

## What's the problem?

### “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 option: **2**

### “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)
- I've been sanctioned (see 'Hardship Payment')

See options: **1 2 5 6**

### “I am waiting on a benefit payment or decision”

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision

See options: **1 4**

### “I have debt”

- Mortgage / Rent / Council Tax arrears
- Gas or electricity
- Bank / Payday loans
- Credit card debt
- Owe friends and family
- Benefit repayments

See option: **3**

## 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).

Apply online at [www.falkirk.gov.uk/scottishwelfarefund](http://www.falkirk.gov.uk/scottishwelfarefund) or ring **01324 506070**

### 2 Maximise Your Income

Anyone who is struggling financially can speak to an adviser 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 adviser could **make sure you're not missing out** on things like school clothing grants or free school meals.

Find out what benefits you can claim: [falkirk.entitledto.co.uk/home/start](http://falkirk.entitledto.co.uk/home/start)

### 3 Debt Advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts, reduce how much you pay each month and find cheaper deals on things like gas and electricity.

### 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. 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 before taking out an advance.**

### 5 Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment ([www.gov.uk](http://www.gov.uk)). Hardship payments are not always paid immediately, and they're not available to everyone. **Some hardship payments need to be paid back, so it can help to speak to an adviser.**

### 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.

## Where can I get help?

### Falkirk Council Advice and Support Hubs

Help with Council Tax, rents and benefits advice

Central: [centralhub@falkirk.gov.uk](mailto:centralhub@falkirk.gov.uk) / 01324 501480

East: [easthub@falkirk.gov.uk](mailto:easthub@falkirk.gov.uk) / 01324 501900

West: [westhub@falkirk.gov.uk](mailto:westhub@falkirk.gov.uk) / 01324 508616

### Falkirk Council

Free, confidential, impartial advice

**Welfare Benefit Service**  
Benefit entitlements, claiming benefits and appeals

01324 506070

[cas@falkirk.gov.uk](mailto:cas@falkirk.gov.uk)

[www.falkirk.gov.uk/welfarebenefitsreferral](http://www.falkirk.gov.uk/welfarebenefitsreferral)

**Debt Advice Service**

All types of debt

01324 506735

[debtadvice@falkirk.gov.uk](mailto:debtadvice@falkirk.gov.uk)

### Citizens Advice Bureau

Free, impartial and confidential advice on benefits, debt, money and housing

**Denny & Dunipace**

01324 829160

[bureau@dennycab.casonline.org.uk](mailto:bureau@dennycab.casonline.org.uk)

**Falkirk**

01324 626070

[bureau@falkirkcab.casonline.org.uk](mailto:bureau@falkirkcab.casonline.org.uk)

**Grangemouth & Bo'ness**

01324 666935

[adviser@grangemouthcab.casonline.org.uk](mailto:adviser@grangemouthcab.casonline.org.uk)

## Other Support

**Social Security Scotland**  
0800 182 2222  
[www.mygov.scot/benefits](http://www.mygov.scot/benefits)

**Money Advice Scotland**  
Help with debt and money worries  
[www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk)

**Christians Against Poverty**  
Debt counselling  
0800 328 0006

**Home Energy Scotland**  
0808 808 2282  
[www.homeenergyscotland.org](http://www.homeenergyscotland.org)

**Shelter Scotland**  
0808 800 4444  
[scotland.shelter.org.uk](http://scotland.shelter.org.uk)

**Breathing Space**  
0800 83 85 87  
[www.breathingspace.scot](http://www.breathingspace.scot)

**Falkirk District Association for Mental Health**  
[www.fdamh.org.uk](http://www.fdamh.org.uk)