

Step 1: What's the problem?

I suddenly have no money

- Lost job / lost hours at work
- Lost money / unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned*

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 to be made

See Options: **1** **4**

Step 2: What are some options?

1

Scottish Welfare Fund - Crisis Grant

People on low incomes may be able to get a crisis grant from the Council in the event of a crisis. 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 E**

2

Maximise Your Income

Anyone who is on a low income and struggling financially is strongly advised to 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 C**

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?** **B C**

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 C D**

5 Hardship payment

If you have no money because of a sanction, 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 C D**

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. If you believe the decision is wrong you are advised to challenge this decision. **Where can I get help?** **A B C**

Step 3: Where can I get help?

A		B	C
Argyll Community Housing Association Welfare rights advice for ACHA Tenants Only. 0800 028 2755 www.acha.co.uk/services-think-money (In Bute & Cowal, contact Bute Advice Centre)		Argyll and Bute Citizens Advice Impartial and confidential advice 01546 605550 9am-5pm (Mon-Fri) www.abcab.org.uk	Bute Advice Centre Welfare, Money & Energy Advice (Bute and Cowal Area only) 01700 502784 9am-5pm (Mon-Thur) 9am-1pm www.buteadvice.org.uk
D		E	
Speak to an adviser, ask your work coach or contact one of the numbers below Advance/Hardship Payment IS/ESA/JSA (0800 169 0310) Universal Credit (0800 328 5644) Advance Payment Carer's Allowance (0800 731 0297) Pension Credit (0800 731 0469)		Scottish Welfare Fund Make a crisis grant application. 01546 605512 9am-5pm (Mon-Fri) scottishwelfarefund@argyll-bute.gov.uk www.argyll-bute.gov.uk/about-scottish-welfare-fund	

Other Support

Money Advice Service
 Free and impartial advice and support.
 0800 138 7777
 8am-6pm (Mon-Fri)
www.moneyadviceservice.org.uk

Alienergy
 Energy Advice Service including free home visits to help reduce fuel costs.
 01631 565183
enquiries@alienergy.org.uk
www.alienergy.org.uk

Argyll and Bute Council
 Free and confidential welfare rights and money advice.
 01546 604176
 9am-4.30pm (Mon-Fri)
www.argyll-bute.gov.uk/advice-services