

Help available before your payments start

When you first apply you will have to wait at least five to six weeks from the date of claim to get your first payment, after which Universal Credit will usually be paid monthly.

The following list of agencies can offer support and advice before your payments start:

- You may be entitled to claim a **Universal Credit advance** at the time you make your UC claim or afterwards. Contact your work coach. This can be done using your online journal.
- For **general welfare benefit advice and practical support**, contact Inverclyde Advice First on 01475 715299
- For **help with budgeting or managing your money**, contact Future Skills on 01475 788915 or Freephone 0800 013 2196
- If you are in a **financial crisis**, you may be able to get a small grant from the Scottish Welfare Fund by telephoning 01475 714444
- Finally, you may be entitled to a food parcel from **Inverclyde Foodbank** (referrals to Inverclyde Foodbank can be made by any of the above agencies)

Your Housing Association may be able to help:

Cloch Housing Association	Phone 01475 783637
Larkfield Housing Association	Phone 01475 630930
Link Housing Association	Phone 01475 630930
Oak Tree Housing Association	Phone 01475 807000
River Clyde Homes	Phone 01475 788887

Inverclyde
council