

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 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

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).

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

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.

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? **A 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**

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).

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

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.

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

Step 3: Where can I get help?

A Money Matters

Welfare Rights advice and assistance to North Ayrshire residents to ensure they receive their legal entitlement to benefits

01294 310456
moneymatters@north-ayrshire.gov.uk
www.nahscp.org/money-matters

B Citizens Advice Bureau

Free, impartial and confidential advice on issues such as benefits, debt, money, employment and housing

0800 028 1456
advice@eastayrshirecab.casonline.org.uk
www.eastayrshirecab.org.uk

C North Ayrshire Council

Welfare and debt advice for council tenants across North Ayrshire

0300 999 4606
WelfareReformTeam@north-ayrshire.gov.uk

D Scottish Welfare Fund

Crisis Grants to cover the costs of an emergency or disaster, like a fire or flood

01294 310001
www.north-ayrshire.gov.uk/benefits/scottish-welfare-fund.aspx

Step 3: Where can I get help?

Community Link Workers

Connect people to local groups and services to improve health and wellbeing, such as money and benefit advice, debt management and budgeting. Contact your GP surgery to make an appointment.

Other Support

Social Security Scotland

Information about benefits or get assistance with an application
0800 182 2222
www.mygov.scot/benefits

Citrus Energy

Help make savings on gas and electricity
07970 390 299
www.citrusenergy.co.uk

Living Room Largs

Help with problems including financial issues
01475 789580
info@livingroomlargs.co.uk
www.facebook.com/livingroomlargs

Community Housing Advocacy Project

Benefits, debt advice and support
01294 475636
adviceandinfo.chap@gmail.com
www.chap.org.uk

Breathing Space

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

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

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 North Ayrshire.



North Ayrshire
Community Planning Partnership