

## 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  
03452 777 778 | [www.angus.gov.uk/swf](http://www.angus.gov.uk/swf)

### Social Security Scotland

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

Each of these services offer free and confidential advice

### Angus Council Welfare Rights Service

Money and debt advice to people within the Angus area

03452 777 778

or text Angus to 60040 (standard text charges apply)  
[www.angus.gov.uk/welfarights](http://www.angus.gov.uk/welfarights)

Help with options: 1 2 3 4 5 6

### Citizens Advice Bureau (Angus)

Advice on a wide range of issues including specialist support for debt and benefits

#### Forfar

01307 467 096 | [for-bureau@anguscab.org.uk](mailto:for-bureau@anguscab.org.uk)  
[www.cas.org.uk/bureaux/angus-citizens-advice-bureau-forfar](http://www.cas.org.uk/bureaux/angus-citizens-advice-bureau-forfar)

#### Arbroath

01241 870 661 | [arb-bureau@anguscab.org.uk](mailto:arb-bureau@anguscab.org.uk)  
[www.cas.org.uk/bureaux/angus-citizens-advice-bureau-arbroath](http://www.cas.org.uk/bureaux/angus-citizens-advice-bureau-arbroath)

#### Montrose

01674 673 263 | [mon-bureau@anguscab.org.uk](mailto:mon-bureau@anguscab.org.uk)  
[www.cas.org.uk/bureaux/angus-citizens-advice-bureau-montrose](http://www.cas.org.uk/bureaux/angus-citizens-advice-bureau-montrose)

Help with options: 1 2 3 4 5 6

Updated on 23/06/23

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

## Other Support

### Remploy

If you are currently unemployed, not in education and living in Angus, Remploy can support you back into employment through the Fair Start Scotland service  
0300 456 8085 | [www.remploy.co.uk](http://www.remploy.co.uk)

### Turn2Us

Information and support about welfare benefits and charitable grants  
0808 802 2000  
[www.turn2us.org.uk/Get-Support](http://www.turn2us.org.uk/Get-Support)  
[benefits-calculator.turn2us.org.uk](http://benefits-calculator.turn2us.org.uk)

### Home Energy Scotland

Reduce your heating bills  
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 838 587  
[www.breathingspace.scot](http://www.breathingspace.scot)

### Advice Direct Scotland

Free, digital advice on debt/money, energy, welfare rights and more  
[www.advisedirect.scot/contact](http://www.advisedirect.scot/contact)  
Energy: 0808 196 8660  
[enquiries@energyadvice.scot](mailto:enquiries@energyadvice.scot)

Interactive version:



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

# 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 Angus



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