

# Worrying about money?

Support is available in Glasgow



Three steps to find options and places to get help

## Step 1: What's the problem?

### I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: **5**)

See options **1 2 6**

### My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See option **2**

### I have debt

- Rent or Council Tax
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

### I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

## Step 2: What are some options?

If you are an asylum seeker or have no recourse to public funds (NRPf) please visit: [bit.ly/GlasgowSupport](https://bit.ly/GlasgowSupport)

### 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: [www.glasgow.gov.uk/swf](http://www.glasgow.gov.uk/swf) or call **0141 276 1177 (Option 1)**

### 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?

Housing Associations may also have advisors who are available to their tenants

### GLASGOW CITY

#### Glasgow Central Citizens Advice Bureau

Advice on benefits, debt, money, housing and more.

**0141 552 5556**  
[www.glasgowcentralcab.org.uk](http://www.glasgowcentralcab.org.uk)

#### Legal Services Agency

Advice and representation in all the relevant courts and tribunals in Scotland.

**0800 316 8450** (freephone)  
**0141 353 3354**  
[mail@lsa.org.uk](mailto:mail@lsa.org.uk)  
[www.lsa.org.uk](http://www.lsa.org.uk)  
(Options **3** and **6** only)

#### Ethnic Minorities Law Centre

Legal services on human rights, immigration, asylum, employment, discrimination and social welfare law.

**0141 204 2888**  
[admin@emlc.org.uk](mailto:admin@emlc.org.uk)  
[www.emlc.org.uk](http://www.emlc.org.uk)

### NORTH WEST

#### North West Citizens Advice Bureau

Advice on benefits, debt, money, housing, immigration, employment and more.

**0141 948 0204**  
[www.gnwcab.org.uk](http://www.gnwcab.org.uk)  
(web chat available)

#### Drumchapel Citizens Advice Bureau

Advice on benefits, debt, money, housing and more.

**0141 944 2612**  
[www.drumchapelcab.org.uk](http://www.drumchapelcab.org.uk)

#### Drumchapel Money Advice Centre

Free, confidential advice and assistance on money, benefits and housing.

**0141 944 0507**  
[admin@d-mac.org.uk](mailto:admin@d-mac.org.uk)  
[www.dmac.btck.co.uk](http://www.dmac.btck.co.uk)

### Information about grants and financial entitlements

#### Scottish Welfare Fund

Crisis grants to cover the cost of an emergency.

**0141 276 1177 (Option 1)**  
[www.glasgow.gov.uk/swf](http://www.glasgow.gov.uk/swf)

#### Social Security Scotland

You may be eligible for support from Social Security Scotland.

[www.mygov.scot/benefits](http://www.mygov.scot/benefits)

#### Department for Work and Pensions

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

### NORTH EAST

#### GEMAP

One to one advice on welfare benefits, Universal Credit and debt or money concerns.

**0141 773 5850**  
[info@gemap.co.uk](mailto:info@gemap.co.uk) | [www.gemap.co.uk](http://www.gemap.co.uk)

#### Easterhouse Citizens Advice Bureau

Advice on benefits, debt, money, housing and more.

**0141 771 2328**  
[adminuser@easterhousecab.casonline.org.uk](mailto:adminuser@easterhousecab.casonline.org.uk)  
[www.cas.org.uk/bureaux/glasgow-easterhouse-citizens-advice-bureau](http://www.cas.org.uk/bureaux/glasgow-easterhouse-citizens-advice-bureau)

#### Govan Law Centre

Free and confidential legal service in housing, employment, debt management and welfare rights.

**0800 043 0306** (freephone)  
**0141 440 2503**  
[m@govanlc.com](mailto:m@govanlc.com) | [www.govanlawcentre.org](http://www.govanlawcentre.org)

#### Bridgeton Citizens Advice Bureau

Advice on benefits, debt, money, housing and more.

**0141 554 0336**  
[www.bridgetoncab.org.uk](http://www.bridgetoncab.org.uk)

#### Parkhead Citizens Advice Bureau

Advice on benefits, debt, money, housing and more.

