



Worrying About Money?

Follow these steps to find available financial advice and support in Aberdeen

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 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 Grant to cover the cost of an emergency
0800 030 4713
www.aberdeencity.gov.uk/services/benefits-and-advice/apply-scottish-welfare-fund

Each of these services offer free and confidential advice

Aberdeen City Council: Financial Inclusion Team

Provide free, impartial and confidential money advice
01224 522 709
www.aberdeencity.gov.uk/services/benefits-and-advice/get-money-advice

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

Citizens Advice Bureau

Free, impartial and confidential advice on issues such as benefits, debt, money, housing and employment
01224 569 750 | www.aberdeencab.org.uk

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

S.A.F.E

Free and confidential benefits, budgeting and money advice
01224 531 386
www.cfine.org/get-support/improving-finances

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

CAP Debt Centre (Aberdeen)

Free, confidential and impartial advice and support on debt and money issues
0800 328 0006 | capscotland.org

Help with options: **3**

Other Support

Social Security Scotland
You may be eligible for support
0800 182 2222
mygov.scot/benefits

SCARF
Energy advice
01224 213 005
www.scarf.org.uk/householder

SMART
(Grampian Housing Association)
Money advice (for tenants)
01224 202 934

Home Energy Scotland
Energy advice
0808 808 2282
www.homeenergyscotland.org

Aberdeen Cyrenians
Homelessness support
0300 303 0903
www.weareac.org

Turn2us
Financial support
www.turn2us.org.uk

Breathing Space
Mental health support
0800 838 587
www.breathingspace.scot