

SUPPORT

Take a financial health check

Inverclyde HSCP Advice Services is offering all Inverclyde residents an online financial health check, where you can:

- Check you are receiving the benefits you are entitled to
- Find out how to order a free credit report
- Complete an online budget
- Obtain free advice on how to deal with problem debts

To take your financial health check visit:
**[Inverclyde.gov.uk](https://www.inverclyde.gov.uk) – Advice and Benefits –
Financial Health Check**

SUPPORT

What we will do

Struggling with problem debts?

Inverclyde HSCP money advisers can provide you with advice on how to manage problem debts.

Our advisers are fully authorised and can advise on all Scotland's debt solutions, this includes:

- The Debt Arrangement Scheme
- Protected Trust Deeds
- Bankruptcy

Our service is free and confidential and all our advisers work to the Scottish Government's National Standards for Advice and Information Providers. We only provide advice that is in your best interests.

Types of debt that we can help you with are:

- Store cards
- Personal loans
- Rent arrears
- Mortgage arrears
- Benefit overpayments
- Credit cards
- Payday loans
- Council tax arrears
- Car finance agreements
- Buy Now Pay Later

Maximise your income

Inverclyde HSCP Advice Services can help ensure you are receiving all the benefits that you are entitled to.

Examples of the benefits we can help with are:

- Council Tax Reduction Benefit
- Crisis Grants
- Community Care Grants
- Universal Credit
- Jobseekers Allowance
- Employment Support Allowance
- Personal Independence Payments (PIP)

We can also request decisions that refuse you benefits be looked at again and, if necessary, we will represent you at any appeal.

You can also use our online benefit calculator by visiting our financial health check page at [Inverclyde.gov.uk](https://www.inverclyde.gov.uk)

To speak with one of our advisers, call **01475 715 299**

Alternatively you can email triage.advice@inverclyde.gov.uk

Or speak with our digital adviser on online chat by visiting: [Inverclyde.gov.uk](https://www.inverclyde.gov.uk) **Advice and Benefits**