

What's the problem?

“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 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)
- I've been sanctioned (see 'Hardship Payment')

See options: **1 2 5 6**

“I am waiting on a benefit payment or decision”

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See options: **1 4**

“I have debt”

- Mortgage / Rent / Council Tax arrears
- Gas or electricity
- Bank / Payday loans
- Credit card debt
- Owe friends and family
- Benefit repayments

See option: **3**

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).

Apply online at www.falkirk.gov.uk/scottishwelfarefund or ring **01324 506070**

2 Maximise Your Income

Anyone who is struggling financially can 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.

Find out what benefits you can claim: falkirk.entitledto.co.uk/home/start

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.

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.**

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.**

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?

Falkirk Council Advice and Support Hubs

Help with Council Tax, rents and benefits advice

Central: centralhub@falkirk.gov.uk / 01324 501480

East: easthub@falkirk.gov.uk / 01324 501900

West: westhub@falkirk.gov.uk / 01324 508616

Falkirk Council

Free, confidential, impartial advice

Welfare Benefit Service

Benefit entitlements, claiming benefits and appeals

01324 506070

cas@falkirk.gov.uk

www.falkirk.gov.uk/welfarebenefitsreferral

Debt Advice Service

All types of debt

01324 506735

debtadvice@falkirk.gov.uk

www.falkirk.gov.uk/moneyadvice

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

Other Support

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
Debt counselling
0800 328 0006

Home Energy Scotland
0808 808 2282
www.homeenergyscotland.org

Shelter Scotland
0808 800 4444
scotland.shelter.org.uk

Breathing Space
0800 83 85 87
www.breathingspace.scot

Falkirk District Association for Mental Health
www.fdamh.org.uk