

Worrying About Money?

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

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.

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.

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:

Options **1 2 3 4 5** and **6**

Citizens Advice Bureau (CAB)

Advice on benefits, debt, money, housing more

Haddington

01620 824471 | www.haddingtoncab.co.uk
cab@haddingtoncab.casonline.org.uk

Musselburgh

0131 653 2748 | www.musselburghcab.org.uk
bureau@musselburghcab.casonline.org.uk

Options **2** and **6**

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

Option **3**

Christians Against Poverty

Free debt advice service for those in financial difficulty

0800 328 0006 | capuk.org

Salvation Army Debt Advice

Free, impartial and confidential debt advice

dunbaldas@salvationarmy.org.uk | 07741905799

Option **1**

Scottish Welfare Fund

Crisis grants to cover the cost of an emergency

01620 828790 | www.eastlothian.gov.uk/SWF

Other Support

East Lothian Energy

Affordable tariffs for East Lothian residents

www.peoplesenergy.co.uk/eastlothian

Home Energy Scotland

Free, impartial energy advice

0808 808 2282

www.homeenergyscotland.org

Crisis

Practical support for the homeless

0131 209 7700

www.crisis.org.uk/scotland

MELD

Support for substance users and their family and friends

www.meld-drugs.org.uk

DWP

Information on other entitlements

www.gov.uk

Social Security Scotland

You may be eligible for support from Social Security Scotland

0800 182 2222 | mygov.scot/benefits



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