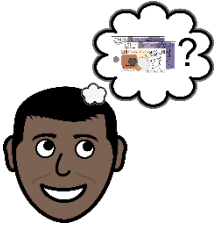


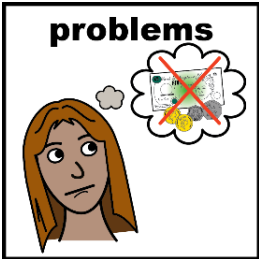











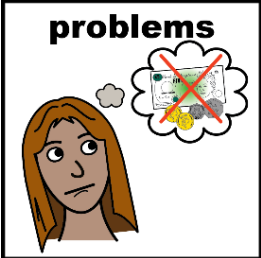











Social Security Scotland
Tèarainteachd Shòisealta Alba



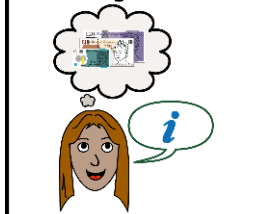
	<h2>Are you worried about money or about being in debt?</h2>
<p>no money</p> 	<p>There may be lots of reasons why you are worried about money. You may suddenly have no money, be in debt, owe money, or you have to choose to spend money on food or heating or paying bills. Or you may be waiting on benefits payments.</p>
<p>ask for information</p> 	<p>Here is some information on the ways to contact people for help and advice with your money problems if you live in Highland.</p>
<p>problems</p> 	<h3>Crisis Grant and Community Care Grant</h3> <p>If you are experiencing a crisis or disaster and you have difficulties coping with unexpected expenses, you may be able to get a Crisis Grant or Community Care Grant.</p> <p>Contact Highland Council or one of the Citizens Advice Bureaus</p>

<p>address and telephone</p> 	<p>Highland Council Phone – 0800 090 1004 Email – welfare.support@highland.gov.uk</p>
<p>address and telephone</p> 	<p>Citizens Advice Bureau – Caithness Phone – 01847 894 243 Website – www.caithnesscab.org</p>
<p>address and telephone</p> 	<p>Citizens Advice Bureau – North and West Sutherland Phone – 01971 521 730 Website – www.nwscab.org.uk</p>
<p>address and telephone</p> 	<p>Citizens Advice Bureau – East and Central Sutherland Phone – 01408 633 000 Website – www.ecscab.org.uk</p>
<p>address and telephone</p> 	<p>Citizens Advice Bureau – Ross and Cromarty Phone – 01349 883 333 Website – www.rossandcromartycab.org.uk</p>
<p>address and telephone</p> 	<p>Citizens Advice Bureau – Skye and Lochalsh Phone – 01478 612 032 Website – www.slcab.org.uk</p>
<p>address and telephone</p> 	<p>Citizens Advice Bureau – Nairn Phone – 01667 456 677 Website – www.nairncab.org.uk</p>

<p>address and telephone</p> 	<p>Citizens Advice Bureau – Lochaber Phone – 01397 705 311 Website – www.lochabercab.org.uk</p>
<p>address and telephone</p> 	<p>Citizens Advice Bureau – Inverness, Badenoch and Strathspey Phone – 01463 237 664 Website – www.invernesscab.org</p>
<p>problems</p> 	<p>Making your money go further Anyone who is worried about money can get a free benefit check. This will make sure you are getting the right amount of money and get advice on other ways to save money. For example, cheaper gas or electricity or free school meals.</p> <p>Contact Highland Council or one of the Citizens Advice Bureaus</p>
<p>address and telephone</p> 	<p>Highland Council Phone – 0800 090 1004 Email – welfare.support@highland.gov.uk</p>
<p>address and telephone</p> 	<p>Citizens Advice Bureau – Caithness Phone – 01847 894 243 Website – www.caithnesscab.org</p>
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<p>address and telephone</p> 	<p>Citizens Advice Bureau – Inverness, Badenoch and Strathspey Phone – 01463 237 664 Website – www.invernesscab.org</p>

money advice



Debt advice

If you are in debt or owe money, you can get help and advice about ways to pay off your debts each month.

