

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**

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 arrears
- Gas or electricity
- Payday loans
- Owe friends and family
- Benefit repayments

See Option: **3**

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**

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).

Where can I get help? **A C D E**

2 Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an adviser 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 adviser could **make sure you're not missing out** on things like school clothing grants or free school meals.

Where can I get help? **A C D**

3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts, reduce how much you pay each month and find cheaper deals on things like gas and electricity.

Where can I get help? **B C D**

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. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan). **It's important to get advice before taking out an advance.**

Where can I get help? **A C D**

5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment (www.gov.uk). Hardship payments are not always paid immediately, and they're not available to everyone. **Some hardship payments need to be paid back, so it can help to speak to an adviser.**

Where can I get help? **A C D**

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.

Where can I get help? **A C D**

Step 3: Where can I get help?

Falkirk Council

A Welfare Benefit Service

Free, confidential, impartial advice on benefit entitlements, claiming benefits and appeals

01324 506070

cas@falkirk.gov.uk

www.falkirk.gov.uk/welfarebenefitsreferral

B Debt Advice Service

Free, confidential, impartial advice on all types of debt

01324 506735

debtadvice@falkirk.gov.uk

www.falkirk.gov.uk/moneyadvice

C Advice and Support Hubs

Support including housing, benefits and debt

Central

centralhub@falkirk.gov.uk / 01324 501480

East

easthub@falkirk.gov.uk / 01324 501900

West

westhub@falkirk.gov.uk / 01324 508616

D Citizens Advice Bureau

Free, impartial and confidential advice on benefits, debt, money and housing

Denny & Dunipace

01324 829160

bureau@dennycab.casonline.org.uk

Falkirk

01324 626070

bureau@falkirkcab.casonline.org.uk

Grangemouth & Bo'ness

01324 666935

adviser@grangemouthcab.casonline.org.uk

Scotland's Citizens Advice Helpline can also be reached on 0800 0281456.

Step 3: Where can I get help?

E Scottish Welfare Fund

Crisis Grants to cover the costs of an emergency

01324 506070

www.falkirk.gov.uk/scottishwelfarefund

Other Support

Social Security Scotland

You may be eligible for support from Social Security Scotland

0800 182 2222

www.mygov.scot/benefits

Money Advice Scotland

Help with debt and money worries

www.moneyadvicescotland.org.uk

Christians Against Poverty

Free debt counselling service

0800 328 0006

Home Energy Scotland

Free, impartial energy efficiency advice

0808 808 2282

www.homeenergyscotland.org

Shelter

Free housing advice

0808 800 4444

scotland.shelter.org.uk

Breathing Space

Confidential phoneline for anyone feeling low, anxious or depressed

0800 83 85 87

www.breathingspace.scot

Falkirk District Association for Mental Health

Support for people affected by mental illness

www.fdamh.org.uk

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 Falkirk



Feedback? Share your experience of using this guide by visiting www.bit.ly/moneyadvicefeedback

Updated on: 15/04/21