

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

01786 233 210

www.stirling.gov.uk/housing-council-tax/scottish-welfare-fund

Each of these services offer free and confidential advice

Advice Stirling

Stirling Council's money advice team can offer money, debt and benefit advice to people within the Stirling area

01786 233 528 | moneyadvice@stirling.gov.uk
www.stirling.gov.uk/community-life-and-leisure/advice-services-and-welfare-reform

Help with options: 1 2 3 4 5 6

Stirling Citizens Advice Bureau

Advice and information on day-to-day issues, and detailed support on specialist topics including benefits, debt, money, housing and more

01786 470 239 | www.stirlingcab.org.uk

Help with options: 1 2 3 4 5 6

Council on Disability

Specialist help for people with additional support needs or carers, including welfare benefits advice

01786 462 178 | www.councilondisability.org
advisor@councilondisability.org

Help with options: 1 4 5 6

Christians Against Poverty

Debt counselling service

0800 328 0006 | www.capuk.org

Help with option: 3

Updated on 16/02/26

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

Other Support

Social Security Scotland

You may be eligible for support from Social Security Scotland
www.mygov.scot/benefits

Forthgiving

Small grants to people in crisis in the Forth Valley area
info@forthgiving.org.uk | www.forthgiving.org.uk

Stirling Carers Centre

Information, advice and support to unpaid carers throughout the Stirling Council area
info@stirlingcarers.co.uk | 01786 447 003
www.stirlingcarers.co.uk

Aberlour

Support to children, young people and families throughout Scotland including an urgent assistance fund
0800 085 6150 | www.aberlour.org.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 on benefits and grants
www.turn2us.org.uk
www.benefits-calculator.turn2us.org.uk

Breathing Space

Confidential phoneline for anyone feeling low, anxious or depressed
0800 83 85 87 | www.breathingspace.scot

Wellbeing Scotland

Holistic support for individuals and families including counselling and befriending services
info@wellbeingscotland.org | 01324 630 100

Interactive version:



www.worryingaboutmoney.co.uk/stirling

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 Stirling

