

## 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**

### 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**

### 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 options **1 2**

### I have debt

- Rent or Council Tax arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit repayments

See option **3**

## 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).

[www.highland.gov.uk/welfare-fund](http://www.highland.gov.uk/welfare-fund)

### 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 **with managing gas and electricity bills** and **make sure you're not missing out** on things like school clothing grants or free school meals.

### 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.

### 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).

### 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 Jobseeker's Allowance or Employment Support Allowance do not (not a loan).

### 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.

**Step 3: Where can I get help with these options?**

## Step 3: Where can I get help?

Each of these services offer free and confidential advice

### 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

Help with options: 1 2 3 4 5 6

### Citizens Advice Bureau

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

#### Caithness

01847 894 243

www.caithnesscab.org

#### North and West Sutherland

01971 521 730

www.nwscab.org.uk

#### East and Central Sutherland

01408 633 000

www.ecscab.org.uk

#### Ross and Cromarty

01349 883 333

www.rossandcromartycab.org.uk

#### Skye and Lochalsh

01478 612 032

www.slcab.org.uk

#### Nairn

01667 456 677

www.nairncab.org.uk

#### Lochaber

01397 705 311

www.lochabercab.org.uk

#### Inverness Badenoch and Strathspey

01463 237 664

www.invernesscab.org

Help with options: 1 2 3 4 5 6

Updated on 12/03/24

Share your experience of using this guide:  
[www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

## Step 3: Where can I get help?

### Scottish Welfare Fund

Crisis grants to cover the cost of an emergency  
0800 083 1887 | [www.highland.gov.uk/welfare-fund](http://www.highland.gov.uk/welfare-fund)

### Social Security Scotland

You may be eligible for support from Social Security Scotland. For example, Scottish Child Payment, Best Start Grant & Best Start Foods can help with the costs of having a child.  
0800 182 2222 (freephone) | [mygov.scot/benefits](http://mygov.scot/benefits)

## Other Support

### Home Energy Scotland

Free, impartial energy efficiency advice to help save on bills and stay warm at home  
0808 808 2282 | [www.homeenergyscotland.org](http://www.homeenergyscotland.org)

### Shelter

Free housing advice

0808 800 4444 | [scotland.shelter.org.uk](http://scotland.shelter.org.uk)

### Breathing Space

Confidential phoneline for anyone feeling low, anxious or depressed  
0800 83 85 87 | [www.breathingspace.scot](http://www.breathingspace.scot)

### Salvation Army

Free housing advice

01463 234 123

### Worrying About Money? Highland App

Scan the QR code to download the app and find out more about local support:

Apple



Android



Interactive version:

[www.worryingaboutmoney.co.uk/highland](http://www.worryingaboutmoney.co.uk/highland)

# 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



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