



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](mailto:moneymatters@north-ayrshire.gov.uk)  
[www.nahscp.org/money-matters/](http://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.



## North Ayrshire Community Planning Partnership

### **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](http://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.north-ayrshire.gov.uk/benefits/scottish-welfare-fund.aspx](http://www.north-ayrshire.gov.uk/benefits/scottish-welfare-fund.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/jobseekers-allowance](http://www.gov.uk/jobseekers-allowance)

Claim Universal Credit on-line  
[www.gov.uk/universal-credit/how-to-claim](http://www.gov.uk/universal-credit/how-to-claim)

Claim Employment and Support Allowance on-line  
[www.gov.uk/employment-support-allowance/how-to-claim](http://www.gov.uk/employment-support-allowance/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](http://www.chap.org.uk)

[adviceandinfo.chap@gmail.com](mailto: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](mailto: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](http://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](mailto:advice@eastayrshirecab.casonline.org.uk)

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

## **North Ayrshire Community Planning Partnership**

Working with communities and organisations to achieve North Ayrshire "A Better Life"

<http://northayrshire.community/>

[@NAyrshireCPP](https://twitter.com/NAyrshireCPP)

[www.facebook.com/ArranLocalityPartnership](http://www.facebook.com/ArranLocalityPartnership)  
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[www.facebook.com/KilwinningLocalityPartnership](http://www.facebook.com/KilwinningLocalityPartnership)  
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