

Step 1: What's the problem?

I suddenly have no money

- Lost job / reduced hours
- Lost money / unexpected expense
- Disaster (for example, a flood or fire)
- Relationship breakdown
- Money stopped (for example, failed a medical)
- Sanctioned – see Hardship Payment

See Options in Step 2: Scottish Welfare Fund; Maximise Your Income; Hardship Payment; Challenge a Decision

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 (for example, new baby / bereavement / illness / left partner)

See Option in Step 2: Scottish Welfare Fund; Maximise Your Income; Benefit Advance

I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Payday loans
- Owe friends and family
- Benefit repayments

See Option in Step 2: Debt Advice

I am waiting on a benefit payment/decision

- Made a new claim for benefit
- Benefit payment is delayed

- Appealing a benefit decision

See Options in Step 2: Scottish Welfare Fund; Benefit Advance

Step 2: What are some options?

1. Scottish Welfare Fund

You may be able to get a crisis grant from the council if you're on a low income. This payment helps with emergency or disaster costs and does not need to be paid back.

Where can I get help? Highland Council; Citizens Advice Bureau; Scottish Welfare Fund

2. Maximise Your Income

If you're struggling financially, you can get a free benefit check and speak to an adviser. This helps make sure you're getting all the money you're entitled to, especially if your circumstances have changed.

An adviser can also help you find cheaper deals on gas and electricity and save money on things like school clothing grants or credit unions.

Where can I get help? Highland Council; Citizens Advice Bureau

3. Debt Advice

Anyone can get into debt. Free advice and support are available to help you manage your debts and reduce your monthly payments.

Where can I get help? Highland Council; Citizens Advice Bureau

4. Benefit Advance

If you've made a new benefit claim and are in financial hardship while waiting for your first payment, you can ask for an advance to help with costs like rent or food.

Get advice before applying. Benefit advances are loans and must be repaid from future benefit payments.

Where can I get help? Highland Council; Citizens Advice Bureau

5. Hardship Payment

If you've been sanctioned, you may be able to request a hardship payment from the Jobcentre. Hardship payments for Universal Credit must be repaid. Payments for Jobseeker's Allowance or Employment and Support Allowance do not need to be repaid.

Where can I get help? Highland Council; Citizens Advice Bureau

6. Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped, sanctioned, reduced, refused or overpaid.

Most decisions must be challenged within one month.

Where can I get help? Highland Council; Citizens Advice Bureau

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@s1clab.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

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
invernesssettlement@salvationarmy.org.uk

Feedback?

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www.bit.ly/moneyadvicefeedback