

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**

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
- Payday loans
- Owe friends and family
- Benefit repayments

See Option: **3**

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**

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?

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Each of the following services offer free and confidential support with these options

Scottish Borders Council

The Financial Support and Inclusion Team provide benefit advice and can help with community care grants, crisis grants, sanctions and appeals

Phone

0300 100 1800

Website

www.scotborders.gov.uk/info/20075/help_applying_for_benefits

Citizens Advice Bureau

Advice on issues such as benefits, debt, money, housing and employment

Phone

Eyemouth: 018907 50500

Email

enquiries@roxburghcab.casonline.org.uk

Berwickshire Housing Association

Financial Inclusion Team provides advice including information on benefits you are entitled to

(For BHA tenants only)

Phone

01361 884000

Email

info@berwickshirehousing.org.uk

Website

www.berwickshirehousing.org.uk/your-home/money-advice

Scottish Welfare Fund

Crisis Grants to cover the costs of an emergency, such as fire or flood

Make a phone application

0300 100 1800

Apply online

www.scotborders.gov.uk/info/20000/benefits_and_grants/471/

Other Support

Home Energy Scotland

Free, impartial energy efficiency advice
0808 808 2282
www.homeenergyscotland.org

Shelter

Free housing advice
0808 800 4444
scotland.shelter.org.uk

Social Security Scotland

Visit online for Information on available benefits and access to online applications or ring to speak about a benefit application
0800 182 2222
www.mygov.scot/benefits

Breathing Space

Confidential phoneline for anyone feeling low, anxious or depressed
0800 83 85 87
www.breathingspace.scot

Clear Your Head

Ways to help mental health and wellbeing
www.clearyourhead.scot

Updated on: 09/12/20

Worrying about money?

Financial advice and support is available if you're struggling to make ends meet.

This leaflet is designed to help identify available support.

Follow these steps to find out where to get help in Eyemouth.



Feedback? Share your experience of using this guide by visiting www.bit.ly/moneyadvicefeedback