

# Worrying About Money?

Follow these steps to find available financial advice and support in North Lanarkshire



## 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).

For more information:  
[www.northlanarkshire.gov.uk/swf](http://www.northlanarkshire.gov.uk/swf)

### 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 you **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 Universal Credit benefit claim 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?

### Scottish Welfare Fund

**Crisis grants to cover the cost of an emergency**

0300 555 0405 | [swf@northlan.gov.uk](mailto:swf@northlan.gov.uk)  
[www.northlanarkshire.gov.uk/swf](http://www.northlanarkshire.gov.uk/swf)

### Social Security Scotland

**You may be eligible for support.**

**For example, Scottish Child Payment, Best Start Grant and Best Start Foods**

0800 182 2222 (freephone) | [mygov.scot/benefits](http://mygov.scot/benefits)

**Each of these services offer free and confidential advice**

### North Lanarkshire Council Tackling Poverty Team

**Information and advice on debt and more**  
01698 332 551 | [TPTeam@northlan.gov.uk](mailto:TPTeam@northlan.gov.uk)  
[www.northlanarkshire.gov.uk/welfare-rights-services](http://www.northlanarkshire.gov.uk/welfare-rights-services)

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

### Citizens Advice Bureau

**Support with debt, benefits, housing and more**

#### Airdrie

01236 754 109 | [www.airdriecab.co.uk](http://www.airdriecab.co.uk)

#### Bellshill

01698 748 615 | [www.bellshillcab.org.uk](http://www.bellshillcab.org.uk)

#### Coatbridge

01236 421 447 | [coatbridgecab.cas.org.uk](http://coatbridgecab.cas.org.uk)

#### Cumbernauld

01236 723 201 | [www.cumbernauldcab.org.uk](http://www.cumbernauldcab.org.uk)

#### Motherwell/Wishaw

0808 196 9180 | [www.motherwellwishawcab.org.uk](http://www.motherwellwishawcab.org.uk)

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

### Cumbernauld Poverty Action

**Support with benefit entitlements and more**

01236 729 520 | [www.cumbernauldpovertyaction.org.uk](http://www.cumbernauldpovertyaction.org.uk)

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

### Home Energy Scotland

**Energy efficiency advice**

0808 808 2282 | [www.homeenergyscotland.org](http://www.homeenergyscotland.org)

**Help with option: 2**

## Other Support

### Scottish Refugee Council

*For asylum seekers and refugees*  
0808 196 7274  
[www.scottishrefugeecouncil.org.uk](http://www.scottishrefugeecouncil.org.uk)

### Debt Advice Foundation

*Debt advice*  
0800 043 4050  
[www.debtadvicefoundation.org](http://www.debtadvicefoundation.org)

### Breathing Space

*Mental health support*  
0800 838 587  
[www.breathingspace.scot](http://www.breathingspace.scot)

### Turn2us

*Information on benefits and grants*  
[www.turn2us.org.uk](http://www.turn2us.org.uk)  
[benefits-calculator.turn2us.org.uk](http://benefits-calculator.turn2us.org.uk)

### StepChange

*Debt advice*  
0800 138 1111  
[www.stepchange.org](http://www.stepchange.org)