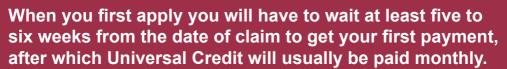


Help available before your payments start



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
Larkfield Housing Association
Link Housing Association
Oak Tree Housing Association
River Clyde Homes

Phone 01475 783637
Phone 01475 630930
Phone 01475 807000
Phone 01475 788887

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