

Financial advice and support

Money worries, debt or benefits concerns?

The following information provides useful financial advice and contact numbers :

What's the problem?	What are some options?	Who can help?
<p>I suddenly have no money</p> <ul style="list-style-type: none"> • Emergency (lost money or unexpected expense) • Disaster (such as flood or fire) • Relationship breakdown • Money stopped (sanctioned / failed a medical) • Lost Job <p>SEE OPTIONS: 1 2 4</p>	<p>Financial advice and support</p> <p>All of the organisations on this leaflet will discuss your options and help you make the decisions that are right for you. They can also help with form filling and will refer you to the other support services, including those who help with legal issues, such as Dundee North Law, and those who help with problems around gas/electric, such as Dundee Energy Efficiency Advice Project.</p>	<p>BC</p> <p>Brooksbank Centre</p> <p>Tel: 01382 432450</p>
<p>I'm waiting on a payment / decision</p> <ul style="list-style-type: none"> • Made a new claim for benefit • Benefit is delayed • Waiting for a benefit decision to be looked at again <p>SEE OPTIONS: 1 3</p>	<p>1 Scottish Welfare Fund – Crisis Grant</p> <p>People on low incomes may be able to get a grant from the Scottish Welfare Fund in the event of a crisis. This is a one-off payment to help you cope during an emergency or disaster, or due to unexpected expenses. Crisis grants may be given as cash or as vouchers, e.g. to buy food or fuel. You may be required to request a hardship payment or benefit advance before being awarded this grant. Crisis grants do not have to be paid back (not a loan).</p> <p>WHO CAN HELP: BC CB CT</p>	<p>CAB</p> <p>Citizens Advice Bureau</p> <p>Tel: 01382 307494</p>
<p>My money doesn't stretch far enough</p> <ul style="list-style-type: none"> • Deciding between food and fuel • Low income or zero hours contract • Not sure if eligible to claim for benefit • Change of circumstances (e.g. new baby / bereavement / illness) <p>SEE OPTION: 3</p>	<p>2 Hardship Payment</p> <p>If you have no money because of a sanction, you may be able to claim 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, but hardship payments of JSA or ESA don't.</p> <p>WHO CAN HELP: BC CB CT</p>	<p>CT</p> <p>Connect Team</p> <p>Tel: 01382 431188 (select option 2)</p>
<p>I have debt</p> <ul style="list-style-type: none"> • Rent or Council Tax arrears • Gas or electricity • Payday loans or owing friends and family • Benefit repayments <p>SEE OPTION: 6</p>	<p>3 Benefit Advance</p> <p>If someone has made a new claim for benefit but has not yet been paid, they may be able to get an advance. Advances are typically paid within 3 working days but you can ask for it to be paid the same day you apply. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan). It's important to get advice from one of the services before taking out an advance.</p> <p>WHO CAN HELP: BC CB CT WR</p>	<p>WR</p> <p>Welfare Rights</p> <p>Tel: 01382 431188 (select option 2)</p>
	<p>4 Challenging a decision</p> <p>You can challenge a benefit decision if your benefit has been stopped/sanctioned/reduced and you believe the decision is wrong. Most benefit decisions need to be challenged within one month.</p> <p>WHO CAN HELP: BC CB WR</p>	
	<p>5 Benefit check</p> <p>Some people may need support to make a claim and may not be getting all of the benefits they are entitled to. A benefit check can ensure that they are receiving their maximum entitlement.</p> <p>WHO CAN HELP: BC CB CT WR</p>	
	<p>6 Debt Advice</p> <p>Advice and support to reduce outgoings to creditors and consolidate and manage repayments for all types of debt.</p> <p>WHO CAN HELP: BC CB WR</p>	