

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 arrears
- 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).

For more information:

www.renfrewshire.gov.uk/crisisgrant

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 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 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 with these options?

Step 3: Where can I get help?

Scottish Welfare Fund

Crisis grants to cover the cost of an emergency

0300 300 0204

scottishwelfarefund@renfrewshire.gov.uk

www.renfrewshire.gov.uk/crisisgrant

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. mygov.scot/benefits | 0800 182 2222 (freephone)

For free and confidential advice on all these options

Advice Works

Advice on money and debt issues including budgeting, negotiating with creditors, mortgage and rent arrears, and checking you are getting all the benefits you are entitled to

0300 300 1238 | adviceworks@renfrewshire.gov.uk

Help with options: **1 2 3 4 5 6**

Renfrewshire Citizens Advice Bureau

Advice and support on debt, money, benefits, work, private tenancies, immigration, legal issues (have a lawyer help fight eviction) & more

0141 889 2121 | www.renfrewshirecab.org.uk

Help with options: **1 2 3 4 5 6**

Other Support

RAMH

Mental Health Charity, providing support including money advice to people in Renfrewshire and East Renfrewshire

0141 847 8900 | www.ramh.org/renfrewshire

Turn2US

Information and financial support

0808 802 2000 | www.turn2us.org.uk/Get-Support

Other Support

Home Energy Scotland

Free, impartial energy efficiency advice to help save on bills and stay warm at home

0808 808 2282 | www.homeenergyscotland.org

Energy Advice and Advocacy

Independent and expert advice from Renfrewshire Council on a wide range of energy issues

0300 300 0300 | emu@renfrewshire.gov.uk

You First Advocacy

Independent advocacy service to adults receiving health and social care services

0141 849 1229 | referrals@youfirstadvocacy.org

Shelter

Free housing advice

0808 800 4444 | scotland.shelter.org.uk

Housing Associations

The following housing associations have advisors available to help their tenants

Linstone Housing Association

01505 384 100 | welfarights@linstone.co.uk

Bridgewater Housing Association

0141 812 2237 | www.bridgewaterha.org.uk

Williamsburgh Housing Association

07533 536 527 | shaneela@williamsburghha.co.uk

www.williamsburghha.co.uk/benefits-advice

Ferguslie Park Housing Association

0141 887 4053 (option 3) | fpha.org.uk/welfare-rights
r.findlay@fpha.org.uk

Paisley Housing Association

0141 889 7105 | adviceteam@paisleyha.org.uk

www.paisleyha.org.uk/advice-team

Sanctuary Housing Association

0800 131 3348 | contactus@sanctuary-housing.co.uk

Updated on 26/10/21

Share your experience of using this guide:
www.bit.ly/moneyadvicefeedback

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 Renfrewshire



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