

## 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 due to unexpected expenses. Crisis grants do not have to be paid back (not a loan).

### 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?

For free and confidential advice

### Citizens Advice and Rights Fife

Free and confidential help available from simple questions to complex cases

- specialist advice
- signposting
- help with case work
- representation at tribunals

0345 1400 095 (General Advice)  
0345 1400 094 (Debt Advice)  
[www.cabfife.org.uk](http://www.cabfife.org.uk)

More information on financial support

### Scottish Welfare Fund

Crisis grants to cover the cost of an emergency

0300 555 0265  
[www.fife.gov.uk/welfarefund](http://www.fife.gov.uk/welfarefund)

### Social Security Scotland

You may be eligible for support from Social Security Scotland

0800 182 2222  
[mygov.scot/benefits](http://mygov.scot/benefits)

### Department for Work and Pensions

Information on other entitlements  
[www.gov.uk](http://www.gov.uk)

Updated on 26/04/21

Share your experience of using this guide  
[www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

## Other Support

### Fife Council

Benefits and money advice and resources  
[www.fife.gov.uk/moneyadvice](http://www.fife.gov.uk/moneyadvice)

### Cosy Kingdom

Free and impartial energy and debt advice  
01592 807930  
[www.cosykingdom.org.uk](http://www.cosykingdom.org.uk)

### Money Advice Service

Free and impartial advice and information  
[www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)

### Conduit

Fast, fair, flexible and affordable loans to people in financial crisis  
01592 808748  
[www.conduitscotland.com](http://www.conduitscotland.com)

### Kingdom Community Bank

Local, ethical bank that helps you to save, budget and access affordable credit  
01592 714 888  
[info@kingdomcb.org.uk](mailto:info@kingdomcb.org.uk)  
[www.kingdomcb.org.uk](http://www.kingdomcb.org.uk)

### Frontline Fife

Housing and homelessness advice and lay representation at court for eviction due to rent arrears  
01592 800430  
[www.frontlinefife.co.uk](http://www.frontlinefife.co.uk)

### Breathing Space

Confidential phoneline for anyone feeling low, anxious or depressed  
0800 83 85 87  
[www.breathingspace.scot](http://www.breathingspace.scot)

# 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 Fife



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