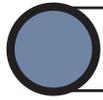


Step 1: What's the problem?



I suddenly have no money

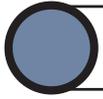
- Lost job / lost hours at work
- Lost money / unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned*

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**

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**

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 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 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

West Lothian Council Advice Shop

Information, Advice and Advocacy
Benefits, Debt, Energy and Housing.

01506 283000

advice.shop@westlothian.gov.uk
www.westlothian.gov.uk/advice-shop

B

Scottish Welfare Fund

Grants for emergency funds:
Helps with household items.

01506 280000

www.westlothian.gov.uk
/scottish-welfare-fund

C

West Lothian Citizens Advice Bureau

Holistic advice service including benefits,
debt, employment, consumer, and help
with Universal Credit claims.

01506 432977

www.cabwestlothian.org.uk/get-advice

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

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, assisting to
manage and access benefits. They can provide
help to find work, give advice and support about
employment and living on a budget, help to
understand your rent and council tax obligations,
and give information about housing as well as
schools and education.

www.westlothian.gov.uk/advice-shop

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

Worrying about money?

**Follow these steps to find out
where to get help in West Lothian.**

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

