

# What Do I Do If...? Free & Confidential Crisis Money Advice

## What's the problem?

### I suddenly have no money

- Emergency (*lost money or unexpected expense*)
- Disaster (*such as flood or fire*)
- Relationship breakdown
- Money stopped (*sanctioned / failed a medical*)
- Lost Job

SEE OPTIONS: 1 2 4

### I'm waiting on a payment / decision

- Made a new claim for benefit
- Benefit is delayed
- Waiting for a benefit decision to be looked at again

SEE OPTIONS: 1 3

### My money doesn't stretch far enough

- Deciding between food and fuel
- Low income or zero hours contract
- Not sure if eligible to claim for benefit
- Change of circumstances (*e.g new baby / bereavement / illness*)

SEE OPTION: 5

### I have debt

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

SEE OPTION: 6

## What are some options?

### Financial advice and support

All of the organisations on this leaflet will discuss your options and help you make the decisions that are right for you. They can also help with form filling and will refer you to other support services, including those who help with problems around gas/electric, such as Dundee Energy Efficiency Advice Project.

### Scottish Welfare Fund – Crisis Grant

People on low incomes may be able to get a grant from the Scottish Welfare Fund in the event of a crisis. This is a one-off payment to help you cope during an emergency or disaster, or due to unexpected expenses. Crisis grants may be given as cash or as vouchers, e.g to buy food or fuel. You may be required to request a hardship payment or benefit advance before being awarded this grant. Crisis grants do not have to be paid back (not a loan).

WHO CAN HELP: BC CAB CT DLC

### Hardship Payment

If you have no money because of a sanction, you may be able to claim 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, but hardship payments of JSA or ESA do not.

WHO CAN HELP: BC CAB CT

### Benefit Advance

If someone has made a new claim for benefit but has not yet been paid, they may be able to get an advance. Advances are typically paid within 3 working days but you can ask for it to be paid the same day you apply. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan). It's important to get advice from one of the services before taking out an advance.

WHO CAN HELP: BC CAB CT WR DLC

### Challenging a decision

You can challenge a benefit decision if your benefit has been stopped/sanctioned/reduced and you believe the decision is wrong. Most benefit decisions need to be challenged within one month.

WHO CAN HELP: BC CAB WR DLC

### Benefit check

Some people may need support to make a claim and may not be getting all of the benefits they are entitled to. A benefit check can ensure that they are receiving their maximum entitlement.

WHO CAN HELP: BC CAB CT WR DLC

### Debt Advice

Advice and support to reduce outgoings to creditors and consolidate and manage repayments for all types of debt.

WHO CAN HELP: BC CAB WR DLC CAP

## Who can help?

### CT Connect Team

The Connect Team can help you access benefits, deal with any benefit issues and support with income maximisation (including identifying in-work benefits and any benefits you may be entitled to). We can also help you to complete benefit claim forms and challenge decisions and we work alongside the Welfare Rights Team to ensure you can get help with longer term problems. We offer face to face appointments across Dundee and can discuss issues over the phone. Please call to make an appointment.

Tel: 01382 431188 (select option 2)  
Mon - Fri 9.30am – 4.30pm

### WR Welfare Rights

The Welfare Rights Team can help Dundee residents sort out a wide range of benefit and tax credit problems. We can identify what benefits you may be entitled to, assess the merits of your case if you want to challenge a decision, and represent you at tribunal if you have a case - e.g your claim for benefit or tax credits may have been refused, your benefit may have stopped, you may want to see if benefit can be backdated or report a change in circumstance.

Tel: 01382 431188 (select option 2)  
Mon - Fri 9.30am – 4.30pm  
E: welfare.rights@dundee.gov.uk

### CAB Citizens Advice Bureau

CAB gives free, confidential and impartial advice on a wide range of topics, including benefits, energy, housing, employment, NHS complaints, debt and income maximization, including budgeting. We can help with applying for benefits and challenging benefit decisions, including representation at tribunal and we offer FCA registered debt advice and support including statutory debt options.

We can also help with energy grants, discounts and reducing fuel debt, and we have dedicated Armed Services and Older Persons advice projects.

Appointments are available Monday - Saturday by phone, email, video or face to face.

Tel: 01382 214633 Mon - Fri 10.00am – 4.00pm  
Saturday is advice appointments only  
E: Bureau@DundeeCAB.casonline.org.uk

### BC Brooksbank Centre

We can help you with a range of issues, including benefit checks and challenging benefit decisions. We also offer various debt solutions and can help people complete a range of forms and access housing, legal and energy advice. We host drop-in sessions on Tuesdays (9.30am to 3pm) and Thursday afternoons (1.30pm to 4.30pm) at the Brooksbank Centre. In addition to drop-in sessions, we have a range of bookable appointments, please call us to arrange. We also have advisers co-located at the following GP surgeries: Terra Nova, Hillbank Health Centre, Newfield Surgery and Coltside Medical Practice and we can offer debt & benefits advice to inpatients at Carseview Centre as needed.

Tel: 01382 432450  
Mon - Fri 9.00am - 5.00pm  
Brooksbank Centre, Pitairlie Rd, Mid Craigie Rd

### Dundee Law Centre (DLC)

Dundee Law Centre provides free, accessible, confidential and quality legal advice and representation to Dundee residents. We support people with debt, benefits, housing issues, including reposessions, evictions, rent, homelessness, council tax and disrepair issues, as well as welfare, housing and care needs relating to disabilities. We can appeal cases when appropriate and advise clients of the process along the way, and work in partnership with other support services. Please call to make an appointment or fill in our online enquiry form.

Tel: 01382 918230  
Mon - Fri 9.00am - 5.00pm  
Online enquiry form:  
[www.dundee-law.org/need-help/](http://www.dundee-law.org/need-help/)

### Energy Advice

Dundee Energy Efficiency Advice Project DEEAP provides advice on fuel tariffs, how to reduce bills, energy efficiency measures, benefit checks, advocacy work resolving debts with energy suppliers, and other advice and referral work.

### Scarf (Home Energy Scotland)

Scarf delivers the Home Energy Scotland (HES) service, which offers free and impartial advice on a variety of energy saving matters, including help with accessing financial assistance, lowering fuel bills, and making your home more energy efficient.

DEEAP Tel: 01382 434840  
Scarf (HES) Tel: 0808 808 2282

### Christians Against Poverty (CAP)

We provide free advice and support for local people in Dundee who are struggling with unmanageable debt. We also have a befriending service and emergency aid fund (only available for those receiving support from our Dundee Debt Centre). Please phone the CAP team to book an in-person appointment with the centre and find more information and advice on our website.

Tel: 0800 328 0006  
[www.capuk.org/get-help](http://www.capuk.org/get-help)

### Funeral Link

We are here to help the bereaved save money on all things funeral. If you are planning a funeral and struggling to meet the costs, our friendly team provide one-to-one support and independent advice.

Tel: 01382 458800  
[www.funeralinkdundee.org](http://www.funeralinkdundee.org)

Please scan the QR code or visit the Faith in Community Dundee website to access further information about the services listed and information and resources about many others, including; Social Security Scotland benefits and grants (and how and where to see an advisor), and cost of living, housing, employment and mental health support.

