

Worrying about money?

Support is available in North Lanarkshire



Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: **5**)

See options **1 2 6**

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options **1 2**

I have debt

- Rent or Council Tax arrears
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

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).

Find out more at: 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 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, 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? The organisations below offer free and confidential advice

Scottish Welfare Fund

Crisis grants to cover the cost of an emergency

0300 555 0405 | swf@northlan.gov.uk
www.northlanarkshire.gov.uk/swf

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

NORTH LANARKSHIRE COUNCIL

North Lanarkshire Council Tackling Poverty Team

Information and advice on debt and benefits including help with claim forms, challenging benefit decisions and benefit checks

01698 332 551

TPTeam@northlan.gov.uk

www.northlanarkshire.gov.uk/welfare-rights-services

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

CITIZENS ADVICE BUREAU

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

Airdrie

01236 754 109
www.airdriecab.co.uk

Bellshill

01698 748 615
manager@bellshillcab.casonline.org.uk
www.bellshillcab.org.uk

Coatbridge

01236 421 447
adviser@coatbridgecab.casonline.org.uk
www.coatbridgecab.org.uk

Cumbernauld

01236 723 201
bureau@cumbernauldcab.casonline.org.uk
www.cumbernauldcab.org.uk

Motherwell/Wishaw

0808 196 9180
bureau@motherwellcab.casonline.org.uk
www.motherwellwishawcab.org.uk

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

CHRISTIANS AGAINST POVERTY

Debt advice and support from local debt centre in Wishaw

0800 328 0006
www.capuk.org/get-help

Help with option: **3**

HOME ENERGY SCOTLAND

Help to save and make sure you're not overpaying on energy bills, including help with discounts and benefit checks

0808 808 2282
www.homeenergyscotland.org/reduce

Help with option: **2**

CUMBERNAULD POVERTY ACTION

Support with benefit entitlements, applying and more. Face-to-face appointments available.

01236 729 520
admin@cumbernauldpovertyaction.org.uk
www.cumbernauldpovertyaction.org.uk

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

Other Support

North Lanarkshire Rents Teams

(Motherwell, Bellshill and Wishaw)

Housing advice and benefit checks to NLC tenants

01698 524 811

southrents@northlan.gov.uk

North Lanarkshire Rents Teams

(Airdrie, Coatbridge, Cumbernauld, Moodiesburn and Kilsyth)

Housing advice and benefit checks to NLC tenants

01236 758 010

northrents@northlan.gov.uk

Lanarkshire Mind Matters

Links to mental health information, advice and help, wherever you live in Lanarkshire

www.lanarkshiremindmatters.scot.nhs.uk

North Lanarkshire Carers Together

Information, advice, active referrals, including your rights as an unpaid carer

01698 404 055 | www.carerstogether.org
enquiries@carerstogether.org

Lanarkshire Carers

Information, advice and support for people who care

01236 755 550

www.lanarkshirecarers.org.uk

Other Support

North Lanarkshire Disability Forum

Practical assistance to improve health and wellbeing

01698 275 710 | info@nldforum.org.uk

Breathing Space

Confidential phone line for anyone feeling low, anxious, or depressed.

0800 83 85 87 | www.breathingspace.scot

Turn2Us

Information and financial support

0808 802 2000 | www.turn2us.org.uk

StepChange

Debt advice and money management

0800 138 1111 | www.stepchange.org

Debt Advice Foundation

Advice on any aspect of debt

0800 043 4050

www.debtadvicefoundation.org

MoneyHelper

Advice to help improve your finances

0800 138 7777 | 0770 134 2744 (WhatsApp)

www.moneyhelper.org.uk

Independent Advocacy

Independent advocates can help

you get the information you need

and support you to put your choices across to others

www.siaa.org.uk/find-an-advocate

For Migrants with No Recourse to Public Funds (NRPF)

North Lanarkshire Council Tackling Poverty Team

Information and advice

01698 332 551 | TPTeam@northlan.gov.uk

Scottish Refugee Council

Information, support and advice to asylum seekers and refugees

0808 196 7274

www.scottishrefugeecouncil.org.uk

Project 17

Housing and money advice for families with children facing severe poverty/homelessness because they have NRPF

07963 509 044 | www.project17.org.uk

Ethnic Minorities Law Centre

Legal services on human rights, immigration, asylum, employment discrimination and social welfare law support

0141 204 2888

admin@emlc.org.uk

www.emlc.org.uk

The Unity Project

Support to have NRPF condition removed if applicable and other support

info@unity-project.org.uk

www.unity-project.org.uk

About this leaflet

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations below. You can access the 'Worrying About Money?' leaflets online at www.foodaidnetwork.org.uk/cash-first-leaflets. The information on this leaflet was last updated on 10/11/22

Feedback? What did you find useful about this guide? www.bit.ly/moneyadvicefeedback



Digital Leaflet



www.worryingaboutmoney.co.uk/north-lanarkshire