

Step 1: What's the problem?

I suddenly have no money

- Lost job/reduced hours
- Lost money/unexpected expense/fraud/scam
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned - see option 5

See options **1 2 5 6**

I am waiting on a benefit payment/decision

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

See options **1 4**

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 have debt

- Mortgage, Rent or Council Tax arrears
- Gas or electricity
- Credit or store cards
- Personal loans and overdrafts
- Owe friends and family
- Benefit repayments
- Any type of debt, whether large or small

See option **3**

Step 2: What are some options?

1 Cash Grants

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. **Community Care Grants** can also help you to establish or maintain a settled home by helping with the cost of essential household items. Do not have to be paid back (not a loan).

Find out more:

www.moray.gov.uk/scottishwelfarefund

Flexible Food Fund

Provides a contribution towards food and fuel costs along with practical support to maximise your income and manage your debts. Do not have to be paid back (not a loan).

Find out more:

www.moray.gov.uk/moneyadvicemoray

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 is not just for people already receiving benefits. It 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 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 regardless of whether you are working or on benefits. However there are many ways debt(s) can be managed or reduced. Free and confidential advice and support can help to find the right option for you and reduce how much you pay each month. This can help to free up your money for other essentials and reduce money worries and stress.

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 Job Seekers 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 with these options?

Step 3: Where can I get help?

Each of these services offer free and confidential advice

Moray Council: Money Advice Moray

Help if you are facing money or debt problems including crisis help, income maximisation, budgeting and help to make benefit applications
03001 234 563 | benefitadvice@moray.gov.uk
www.moray.gov.uk/moneyadvicemoray

Help with options: 1 2 3 4 5 6

Scottish Welfare Fund

Crisis grants to cover the cost of an emergency
01343 563 456
www.moray.gov.uk/scottishwelfarefund

Help with option: 1

Moray Citizens Advice Bureau

Help with benefits, housing, employment, debt advice, and more
01343 550 088 | bureau@moraycab.casonline.org.uk
www.moraycab.org.uk

Help with options: 1 2 3 4 5 6

Children 1st Financial Wellbeing

Help with family money worries including advice on income, debt and benefits
01343 564 170 | 0796 078 0156
moray@children1st.org.uk
www.children1st.org.uk/moneyworries

Help with options: 1 2 3 4 5

Revolution For Good – Family Support

Support with benefits, budgeting and free coaching and counselling for families experiencing financial hardship
01340 212 101
contactus@revolutionforgood.org.uk
www.revolutionforgood.org.uk/family-support

Help with options: 1 2 3 4 5

Updated on 30/08/22

Share your experience of using this guide:
www.bit.ly/moneyadvicefeedback

Step 3: Where can I get help?

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

VoiceAbility

Any person who self identifies as disabled is eligible for advocacy support when accessing benefits from Social Security Scotland
0300 303 1660 | voiceability.org

Other Support

SSAFA Grampian

Support to those who are serving or have served in the British Army, Royal Navy, Royal Marines, Royal Air Force, and to their families
01414 888 552 | www.ssafa.org.uk
scottishregional.office@ssafa.org.uk

Moray Firth Credit Union

Safe, accessible savings and fair, affordable low-interest loans
01309 676 735 | www.morayfirthcreditunion.co.uk

REAP Scotland

Energy advice including help with bills, switching providers, and available grants/loans
01542 888 070 | info@reapscotland.org.uk
www.reapscotland.org.uk

Home Energy Scotland

Impartial energy efficiency advice
0808 808 2282 | www.homeenergyscotland.org

Turn2Us

Information and financial support
0808 802 2000 | www.turn2us.org.uk

StepChange

Free debt advice and money management
0800 138 1111 | www.stepchange.org

Digital Version:



www.worryingaboutmoney.co.uk/moray

Worrying About Money?

Financial advice and support is available if you're struggling to make ends meet

Follow these steps to find out where to get help in Moray



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