Phone – 0800 838 587  Website – <a href="http://www.breathingspace.scot">www.breathingspace.scot</a></p>
 <p><b>address and telephone</b></p>	<p><b>For energy advice</b>  Contact – Home Energy Scotland  Phone – 0808 808 2282  Website – <a href="http://www.homeenergyscotland.org">www.homeenergyscotland.org</a></p>
 <p><b>address and telephone</b></p>	<p><b>Support for Migrants with No Recourse to Public Funds</b>  Contact – The Unity Project  Website – <a href="http://www.unity-project.org.uk">www.unity-project.org.uk</a></p>
 <p><b>address and telephone</b></p>	<p><b>Support for Migrants with No Recourse to Public Funds</b>  Contact – Project 17  Phone – 07963 509 044  Website – <a href="http://www.project17.org.uk">www.project17.org.uk</a></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](http://www.foodaidnetwork.org.uk/cash-first-leaflets)

This information was last updated on 16/02/2024.