

## 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
- Sanctioned (benefit payments stopped - 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 and you are on Universal Credit you may be able to access a Hardship Payment from the Jobcentre. Hardship payments are not always paid immediately and they're not available to everyone.

### 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?

For free and confidential advice on all these options

### Orkney Citizens Advice Bureau

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

01856 875 266  
bureau@orkneycab.casonline.org.uk  
www.orkneycommunities.co.uk/CAB

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

### For information on financial entitlements

#### Scottish Welfare Fund

Crisis grants to cover the cost of an emergency  
swf@orkney.gov.uk  
www.orkney.gov.uk/our-services/council-tax-and-benefits/scottish-welfare-fund/

#### Discretionary Housing Payments

To help keep up with rent payments or with one-off rent deposit/removal costs. Available to those receiving Housing Benefit and/or the housing costs element of Universal Credit.

01856 873 535 (extension 2116)  
benefits@orkney.gov.uk  
www.bit.ly/orkneydhp

#### 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.

mygov.scot/benefits  
0800 182 2222 (freephone)

Updated on 02/03/26

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

## Other Support

### To Report a Scam

Orkney Trading Standards

01856 873 535 | trading.standards@orkney.gov.uk

### Police Scotland

Call 101 or drop into the Kirkwall Police Station

### THAW Orkney

Information, advice and support on energy costs and energy efficiency

01856 878 388 | info@thaworkney.co.uk  
www.thaworkney.co.uk

### Orkney Blide Trust

Charity for adults with mental health difficulties, including anxiety and depression  
01856 874 874 | www.blidetrust.org.uk

### Breathing Space

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

### Turn2us

Information on benefits and grants  
www.turn2us.org.uk  
benefits-calculator.turn2us.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

### Shelter

Free housing advice  
0808 800 4444 | scotland.shelter.org.uk

Interactive version:



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

# 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 Orkney



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