

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**

My money doesn't stretch far enough

- Deciding between food / fuel / mobile credit
- 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
- Payday loans
- Owe friends and family
- Benefit repayments

See Option: **3**

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**

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.

This is a payment to help you cope during an emergency or disaster, or due to unexpected expenses. Crisis grants do not have to be paid back (not a loan).

Where can I get help? **A B C**

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.

Where can I get help? **A B**

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.

Where can I get help? **A B**

Step 2: What are some options?

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).

Where can I get help? **A B**

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).

Where can I get help? **A B**

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.

Where can I get help? **A B**

Step 3: Where can I get help?

A Highland Council

The Welfare Support Team provide free, impartial and confidential support to claim all entitlements that are due to you

0800 090 1004

welfare.support@highland.gov.uk

B Citizens Advice Bureau

Free, impartial and confidential advice on benefits, debt, money and housing

Caithness

01847 894243

bureau@caithnesscab.casonline.org.uk

North and West Sutherland

01971 521730

NWS-Bureau@NWSCAB.casonline.org.uk

East and Central Sutherland

01408 633000

advice@ecscab.org.uk

Ross and Cromarty

01349 883333

bureau@alnesscab.casonline.org.uk

Skye and Lochalsh

01478 612032

adviser@slcab.org.uk

Nairn

01667 456677

bureau@nairncab.casonline.org.uk

Lochaber

01397 705311

adviser@lochaberCAB.casonline.org.uk

Inverness Badenoch and Strathspey

01463 237664

enquiries@invernesscab.casonline.org.uk

Step 3: Where can I get help?

C Scottish Welfare Fund

Crisis Grants to cover the costs of an emergency

0800 083 1887

www.highland.gov.uk/welfare-fund

Other Support

Home Energy Scotland

Free and impartial energy efficiency advice

0808 808 2282

www.homeenergyscotland.org

Shelter

Free housing advice

0808 800 4444

scotland.shelter.org.uk

Social Security Scotland

Speak with someone about a benefit application

0800 182 2222

www.mygov.scot/benefits

Breathing Space

Confidential phoneline for anyone feeling low, anxious or depressed

0800 83 85 87

www.breathingspace.scot

Clear Your Head

Ways to help mental health and wellbeing

www.clearyourhead.scot

Salvation Army

Housing Advice

01463 234123

invernessresettlement@salvationarmy.org.uk

Updated on: 16/11/20

Feedback? Share your experience of using this guide by visiting 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 Highland.



Social Security Scotland
Tèarainteachd Shòisealta Alba



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