

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 if you are experiencing an exceptional situation.

Where can I get help? **B E**

2 Maximise Your Income

Anyone who is struggling financially can speak to an advisor for free and confidential advice.

You can ask for a **benefit check** to be carried out to make sure you are receiving all benefits and other financial support you may be entitled to. For example, this can be helpful if you are on a low income or have lost your job.

Where can I get help? **A B**

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.

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. 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).

Where can I get help? **B**

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).

Where can I get help? **B**

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 B**

Step 3: Where can I get help with these options?

Step 3: Where can I get help?

Each of these services offer free and confidential advice

A East Lothian Council Financial Inclusion Team

Information on benefits you may be entitled to and application assistance

01620 827827

financialinclusion@eastlothian.gov.uk

www.eastlothian.gov.uk/financialinclusion

B Citizens Advice Bureau (CAB)

Advice on benefits, debt, money, housing and more

Haddington

01620 824471

cab@haddingtoncab.casonline.org.uk

www.haddingtoncab.co.uk

Musselburgh

0131 653 2748

bureau@musselburghcab.casonline.org.uk

www.musselburghcab.org.uk

C Christians Against Poverty

Free debt advice service for those in financial difficulty

0800 328 0006 | capuk.org

D Salvation Army Debt Advice

Free, impartial and confidential debt advice

dunbaldas@salvationarmy.org.uk

07741905799

E Scottish Welfare Fund

Crisis grants to cover the cost of an emergency

01620 828790

www.eastlothian.gov.uk/SWF

Other 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

Home Energy Scotland

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

0808 808 2282 | www.homeenergyscotland.org

East Lothian Energy

Affordable tariffs for East Lothian residents

www.peoplesenergy.co.uk/eastlothian

Crisis

Practical support for the homeless

0131 209 7700 | edinburgh@crisis.org.uk

www.crisis.org.uk/scotland

CAPS Independent Advocacy

Independent advocacy for people 18-65 affected by a mental health issue or drug/alcohol use

0131 273 5118 | advocate@capsadvocacy.org

www.capsadvocacy.org

MELD

Free information, advice and support for substance users, their family and friends

07843 339 958 | www.meld-drugs.org.uk

The Ridge

Support to help people in Dunbar and the local area to realise their own potential and overcome barriers

01368 863 235 | info@the-ridge.org

www.the-ridge.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 East Lothian



Social Security Scotland
Tearainnteachd Shòisealta Alba



Updated on 26/03/21

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