

The cost of living crisis is being felt across most households in the country. If you are finding it difficult to cover household costs such as energy bills or paying your rent, make sure you find out what support and advice is available for you and your family.

To find out more visit gov.scot/costoflivingsupport or call one of the phone numbers on the back of this leaflet.



Scan here for a digital copy of this leaflet, including additional languages and accessible formats.

Advice Direct Scotland

Provide a range of services that can help with cost of living issues. This includes energy and debt advice, as well as access to the Scottish Government's Home Heating Support Fund. They also have a free benefits calculator on their website to check entitlement.

Visit www.advisedirect.scot

Call **0808 800 9060**

Breathing Space

A confidential phone line for anyone in Scotland over the age of 16 and feeling low, anxious or depressed.

Visit www.breathingspace.scot

Call **0800 83 85 87**

Citizens Advice Money Talk Team

Get free, confidential advice locally about what benefits and grants you're entitled to, as well as help and support on making your money go further and how to manage debt.

Visit www.moneytalkteam.org.uk

Call **0800 028 1456**

Home Energy Scotland

Provide free and impartial advice to save on energy bills and make your home warmer.

Visit www.homeenergyscotland.org

Call **0808 808 2282**

Shelter Scotland

Free housing advice for everyone.

Visit Scotland.shelter.org.uk

Social Security Scotland

Apply for a benefit or find out what to do if you've already applied and need more help.

Visit www.mygov.scot/benefits

Call **0800 182 2222**

StepChange Debt Charity Scotland

Free, impartial debt advice and practical solutions to help you take back control of your finances.

Visit www.stepchange.org

Call **0800 138 1111**

Everything the kids need is so expensive.



How can I heat my home?



Make sure you receive the support you are entitled to.



Scottish Government
Riaghaltas na h-Alba



Energy and household costs

Home Energy Scotland is helping people to reduce their bills, use energy more efficiently and create warmer homes. For advice and to find out what support you're eligible for call **0808 808 2282** or visit [homeenergyscotland.org](https://www.homeenergyscotland.org).

Depending on your circumstances you could get a discount on your council tax bill or be entitled to benefits to help pay for housing. Visit [gov.scot/costoflivingsupport](https://www.gov.scot/costoflivingsupport) for further information.

Money and debt advice

If you need advice on how to manage your money or debt, you are not alone and there is support available. You may be able to get help with rent arrears or mortgage repayments or be eligible for a budgeting loan.

Please see the organisations listed on the back of leaflet to find out about the services and help available to you.

Benefits and income

Visit [gov.scot/costoflivingsupport](https://www.gov.scot/costoflivingsupport) for information on benefits and payments available and access to free online benefits calculators. The Money Talk Team are also on hand with advice at [moneytalkteam.org.uk](https://www.moneytalkteam.org.uk) or on **0800 028 1456**.

If you already get certain low-income benefits or tax credits you could be eligible for other cost of living payments. The Scottish Welfare Fund can also provide crisis grants if you need financial help in an emergency. More information is available at [gov.scot/costoflivingsupport](https://www.gov.scot/costoflivingsupport).

Support for families

Support is available to help with a range of family expenses including childcare and school costs. Eligible children can access 1140 hours of funded childcare. The Scottish Child Payment helps families on low incomes with a weekly payment for every eligible child. Best Start payments can help towards the costs of being pregnant or looking after a child. The Money Talk Team are also on hand with advice at [moneytalkteam.org.uk](https://www.moneytalkteam.org.uk) or on **0800 028 1456**.

Support for older or disabled people

There is a range of benefits designed to support older people; from pension credits that can help to cover living costs for those on lower incomes, to winter fuel payments and free bus travel. To find out if you could be eligible for pension credits call the Pension Service helpline on **0800 731 0469**, or for general advice contact Age Scotland on **0800 12 44 222** or by visiting [agescotland.org.uk](https://www.agescotland.org.uk).

Additional support is available for adults and younger people living with a disability, from disability payments to winter heating assistance and free bus travel. Visit [gov.scot/costoflivingsupport](https://www.gov.scot/costoflivingsupport) for more information.

Support for carers

If you are caring for someone you could also be entitled to claim a carer's allowance. Find out more at [gov.scot/costoflivingsupport](https://www.gov.scot/costoflivingsupport), or call Carers UK on **0808 808 7777**.

Renters' rights

As part of the cost of living crisis, emergency legislation has been introduced to offer tenants stability in their homes with protection against unlawful evictions and rent increases.

More information is available at [gov.scot/rentersrights](https://www.gov.scot/rentersrights), or Shelter Scotland provides free housing advice online at [scotland.shelter.org.uk](https://www.scotland.shelter.org.uk).

Health and wellbeing

If you're feeling anxious, stressed or low, find out how you can improve your mental wellbeing by visiting [nhsinform.scot/mind-to-mind](https://www.nhsinform.scot/mind-to-mind).

If you need to talk to someone for urgent mental health advice and support, you can phone:

- NHS 24 mental health hub on **111**
- The Samaritans on **116 123**
- Breathing Space on **0800 83 85 87** Mon – Thur 6pm – 2am & Fri 6pm – Mon 6am

If you still have concerns about your health and wellbeing you can also contact your General Practice.

Make sure you're also aware of the help with health costs that is available, such as free eye examinations and dental check ups. Find out more at www.eyes.scot and www.nhsinform.scot/dentist.

