

Moved to Scotland and Worrying About Money?

Whatever your immigration status, financial advice and support is available in Aberdeen

MIGRATION
POLICY
SCOTLAND

INDEPENDENT
FOOD AID
NETWORK



scarf
ENERGISING COMMUNITIES



CITIZENS
RIGHTS
PROJECT



Adult Learning

grec



Step 1: What is worrying you?

I don't know my rights and entitlements

- I am unsure about visa restrictions on working or claiming benefits
- I don't know what help is available to me
- I don't know if I am eligible for support

Go to: **A**

I don't have enough money for everything I need

- I often have to decide between food/fuel/mobile credit
- Low income or zero hours contract
- Lost my job/reduced my hours
- Lost money/an unexpected expense
- A change of circumstances (new baby/illness/left partner)
- I need to travel abroad suddenly/my visa fees have increased

Go to: **A B C**

I have debt

- Rent or Council Tax arrears
- Gas or electricity
- University or college fees
- Personal loans and overdrafts
- Owe friends and family in Scotland or abroad
- Benefit repayments

Go to: **A B D**

I don't know who to speak to about my problems

- I have difficulty understanding English
- I don't know many people in this country
- I don't know where to start looking for information

Go to: **E**

Step 2: What can you do about this?

A Check your immigration status

Knowing your visa type will help you and your advisors know which support you can access. You may be entitled to access benefits. Even if your visa type means that your access to benefits is restricted through a No Recourse to Public Funds (NRPF) condition, you are still entitled to receive certain kinds of support. In some circumstances you could apply to have restrictions changed.

Remember that different members of your household may have different visa restrictions; this is known as a mixed-status household.

Where can I find more information about this?

- UK Government eVisa checker:
www.gov.uk/view-prove-immigration-status
- Citizens Rights Project eVisa support:
www.citizensrightsproject.org/services/evisa

Who can I speak to about this?

- Aberdeen Citizens Advice Bureau
- Citizens Rights Project
(*Contact details on page 4*)

B Maximise your income

Anyone who is struggling financially can speak to an adviser for free and confidential advice, regardless of their immigration status or what type of visa they hold.

When moving to a new country, it can be difficult to know how to reduce expenses, which expenses are necessary, and which expenses can be cut. There are places where you can seek advice to make sure you aren't paying too much for what you need.

There might be ways you can reduce your expenses, such as finding a cheaper internet and mobile phone provider or a cheaper energy provider. You may be able to access certain kinds of support including free school meals, free school uniforms, or charitable grants. You may also be eligible to receive benefits, depending on your visa type.

Where can I find more information about this?

- MoneyHelper:
www.moneyhelper.org.uk
- Citizens Advice Scotland:
www.cas.org.uk
- Turn2us:
www.turn2us.org.uk/get-support/information-for-your-situation/a-migrant

Who can I speak to about this?

- Aberdeen Citizens Advice Bureau
- Financial Inclusion Team
- Scarf
- Grampian Regional Equality Council (GREC): Financial Inclusion Project
- Citizens Rights Project
(*Contact details on page 4*)

C Employment support

Even if you have visa restrictions in place, you may be able to find a job which pays more, or which offers you more hours up to the limit of your visa allowance. You might also be able to get help or advice to support other adults in your household to find a job or increase their earnings.

Speaking to an advisor will help you know whether you can change job, or what you need to do to find the kind of job you want. (*More information on page 3*)

Where can I find more information about this?

- Bridges Programmes:
www.bridgesprogrammes.org.uk
- Employability in Scotland:
www.employabilityinscotland.com/local-employability-services

Who can I speak to about this?

- ABZ Works
- Employability in Scotland
- Citizens Rights Project
(*Contact details on page 4*)

D 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.

Where can I find more information about this?

- Citizens Advice Scotland:
www.citizensadvice.org.uk/scotland/debt-and-money
- StepChange:
www.stepchange.org

Who can I speak to about this?

