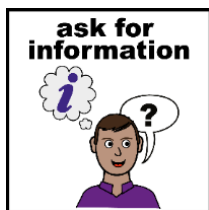




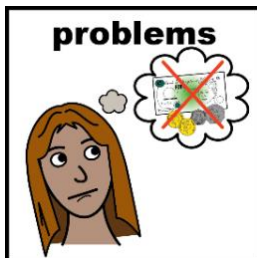
Are you worried about money or about being in debt?



There may be lots of reasons why you are worried about money. You may suddenly have no money, be in debt, owe money, or you have to choose to spend money on food or heating or paying bills. Or you may be waiting on benefits payments.



Here is some information on the ways to contact people for help and advice with your money problems if you live in Orkney.



Crisis Grant

If you are experiencing a crisis or disaster and you have difficulties coping with unexpected expenses, you may be able to get a Crisis Grant.

Contact Scottish Welfare Fund or Orkney Citizens Advice Bureau



Scottish Welfare Fund

Email – swf@orkney.gov.uk

Website – www.orkney.gov.uk/our-services/council-tax-and-benefits/scottish-welfare-fund/

address and telephone



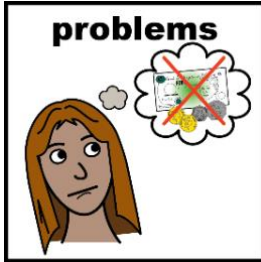
Orkney Citizens Advice Bureau

Phone – 01856 875 266

Email – bureau@orkneycab.casonline.org.uk

Website – www.orkneycommunities.co.uk/CAB

problems



Making your money go further

Anyone who is worried about money can get a free benefit check. This will make sure you are getting the right amount of money and get advice on other ways to save money. For example, cheaper gas or electricity or free school meals.

Contact Orkney Citizens Advice Bureau

address and telephone



Orkney Citizens Advice Bureau

Phone – 01856 875 266

Email – bureau@orkneycab.casonline.org.uk

Website – www.orkneycommunities.co.uk/CAB

money advice



Debt advice

If you are in debt or owe money, you can get help and advice about ways to pay off your debts each month.

Contact Orkney Citizens Advice Bureau

address and telephone



Orkney Citizens Advice Bureau

Phone – 01856 875 266

Email – bureau@orkneycab.casonline.org.uk

Website – www.orkneycommunities.co.uk/CAB



money advice

Benefit help

If you have made a new claim for benefits you might be able to get money in advance to pay for things like rent or food. This money is a loan and must be paid be back. It will be taken from your benefits once they start, so make sure you talk to someone before you ask for an advance benefit payment.

Contact Orkney Citizens Advice Bureau



address and telephone

Orkney Citizens Advice Bureau

Phone – 01856 875 266
Email – bureau@orkneycab.casonline.org.uk
Website – www.orkneycommunities.co.uk/CAB



no money

Hardship payment

If you have had money stopped from your benefits, you may be able to get a hardship payment from the DWP (Department for Work and Pensions). These payments are not made straight away and not everyone will be able to get one.

Contact Orkney Citizens Advice Bureau



address and telephone

Orkney Citizens Advice Bureau

Phone – 01856 875 266
Email – bureau@orkneycab.casonline.org.uk
Website – www.orkneycommunities.co.uk/CAB



If you get a hardship payment for Universal Credit you **will** need to pay this money back.

If you get a hardship payment for Jobseeker's Allowance or Employment support allowance, you **do not need** to pay this money back.



Challenge a decision

You can challenge a decision about your benefits. This may be because they have been stopped or reduced. Or you have been refused benefits or told you have been overpaid. You will have to make this challenge within one month.

Contact Orkney Citizens Advice Bureau



Orkney Citizens Advice Bureau

Phone – 01856 875 266

Email – bureau@orkneycab.casonline.org.uk

Website – www.orkneycommunities.co.uk/CAB



You may be eligible for support from Social Security Scotland

Contact – Social Security Scotland

Phone – 0800 182 2222

Website – mygov.scot/benefits









To help keep up with rent payments

Contact – Discretionary Housing Payment

Phone – 01856 873 535 (extension 2116)


Email – benefits@orkney.gov.uk

Website – www.bit.ly/orkneydhp

<p>address and telephone</p> 	<p>To report a scam Contact – Orkney Trading Standards Phone – 01856 873 535 Email – trading.standards@orkney.gov.uk</p>
<p>address and telephone</p> 	<p>To report a scam Contact – Police Scotland Phone – Call 101 or drop into the Kirkwall Police Station</p>
<p>address and telephone</p> 	<p>For information on energy costs and energy efficiency Contact – THAW Orkney Phone – 01856 878 388 Email – info@thaworkney.co.uk Website – www.thaworkney.co.uk</p>
<p>address and telephone</p> 	<p>For support with mental health difficulties including depression and anxiety Contact – Orkney Blide Trust Phone – 01856 874 874 Website – www.blidetrust.org.uk</p>
<p>address and telephone</p> 	<p>For mental health support Contact – Breathing Space Phone – 0800 83 85 87 Website – www.breathingspace.scot</p>
<p>address and telephone</p> 	<p>For information on benefits and grants Contact – Turn2us Website – www.turn2us.org.uk</p>

<p>address and telephone</p> 	<p>For energy efficiency advice to help save on bills Contact – Home Energy Scotland Phone – 0808 808 2282 Website – www.homeenergyscotland.org</p>
<p>address and telephone</p> 	<p>For housing advice Contact – Shelter Phone – 0808 800 4444 Website – scotland.shelter.org.uk</p>

With thanks to

 **easy on the i** for the use of their image bank



Exclusively Inclusive for making this information in Easy Read



Adapted from the Craven Easy Read leaflet by the Independent Food Aid Network

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations at the top of this leaflet. You can access the Worrying about Money leaflets at www.foodaidnetwork.org.uk/cash-first-leaflets. This information was last updated on 02/03/2026.