Contact Highland Council or one of the Citizens Advice Bureaus

address and telephone



Highland Council

Phone – 0800 090 1004

Email – welfare.support@highland.gov.uk

address and telephone



Citizens Advice Bureau – Caithness

Phone – 01847 894 243

Website – www.caithnesscab.org

address and telephone



Citizens Advice Bureau – North and West Sutherland

Phone – 01971 521 730

Website – www.nwscab.org.uk

address and telephone



Citizens Advice Bureau – East and Central Sutherland

Phone – 01408 633 000

Website – www.ecscab.org.uk






address and telephone
















Citizens Advice Bureau – Ross and Cromarty

Phone – 01349 883 333







Website – www.rossandcromartycab.org.uk

<p>address and telephone</p> 	<p>Citizens Advice Bureau – Skye and Lochalsh Phone – 01478 612 032 Website – www.slcab.org.uk</p>
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<p>address and telephone</p> 	<p>Citizens Advice Bureau – Inverness, Badenoch and Strathspey Phone – 01463 237 664 Website – www.invernesscab.org</p>
<p>money advice</p> 	<p>Benefit help</p> <p>If you have made a new claim for benefits you might be able to get money in advance to pay for things like rent or food. This money is a loan and must be paid be back.</p> <p>It will be taken from your benefits once they start, so make sure you talk to someone before you ask for an advance benefit payment.</p> <p>Contact Highland Council or one of the Citizens Advice Bureaus</p>

<p>address and telephone</p> 	<p>Highland Council Phone – 0800 090 1004 Email – welfare.support@highland.gov.uk</p>
<p>address and telephone</p> 	<p>Citizens Advice Bureau – Caithness Phone – 01847 894 243 Website – www.caithnesscab.org</p>
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<p>address and telephone</p> 	<p>Citizens Advice Bureau – Inverness, Badenoch and Strathspey Phone – 01463 237 664 Website – www.invernesscab.org</p>
<p>no money</p> 	<p>Hardship payment If you have had money stopped from your benefits, you may be able to get a hardship payment from the DWP (Department of work and Pensions). These payments are not made straight away and not everyone will be able to get one.</p> <p>Contact Highland Council or one of the Citizens Advice Bureaus</p>
<p>address and telephone</p> 	<p>Highland Council Phone – 0800 090 1004 Email – welfare.support@highland.gov.uk</p>
<p>address and telephone</p> 	<p>Citizens Advice Bureau – Caithness Phone – 01847 894 243 Website – www.caithnesscab.org</p>
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<p>address and telephone</p> 	<p>Citizens Advice Bureau – Inverness, Badenoch and Strathspey Phone – 01463 237 664 Website – www.invernesscab.org</p>

<p>amount of money</p> 	<p>If you get a hardship payment for Universal Credit you will need to pay this money back.</p> <p>If you get a hardship payment for Jobseeker's Allowance or Employment support allowance, you do not need to pay this money back.</p>
<p>urgent advice</p> 	<p>Challenge a decision</p> <p>You can challenge a decision about your benefits. This may be because they have been stopped or reduced. Or you have been refused benefits or told you have been overpaid. You will have to make this challenge within one month.</p> <p>Contact Highland Council</p>
<p>address and telephone</p> 	<p>Highland Council</p> <p>Phone – 0800 090 1004</p> <p>Email – welfare.support@highland.gov.uk</p>
<p>address and telephone</p> 	<p>Citizens Advice Bureau – Caithness</p> <p>Phone – 01847 894 243</p> <p>Website – www.caithnesscab.org</p>
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<p>address and telephone</p> 	<p>Citizens Advice Bureau – Inverness, Badenoch and Strathspey Phone – 01463 237 664 Website – www.invernesscab.org</p>
<p>address and telephone</p> 	<p>For a crisis grant Contact – Scottish Welfare Fund Phone – 0800 083 1887 Website – www.highland.gov.uk/welfare-fund</p>

<p>address and telephone</p> 	<p>You may be eligible for support from Social Security Scotland</p> <p>Contact – Social Security Scotland Phone – 0800 182 2222 Website – mygov.scot/benefits</p>
<p>address and telephone</p> 	<p>For energy efficiency advice to help save on bills</p> <p>Contact – Home Energy Scotland Phone – 0808 808 2282 Website – www.homeenergyscotland.org</p>
<p>address and telephone</p> 	<p>For housing advice</p> <p>Contact – Shelter Phone – 0808 800 4444 Website – scotland.shelter.org.uk</p>
<p>address and telephone</p> 	<p>For mental health support</p> <p>Contact – Breathing Space Phone – 0800 83 85 87 Website – www.breathingspace.scot</p>
<p>address and telephone</p> 	<p>For housing advice</p> <p>Contact – Salvation Army Phone – 01463 234 123</p>

With thanks to



Exclusively Inclusive for making this information in Easy Read



Adapted from the Craven Easy Read leaflet by the Independent Food Aid Network

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations at the top of this leaflet.

You can access the Worrying about Money leaflets at

www.foodaidnetwork.org.uk/cash-first-leaflets

This information was last updated on 12/03/2024.