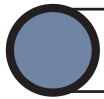


## Step 1: What's the problem?



### I suddenly have no money

- Lost job / lost hours at work
- Lost money / unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned\*

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 Options: **2**

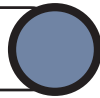


### I have debt

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

See Options: **3**

### I am waiting on a benefit payment/decision



- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision to be made

See Options: **1 4**

## Step 2: What are some options?

### 1 Scottish Welfare Fund - Crisis Grant

People on low incomes may be able to get a crisis grant from the Council in the event of a crisis. 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).

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

### 2 Maximise Your Income

Anyone who is on a low income and struggling financially is strongly advised to 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.

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

### 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**

## Step 2: What are some options?

### 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? **A B C D**

### 5 Hardship Payment

If you have no money because of a sanction, 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? **A B C D**

### 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. If you believe the decision is wrong you are advised to challenge this decision.

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

### Step 3: Where can I get help?

## A

### **Argyll Community Housing Association**

Welfare rights advice  
for ACHA tenants only.

0800 028 2755

[www.acha.co.uk/services-think-money](http://www.acha.co.uk/services-think-money)

(In Bute & Cowal area, contact Bute  
Advice Centre).

## B

### **Argyll and Bute Citizens Advice**

Impartial and confidential advice.

01546 605550

9am-5pm (Mon-Fri)

[www.abcab.org.uk](http://www.abcab.org.uk)

## C

### **Bute Advice Centre**

Welfare, money and energy advice.

01700 502784

9am-5pm (Mon-Thur) 9am-1pm (Fri)

[www.buteadvice.org.uk](http://www.buteadvice.org.uk)

## D

**Speak to an adviser, ask your work coach or  
contact one of the numbers below**

### **Advance/Hardship Payment**

IS/ESA/JSA (0800 169 0310)

Universal Credit (0800 328 5644)

### **Advance Payment**

Carer's Allowance (0800 731 0297)

Pension Credit (0800 731 0469)

### Step 3: Where can I get help?

## E

### **Scottish Welfare Fund**

Make a crisis grant application.

01546 605512

9am-5pm (Mon-Fri)

[scottishwelfarefund@argyll-bute.gov.uk](mailto:scottishwelfarefund@argyll-bute.gov.uk)

[www.argyll-bute.gov.uk/  
about-scottish-welfare-fund](http://www.argyll-bute.gov.uk/about-scottish-welfare-fund)

### **Other Support**

### **Money Advice Service**

Free and impartial advice and support.

0800 138 7777 (8am-6pm, Mon-Fri)

[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

### **Alienergy**

Energy Advice Service including free home  
visits to help reduce fuel costs.

01631 565183

[enquiries@alienergy.org.uk](mailto:enquiries@alienergy.org.uk)

[www.alienergy.org.uk](http://www.alienergy.org.uk)

### **Argyll and Bute Council**

Free and confidential welfare rights and  
money advice.

01546 604176 (9am-4.30pm, Mon-Fri)

[www.argyll-bute.gov.uk/advice-services](http://www.argyll-bute.gov.uk/advice-services)

IFAN's vision is of a country without the need  
for emergency food aid and in which good  
food is accessible to all.

**Feedback?** Share your experience of using this guide  
by visiting [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

Updated on: 17/07/20

# Worrying about money?

**Follow these steps to find out  
where to get help.**

This leaflet is designed to help you  
identify the financial advice and su-  
pport that might be available if you've  
run out of money or are  
struggling to make ends meet.



Designed by IFAN, based on resources from the  
A Menu for Change project and in partnership with the  
Argyll & Bute Community Food Forum.