

Step 3: Where can I get help?

Scottish Welfare Fund

Crisis Grant to assist with basic living costs as the result of an emergency
01475 714 444
www.inverclyde.gov.uk/scottishwelfarefund

Social Security Scotland

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

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

Each of these services offer free and confidential advice

Inverclyde Council Advice Services

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

Help with options: **1 2 3 4 5 6**

Financial Fitness

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

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

Help with options: **2 3 4 5 6**

Step 3: Where can I get help?

River Clyde Homes

Advice and support with Welfare Benefits for River Clyde Homes tenants
0800 013 2196
Welfare.Benefits@riverclydehomes.org.uk
www.riverclydehomes.org.uk

Help with options: **1 2 3 4 5 6**

Other Support

Your Voice and Community Connectors

Health and wellbeing support
01475 728 628 | enquiries@yourvoice.org.uk
www.yourvoice.org.uk

Inverclyde Housing Rights Project (Legal Services Agency)

Legal advice and representation on all housing problems particularly with eviction and homelessness advice
01475 725 665 | lsa.org.uk

Home Energy Advice Team (The Wise Group)

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 benefits and charitable grants
0808 802 2000 | www.turn2us.org.uk

Digital Leaflet:



www.worryingaboutmoney.com/inverclyde

Updated on 03/10/22

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 Inverclyde



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
- 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

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.

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

Find out more:

www.inverclyde.gov.uk/scottishwelfarefund

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. You can get support from a CAB Adviser to appeal a benefit decision.

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