

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).

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 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?

Scottish Welfare Fund

Crisis grants to cover the cost of an emergency

030 33 33 3007

www.dumgal.gov.uk/scottishwelfarefund

Social Security Scotland

You may be eligible for support from Social Security Scotland. Scottish Child Payment, Best Start Grant and Best Start Foods can help with the costs of having a child.

0800 182 2222 (freephone)

mygov.scot/benefits

Need help applying?

Call 0800 182 2222 to book an appointment with a Client Support Adviser for face-to-face support.

Each of these services offer free and confidential advice

Financial Inclusion & Welfare Support Team

Benefits advice and income maximisation, to help you get what's rightfully yours. The team also helps complete benefit application forms and with financial assessments.

030 33 33 3008 | fiatreferrals@dumgal.gov.uk

www.dumgal.gov.uk/benefits

Help with options: 1 2 3 4 5 6

Dumfries and Galloway

Citizens Advice

Advice and information on specialist topics including benefits, debt, money, housing and more

0300 303 4321 | info@dagcas.org

www.dagcas.org

Help with options: 1 2 3 4 5 6

Share your experience of using this guide:
www.bit.ly/moneyadvicefeedback

Other Support

Citizens Advice Help to Claim

A national service offering support with making an initial claim for universal credit
0800 023 2581 | www.cas.org.uk/helptoclaim

the hub - your community action centre

Local support projects to help those on low incomes. Projects help with: access to private sector tenancies; heating costs; digital inclusion; health and wellbeing.

01387 269 161 | info@thehubdg.org.uk

www.thehubdg.org.uk

Wigtownshire Women's Aid

Information, support and temporary safe accommodation for women, children and young people who have experienced domestic abuse

01776 703 104 | info@wigwa.org.uk

www.wigwa.org.uk

Dumfriesshire and Stewarty Women's Aid

Refuge accommodation for women and children who have experienced or are experiencing physical, emotional or sexual abuse

01387 263052 or 07710 152772

admin@dumfrieswomensaid.org.uk

www.dumfriesshireandstewartrywomensaid.co.uk

Home Energy Scotland

Free, impartial energy efficiency advice to help save on bills and stay warm at home
0808 808 2282 | www.homeenergyscotland.org

Turn2Us

Information and support about welfare benefits and charitable grants
0808 802 2000 | www.turn2us.org.uk/Get-Support

MoneyHelper

Support with debt, benefits, money management and pensions
0800 138 7777 | www.moneyhelper.org.uk

Digital Version:



www.worryingaboutmoney.co.uk/dumfries-and-galloway

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 Dumfries and Galloway



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Wigtownshire Women's Aid
Challenging Attitudes. Changing Lives



DUMFRIES & GALLOWAY
CITIZENS ADVICE SERVICE



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