

# Worrying About Money?

Follow these steps to find available financial advice and support in Clackmannanshire.

## 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 option **2**

### I have debt

- Rent or Council Tax
- 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).

### 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 you **find cheaper deals** on things like gas and electricity 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 the best options 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 Job Seekers 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 on any of these options:

### Clackmannanshire Citizens Advice Bureau

Free and confidential advice and support on Benefits, Debt and money, Energy Advice, Housing, Family, Work, Health, Immigration & more.

01259 219404  
www.clackscab.org.uk

To apply to the Scottish Welfare Fund:

### Scottish Welfare Fund

Crisis grants to cover the cost of an emergency  
01259 696017  
clacks.welfarefund@northgateps.com  
www.clacks.gov.uk/council/welfarefund/

For more information on financial support:

### Social Security Scotland

You may be eligible for support from Social Security Scotland  
0800 182 2222  
mygov.scot/benefits

### Department for Work and Pensions

Information on other entitlements  
www.gov.uk

## Other Support

### Money Advice Service

Free, impartial advice and support  
0800 138 7777  
www.moneyadviceservice.org.uk

### Home Energy Scotland

Free, impartial energy advice  
0808 808 2282  
www.homeenergyscotland.org

### Shelter

Free housing advice  
0808 800 4444  
scotland.shelter.org.uk

### Breathing Space

Confidential phoneline  
0800 83 85 87  
www.breathingspace.scot

### Clear Your Head

Ways to help mental health  
www.clearyourhead.scot

### Christians Against Poverty

Free debt counselling service  
0800 328 0006  
capscotland.org