- Aberdeen Citizens Advice Bureau
- Financial Inclusion Team
- Scarf
(*Contact details on page 4*)

E ESOL support

If you feel that your level of English is preventing you from accessing support or employment, attending ESOL (English for Speakers of Other Languages) classes can help. They are often free of charge.

In addition to teaching English, ESOL providers often offer information about other community services and can help you feel more settled and confident.

Where can I find more information about this?

- English for speakers of other languages classes and support:
www.aberdeencity.gov.uk/Council-Services/communities-and-lifelong-learning/community-learning-and-development/contact-adult-learning
- ESOL Scotland Resources for Learners:
www.esolscotland.co.uk/esol-classes-learners.html
- Scotland.org Learning English and Translation Support:
www.scotland.org/live-in-scotland/learning-english-and-translation-support

Who can I speak to about this?

- Adult Learning
- Grampian Regional Equality Council (GREC): ESOL Map
(*Contact details on page 4*)

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This resource was co-developed with Migration Policy Scotland (Registered charity number SC050761).

Feedback? Share your experience of using this guide by visiting www.bit.ly/moneyadvicefeedback

Step 3: Where can I get help?

ABERDEEN CITY COUNCIL

Services provided by the council and in partnership with other organisations:

Financial Inclusion Team – Advice on welfare rights, money, budgeting and debt

01224 069 769 (Mon to Fri, 9am-5pm)
aberdeencity.gov.uk/council-services/
benefits-and-money-advice/get-help-from-
the-money-advice-team

Can help with: **B D**

Adult Learning – English language, literacy, numeracy and information technology classes

adultlearning@aberdeencity.gov.uk

Can help with: **E**

ABZ Works – Help to access education, training, or employment

01224 070 200
abzworks@aberdeencity.gov.uk

Can help with: **C**

ABERDEEN CITIZENS ADVICE BUREAU

Information, advice and practical support on benefits, welfare rights, debt, employment, housing, home energy advice, pensions, immigration and budgeting

01224 569 750
bureau@aberdeencab.casonline.org.uk
aberdeencab.cas.org.uk

Can help with: **A B D**

GREC

Financial inclusion advice and support for benefit applications, income maximisation and accessing local services, including English support services and weekly Language Café

01224 595 505 | www.grec.co.uk
casework@grec.co.uk (for 1-to-1 support)
info@grec.co.uk (for general enquiries)
sites.google.com/view/draft-esol-grec/home
(for info on ESOL classes, Language Cafés and other opportunities)

Can help with: **B E**

SCARF

Free, impartial energy advice and practical support to help households cut bills and stay warm

0808 129 0888 (Mon to Fri, 9am-4.30pm)
heat@scarf.org.uk

Can help with: **B D**

CITIZENS RIGHTS PROJECT

Multilingual information, advice and support with welfare rights, the EU Settlement Scheme (EUSS), and eVisas

info@citizensrightsproject.org
www.citizensrightsproject.org

Can help with: **A** (EUSS: pre-settled and settled status applications; eVisa support)

Can help with: **B C D** (for people with pre-settled or settled status)

General information

For general support with migration:

- **Scotland's Migration Service**
www.scotland.org
- **Scottish Refugee Council**
www.scottishrefugeecouncil.org.uk
- **NRPF Network** www.nrpfnetwork.org.uk
- **NRNE Partnership** www.nrnepartnership.org

What to take with you when speaking to an advisor:

- **Copies of immigration documents.**
For example: passport, correspondence from the Home Office, access to your eVisa
- **Documents relating to work or study.**
For example: an offer letter from your university, a letter from your work
- **Proof of residence.** For example: a rental

agreement, council tax bill, or utility bill from the last three months

Support that is available for everyone free of charge, regardless of visa restrictions:

- **Free legal aid.** For free and confidential legal advice, you can contact Citizens Advice Scotland or the Ethnic Minorities Law Centre
- **Free school meals:** P1-P5
- **Funded childcare** hours for 3-5 year olds
- **Some forms of healthcare,** emergency care, ambulance services, sexual health and family planning
- **Language support.** You can request an interpreter when you make an appointment with any public service, such as the doctor, a social housing provider, or the council