



# YOUR MONEY

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**Tackling financial  
hardship.**

**LIVEHERE**

North Lanarkshire Council is committed to tackling and reducing poverty. As part of this commitment, we have a dedicated team whose job is to provide welfare rights and debt advice to those who feel they need it.

The team can offer advice and support across a range of subject areas:

Welfare Rights	Debt & Money Advice
<ul style="list-style-type: none"><li>• General benefits advice</li><li>• Guidance for and representation at appeals</li><li>• Help with claiming benefits (including those administered by the Department of Work and Pensions, Social Security Scotland and the council)</li><li>• Redundancy support</li></ul>	<ul style="list-style-type: none"><li>• Rent / mortgage arrears</li><li>• Council tax arrears</li><li>• Pay day loans</li><li>• Personal loans</li><li>• Store / credit cards</li><li>• Gas / electricity arrears</li><li>• Budgeting guidance</li></ul>

## Welfare Rights

Specifically we can guide and support you through the following:

- **Benefit checks:**

We can carry out free and confidential benefit checks to make sure you are receiving all of the benefits you are entitled to.

- **Applications:**

We can help you to complete application forms for a wide range of benefits. We can also assist with completing reviews of an existing benefit.

- **Challenging decisions:**

If you are unhappy about an application outcome or about a decision taken regarding a benefit you receive, we can help you through the process of challenging the decision. This process normally involves two steps. First you must request a 'mandatory reconsideration' of the decision you want to challenge. And if you are unhappy with the outcome of this, you will have to formally appeal. We can assist you throughout this process, from dealing with the initial paperwork for the mandatory reconsideration right through to representing you at the appeal.

- **Representation:**

We can help you to prepare for your appeal as well as representing you at the appeal hearing. If you think you will need representation, please make sure you give us as much notice as possible so that we can arrange for someone to be available for you.



## Debt & Money Advice



If you are worried about debt or are experiencing financial difficulties, our Debt Advisers can provide free, impartial and confidential advice. We can review your finances and help you to prioritise your debts and complete a financial statement which includes details of your income and expenditure. Depending on your personal circumstances, we will advise you on what options are available to you and find the best solution possible.

Your options may include:

- **Informal Payment Plan**

This is an informal arrangement with your creditors to pay your debts over an extended period of time. We can negotiate with your creditors on your behalf to arrange a suitable and affordable plan. Often this is all that's needed to give you the space you need to get sorted out. However it is not a binding arrangement which means that your creditors can change their minds at any time.

- **Debt Arrangement Scheme (DAS)**

DAS is a statutory scheme run by the Scottish Government to help you pay your debts by giving you more time to pay without the threat of court action from your creditors. DAS freezes interest, fees and charges on your debt from the date your DAS payment programme is approved and these will be written off if you complete the programme.

- **Trust Deed**

A trust deed is a formal arrangement between you and an insolvency practitioner who becomes your trustee. To enter into a trust deed you must either have assets that you can sell or you must be able to make regular payments to your trustee from your income.

- **Bankruptcy**

Bankruptcy in Scotland is a legal declaration that someone cannot pay their debts. If you cannot afford to pay your debts as they become due, you may be able to apply for your own bankruptcy.

- **Full and Final Settlements**

If you have a lump sum that would cover part of your debt you can ask your creditors whether they would accept a part payment and allow you to write the rest off.

- **Write Offs**

If your circumstances are unlikely to improve then you can ask your creditors to write off the debt. Write off is usually seen as a last resort, where there are no assets or money to pay the debt. Creditors do not have to agree to this, but you can ask them to consider this option.

## Contact us

If you think you need help in any of the areas outlined in this leaflet, please contact our team for an appointment.

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|--------------|--------------|---------------|--------------|
| • Airdrie    | 01236 757000 | • Bellshill   | 01698 346666 |
| • Coatbridge | 01236 622100 | • Cumbernauld | 01236 638700 |
| • Motherwell | 01698 332100 | • Wishaw      | 01698 348200 |

For more general money advice, call our Your Money line on 01698 403170