**0141 554 0004** | [info@parkheadcab.org.uk](mailto:info@parkheadcab.org.uk)  
[www.parkheadcab.org.uk](http://www.parkheadcab.org.uk)

### SOUTH

#### Money Matters

Holistic advice and support including representation at social security and disability appeal hearings, in-work benefits advice and free financial check ups.

**0141 445 5221** | [advice@money mattersweb.co.uk](mailto:advice@money mattersweb.co.uk)  
[www.money mattersweb.co.uk](http://www.money mattersweb.co.uk)

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Free and confidential legal service in housing, employment, debt management and welfare rights.

**0800 043 0306** (freephone)  
**0141 440 2503**

[m@govanlc.com](mailto:m@govanlc.com) | [www.govanlawcentre.org](http://www.govanlawcentre.org)

#### Greater Pollok Citizens Advice Bureau

Advice on benefits, debt, money and more.

**0141 881 2462** | [admin5@gpollokcab.org.uk](mailto:admin5@gpollokcab.org.uk)  
[www.cas.org.uk/bureaux/glasgow-greater-pollok-citizens-advice-bureau](http://www.cas.org.uk/bureaux/glasgow-greater-pollok-citizens-advice-bureau)

#### Castlemilk Citizens Advice Bureau

Advice on benefits, debt, money, housing and more.

**0141 634 0338**  
[www.cas.org.uk/bureaux/glasgow-castlemilk-citizens-advice-bureau](http://www.cas.org.uk/bureaux/glasgow-castlemilk-citizens-advice-bureau)

#### Castlemilk Law Centre

Legal advice and representation on social security, housing law, debt and employment law.

**0141 634 0313** | [mail@castlemilklawcentre.co.uk](mailto:mail@castlemilklawcentre.co.uk)  
[www.castlemilklawcentre.co.uk](http://www.castlemilklawcentre.co.uk)

## Other support

### Asylum Seekers, Refugees and Migrants

Advice and support for asylum seekers, refugees and people with no recourse to public funds (NRPF) is available from a wide range of organisations in Glasgow. For more information about these services, visit: [bit.ly/GlasgowSupport](http://bit.ly/GlasgowSupport)

### More advice and 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](http://www.homeenergyscotland.org)

#### Independent Advocacy

You may be able to get help from an independent advocate, who can help you get the information you need and support you to put your choices across to others.

[www.siaa.org.uk/find-advocate](http://www.siaa.org.uk/find-advocate)

#### Clear Your Head

Ways to help mental health and wellbeing.

[www.clearyourhead.scot](http://www.clearyourhead.scot)

#### Breathing Space

Confidential phoneline for anyone feeling low, anxious or depressed.

0800 83 85 87

[www.breathingspace.scot](http://www.breathingspace.scot)

#### Scotland's Domestic Abuse and Forced Marriage Helpline

Support for anyone with experience of domestic abuse or forced marriage.

(24 hour service)

0800 027 1234

#### Shelter

Free housing advice.

0808 800 4444

[scotland.shelter.org.uk](http://scotland.shelter.org.uk)

#### Glasgow Helps

A directory of support organisations to help people get the community help they need.

[www.glasgowhelps.org](http://www.glasgowhelps.org)

#### Clydeside Action on Asbestos

Support to those affected by asbestos or work-related disease and injury.

0800 089 1717

[actiononasbestos.org.uk](http://actiononasbestos.org.uk)

### More on grants and financial entitlements

#### Social Security Scotland

You may be eligible for additional support, such as the new Scottish Child Payment.

Scottish Child Payment can help those eligible with the costs of having a child. £40 every four weeks for each child under six. You can apply together with Best Start Grant and Best Start Foods.

0800 182 2222

[www.mygov.scot/benefits](http://www.mygov.scot/benefits)

#### Scottish Welfare Fund

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#### Department for Work and Pensions

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### About this leaflet

This leaflet is based on learning from the A Menu for Change project and has been developed with support from the Independent Food Aid Network, Nourish Scotland, The Trussell Trust, Glasgow Community Food Network, Glasgow Advice and Information Network (GAIN), Glasgow City Health and Social Care Partnership, Social Security Scotland and the Scottish Government.

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**Feedback?** What did you find useful about this guide? [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)