Step 3: Where can I get help?

Scottish Welfare Fund

01475 714 444 costs as the result of an emergency Crisis Grant to assist with basic living

www.inverclyde.gov.uk/scottishwelfarefund

Social Security Scotland

Social Security Scotland. Scottish Child You may be eligible for support from Start Foods can help with the costs of Payment, Best Start Grant and Best having a child.

0800 182 2222 | mygov.scot/benefits

2222 to book an appointment with a Client Need help applying? Call 0800 182 Support Adviser for face-to-tace support.

Each of these services offer free and confidential advice

www.inverclyde.gov.uk/advice-services 01475 715 299 benefits, housing and more Advice and information on debt, Inverclyde Council Advice Services Triage.Advice@inverclyde.gov.uk

Help with options: (1) (2) (3) (4) (5) (6)

Financial Fitness

01475 729 239 | finfitteam@yahoo.co.uk benefits, debt and budgeting Advice and support with welfare www.financial-fitness.uk

Drop in sessions at the Inverciyde Zero Port Glasgow. Waste Food Pantry the last Friday of every month 1-4pm at 7 1/2 John Wood Street,

Help with options: 23456

Step 3: Where can I get help?

River Clyde Homes

Benefits for River Clyde Homes tenants 0800 013 2196 Advice and support with Welfare

www.riverclydehomes.org.uk Welfare.Benefits@riverclydehomes.org.uk

Help with options: 123456

Other Support

01475 728 628 | enquiries@yourvoice.org.uk Your Voice and Community Connectors Health and wellbeing support www.yourvoice.org.uk

all housing problems particularly with **Inverclyde Housing Rights Project** Legal advice and representation on eviction and homelessness advice Legal Services Agency

Home Energy Advice Team (The Wise Group)

01475 725 665 | Isa.org.uk

Energy advice and support including debt 0800 092 9002 | HEAT@thewisegroup.co.uk www.thewisegroup.co.uk/energy-advice

Turn2Us

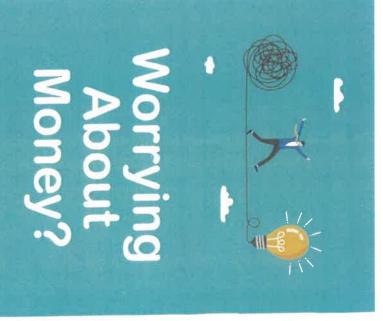
Information and support about welfare 0808 802 2000 | www.turn2us.org.uk benefits and charitable grants

Digital Leaflet:



www.worryingaboutmoney.com/inverclyde

Share your experience of using this guide: www.bit.ly/moneyadvicefeedback Updated on 03/10/22



and support is available if you're struggling to make ends meet Financial advice

Follow these steps to find out where to get help ın inverciyde







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

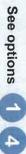






I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision





My money doesn't stretch tar enough

- Deciding between food/fuel/mobile credit
- No money for electricity
- 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





Scottish Welfare Fund

crisis grant from the Council. People on low incomes may be able to get a

do not have to be paid back (not a loan). due to unexpected expenses. Crisis grants as a result of an emergency or a disaster, or meet one-off needs for basic living expenses Crisis Grants can provide a safety net to

Find out more:

www.inverclyde.gov.uk/scottishwelfarefund



2 Maximise Your Income

a benefit check and speak to an advisor for Anyone who is struggling financially can get free and confidential advice.

clothing grants or free school meals. could also help you find cheaper deals on changed recently. Speaking to an advisor to, especially if your circumstances have receiving all the money you're entitled A benefit check can ensure that you are you're not missing out on things like school things like gas and electricity and make sure



3 Debt Advice

support can help you find ways to manage each month. Debt can happen to anyone. Free advice and your debts and reduce how much you pay



Step 2: What are some options?

4 Benefit Advance

are in financial hardship while you wait for an advance. Benefit advances must be paid an advance to afford things like rent or food If you have made a new claim for benefit and your first payment, you may be able to get future benefit payments (a loan). back, and the money will be taken from your It's important to get advice before taking out



of Universal Credit need to be paid back (a available to everyone. Hardship payments always paid immediately, and they're not able to request a hardship payment from do not (not a loan). Allowance or Employment Support Allowance loan), but hardship payments of Job Seekers the Jobcentre. Hardship payments are not If you have been sanctioned, you may be

6 Challenge a Decision

get support from a CAB Adviser to appeal a overpaid. Most benefit decisions need to / reduced / refused or you have been be challenged within one month. You can your benefit has been stopped / sanctioned You can challenge a benefit decision if benefit decision.

Step 3: Where can I get help with these options?