

Worrying about money?

Follow these steps to find out who can help.

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 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 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**

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 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?** **A 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 D C**

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 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 C**

Step 3: Where can I get help?

A	B	C
<p>West Lothian Council Advice Shop</p> <p>Information, Advice and Advocacy Benefits, Debt, Energy and Housing.</p> <p>01506 283000 advice.shop@westlothian.gov.uk www.westlothian.gov.uk/advice-shop</p>	<p>Scottish Welfare Fund</p> <p>Grants for emergency funds - Helps with household items.</p> <p>01506 280000 www.westlothian.gov.uk/ scottish-welfare-fund</p>	<p>West Lothian Citizens Advice Bureau</p> <p>Holistic advice service including benefits, debt, employment, consumer, and help with Universal credit claims.</p> <p>01506 432977 www.cabwestlothian.org.uk /get-advice</p>

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)

More Information

Social Security Scotland

Social Security Scotland is responsible for managing the benefits that are devolved to Scotland, to make sure the people who need them get them correctly and fairly.

These include: Best Start Grant & Best Start Foods, Funeral Support Payment, Young Carer Grant & Carers Allowance Supplement

0800 182 2222
www.mygov.scot/benefits

Support for Families on a low income

Free School Meals & Clothing Grants:

Families on low incomes may be eligible to receive free school meals and milk for their children. There are also grants available to help towards the cost of school clothing.

[www.westlothian.gov.uk / mealsandclothing](http://www.westlothian.gov.uk/mealsandclothing)

Education Maintenance Allowance: EMA is an allowance of £30 per week, depending on household income the payment is to help students with the cost of further education.

www.westlothian.gov.uk/ema

West Lothian Council

West Lothian Council provides information and support for those on low incomes, providing assistance on managing and accessing benefits.

The council also provide help to find work as well as advice and support about employment and living on a budget, including help with understanding your rent and council tax obligations and help if people are struggling to meet these obligations. The council can provide information about housing as well as schools and education.

www.westlothian.gov.uk/advice-shop