

## 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 Grant to cover the cost of an emergency**

01738 476 900 (Option 2)  
[www.pkc.gov.uk/scottishwelfarefund](http://www.pkc.gov.uk/scottishwelfarefund)

### Social Security Scotland

**You may be eligible for support from Social Security Scotland, including Scottish Child Payment, Best Start Grant & Best Start Foods which 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

### Perth and Kinross Council

**Free, confidential and impartial benefits advice, information and appeal representation**

01738 476 900 | [welfarerights@pkc.gov.uk](mailto:welfarerights@pkc.gov.uk)  
[www.pkc.gov.uk/welfarerights](http://www.pkc.gov.uk/welfarerights)

Help with options: **1 2 4 5 6**

### Perth and Kinross Citizens Advice Bureau

**Free, impartial and confidential advice on issues such as benefits, debt, money, housing and employment**

0808 196 9440 | [advice@perthcab.org.uk](mailto:advice@perthcab.org.uk)  
[www.perthcab.org.uk](http://www.perthcab.org.uk) | [www.cas.org.uk](http://www.cas.org.uk)

Help with options: **1 2 3 4 5 6**

### Christians Against Poverty

**Free, confidential and impartial advice and support on debt and money issues**

0800 328 0006 | [capscotland.org](http://capscotland.org)

Help with options: **3**

Updated on 23/06/23.

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

## Other Support

**PKAVS Minority Communities Hub**  
**Tailored support to members of Perth's minority communities**

07935 756 738 | 01738 567 076  
[minoritieshub@pkavs.org.uk](mailto:minoritieshub@pkavs.org.uk)

### SCARF

**Free home energy advice to householders**  
0808 129 0888 | [www.scarf.org.uk](http://www.scarf.org.uk)

**Skills Development Scotland (PACE)**  
**Redundancy advice and support**

0800 917 8000 | [www.myworldofwork.co.uk](http://www.myworldofwork.co.uk)

### The HEAT Project

**Free, independent energy advice and support across North & East Perthshire**  
07868 864 418 | [www.theheatproject.org](http://www.theheatproject.org)

### Warm Connections

**Free energy advice which supports people to lower their energy bills**

07759 404 980  
[advice@warmconnections.net](mailto:advice@warmconnections.net)  
[www.warmconnections.net](http://www.warmconnections.net)

### Breathing Space

**Confidential phoneline for anyone feeling low, anxious or depressed**  
0800 838 587 | [www.breathingspace.scot](http://www.breathingspace.scot)

### Turn2Us

**Information and financial support**  
0808 802 2000 | [www.turn2us.org.uk](http://www.turn2us.org.uk)  
[benefits-calculator-2.turn2us.org.uk](http://benefits-calculator-2.turn2us.org.uk)

### Digital Version



[www.worryingaboutmoney.co.uk/perth-and-kinross](http://www.worryingaboutmoney.co.uk/perth-and-kinross)

# 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 Perth and Kinross



Supported by

