

## 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"

- Rent or Council Tax arrears
- Gas or electricity
- Payday loans
- 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).

Call 0800 083 1887 or apply online at [www.highland.gov.uk/welfare-fund](http://www.highland.gov.uk/welfare-fund)

### 2 Maximise Your Income

Anyone who is struggling financially can speak to an advisor 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 advisor could also help you **find cheaper deals** on things like gas and electricity and **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. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

### 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.

## Where can I get help?

### Highland Council

The Welfare Support Team provide free, impartial and confidential support to claim all your entitlements

0800 090 1004  
[welfare.support@highland.gov.uk](mailto:welfare.support@highland.gov.uk)

### Citizens Advice Bureau

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

#### East and Central Sutherland

01408 633000  
[advice@ecscab.org.uk](mailto:advice@ecscab.org.uk)

#### Skye and Lochalsh

01478 612032  
[adviser@slcab.org.uk](mailto:adviser@slcab.org.uk)

#### Ross and Cromarty

01349 883333  
[bureau@alnesscab.casonline.org.uk](mailto:bureau@alnesscab.casonline.org.uk)

#### Nairn

01667 456677  
[bureau@nairncab.casonline.org.uk](mailto:bureau@nairncab.casonline.org.uk)

#### Caithness

01847 894243  
[bureau@caithnesscab.casonline.org.uk](mailto:bureau@caithnesscab.casonline.org.uk)

#### Lochaber

01397 705311  
[adviser@lochaberCAB.casonline.org.uk](mailto:adviser@lochaberCAB.casonline.org.uk)

#### North and West Sutherland

01971 521730  
[NWS-Bureau@NWSCAB.casonline.org.uk](mailto:NWS-Bureau@NWSCAB.casonline.org.uk)

#### Inverness Badenoch and Strathspey

01463 237664  
[enquiries@invernesscab.casonline.org.uk](mailto:enquiries@invernesscab.casonline.org.uk)

### Other Support

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

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

Salvation Army  
01463 234123  
[Invernessresettlement@salvationarmy.org.uk](mailto:Invernessresettlement@salvationarmy.org.uk)

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)

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