

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

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

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
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit repayments

See option

3

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).

www.highland.gov.uk/welfare-fund

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 with these options?

Step 3: Where can I get help?

Each of these services offer free and confidential advice

Highland Council

The Welfare Support Team provide free, impartial and confidential support to claim all entitlements that are due to you
0800 090 1004
welfare.support@highland.gov.uk

Help with options: 1 2 3 4 5 6

Citizens Advice Bureau

Free, impartial and confidential advice on benefits, debt, money and housing

Caithness

01847 894 243
bureau@caithnesscab.casonline.org.uk

North and West Sutherland

01971 521 730
NWS-Bureau@NWSCAB.casonline.org.uk

East and Central Sutherland

01408 633 000
advice@ecscab.org.uk

Ross and Cromarty

01349 883 333
bureau@alnesscab.casonline.org.uk

Skye and Lochalsh

01478 612 032
adviser@slcab.org.uk

Nairn

01667 456 677
bureau@nairncab.casonline.org.uk

Lochaber

01397 705 311
adviser@lochaberCAB.casonline.org.uk

Inverness Badenoch and Strathspey

01463 237 664
enquiries@invernesscab.casonline.org.uk

Help with options: 1 2 3 4 5 6

Step 3: Where can I get help?

Scottish Welfare Fund

Crisis grants to cover the cost of an emergency
0800 083 1887
www.highland.gov.uk/welfare-fund

Social Security Scotland

You may be eligible for support from Social Security Scotland. For example, Scottish Child Payment, Best Start Grant & Best Start Foods can help with the costs of having a child.
0800 182 2222 (freephone) | mygov.scot/benefits

Need help applying?

Call 0800 182 2222 to book an appointment with a Client Support Adviser for face-to-face support.

Other 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

Shelter

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

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

Salvation Army

Free housing advice
01463 234123
invernessresettlement@salvationarmy.org.uk

Updated on 26/11/21

Share your experience of using this guide:
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 Highland



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