

North Ayrshire Community Planning Partnership

WORRYING ABOUT MONEY? HELP IN NORTH AYRSHIRE



I suddenly have no money

Maximise your income by getting a benefit check from Money Matters.

If you are a Council or housing association tenant you can also contact your housing provider.

Ask for a crisis grant from North Ayrshire Council.

Ask for a hardship payment from the Jobcentre if you have a benefit sanction.

Challenge a benefit decision if your benefit has been refused/stopped/reduced/sanctioned with help from Money Matters.



I have debts that I am having problems paying

Get debt advice by contacting Christians
Against Poverty, Citizens Advice or CHAP. If
you are a Council or housing association
tenant you can also contact the Welfare
Reform Team or Financial Inclusion Officer.



My money doesn't stretch far enough

Maximise your income by contacting Money Matters and getting a benefits check. If you have made a new claim for benefit you can ask for an advance payment from the Jobcentre. Community Link Workers can support with money advice. Citrus Energy can help with utility costs.



Who can help?

North Ayrshire Money Matters

Welfare Rights advice, assistance and representation to North Ayrshire residents to ensure they receive their legal entitlement to benefits.

01294 310456

moneymatters@north-ayrshire.gov.uk www.nahscp.org/money-matters/

Community Link Workers

Based in General Practice, they can help you find groups/services to meet your needs and interests, including money and benefit advice, debt management and budgeting. Contact your local GP surgery.



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Citrus Energy

Helping energy consumers make savings on gas and electricity costs 0800 221 8089 07973 847 981 01294 606 046 www.citrusenergy.co.uk

North Ayrshire Council - Crisis Grant

Administer Scottish Welfare Fund Crisis Grants aimed at helping people in crisis because of either a disaster (like fire or flood) or an emergency. 01294 310000 www.northayrshire.gov.uk/benefits/scottish-welfarefund.aspx

For Tenants

Benefits and debt advice

North Ayrshire Council - Welfare Reform Team

0300 999 4606

Cunninghame Housing Association -Financial Inclusion Team.

01294 606007 or 01294 607591

Irvine Housing Association - Tenancy Sustainability Team

01294 316784

Or speak to your housing officer who can refer you

Jobcentre Plus

Call Jobcentre Plus to make a new claim for Jobseeker's Allowance (JSA) 0800 055 6688 www.gov.uk/jobseekersallowance

Claim Universal Credit on-line www.gov.uk/universal-credit/how-to-claim

> Claim Employment and Support Allowance on-line www.gov.uk/employment-supportallowance/how-to-claim

You can apply for an advance payment in your online account or through your Jobcentre Plus work coach.

Call the Universal Credit helpline about hardship payments 0800 328 5644

CHAP

Benefits, debt advice and support 01294 475636 www.chap.org.uk adviceandinfo.chap@gmail.com

The Living Room, Largs

Trained volunteers are available to signpost and support people with many issues including finances. 01475 789580 money@livingroomlargs.co.uk,

https://www.facebook.com/livingroomlargs

Christians Against Poverty

Irvine, Kilwinning & Three Towns Personal Debt Centre.

Free debt counselling and support with debt solutions available to everyone.

> 0800 328 0006 www.capuk.org

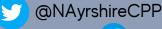
North Ayrshire Outreach, East Ayrshire Citizens Advice Bureau

Advice on benefits, debts and money advice. 01563 543379 advice@eastayrshirecab.casonline.org.uk

The Citizens Advice Direct/Advice Scotland helpline can also be contacted on 0808 8009060.

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Working with communities and organisations to achieve North Ayrshire "A Better Life" http://northayrshire.community/



www.facebook.com/ArranLocalityPartnership www.facebook.com/GarnockValleyLocalityPartnership www.facebook.com/IrvineLocalityPartnership

