

Worrying About Money?

Local financial advice and support is available if you're struggling to make ends meet.



What's the problem?

I suddenly have no money

See options: 1, 2, 5, 6

Such as a lost job, lost money or reduced hours. Maybe you have faced an unexpected event such as a fire, flood or relationship breakdown.

I have been sanctioned

See options: 1, 4

My money doesn't stretch far enough

See options: 1, 2

Deciding between essentials such as food and fuel, or a change of circumstances like a new baby.

I have debt

See option: 3

Help is available to manage any debt no matter how large or small.

What are some options?

1. Scottish Welfare Fund

People on low incomes may be able to get a crisis grant from their council to help during an emergency or disaster, or due to unexpected expenses.

2. Maximise Your Income

Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice.

3. Debt Advice

Free advice and support can help you find ways to manage your debts.

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.

5. Hardship Payment

If you have been sanctioned, you may be able to request a hardship payment from the Jobcentre.

6. Challenge a Decision

You can challenge a benefit decision if your benefit has been stopped / sanctioned / reduced / refused or you have been overpaid.

Where can I get help?

Find a local 'Worrying About Money?' resource for your area. Translated and easy read versions are available for some areas.



Scan the QR code to find a 'Worrying About Money?' resource for your area.

A

Aberdeen

www.worryingaboutmoney.co.uk/aberdeen

Aberdeenshire

www.worryingaboutmoney.co.uk/aberdeenshire

Angus

www.worryingaboutmoney.co.uk/angus

Argyll and Bute

www.worryingaboutmoney.co.uk/argyll-and-bute

C

Clackmannanshire

www.worryingaboutmoney.co.uk/clackmannanshire

D

Dumfries and Galloway

www.worryingaboutmoney.co.uk/dumfries-and-galloway

Dundee

www.worryingaboutmoney.co.uk/dundee

E

East Dunbartonshire

www.worryingaboutmoney.co.uk/east-dunbartonshire

East Lothian

www.worryingaboutmoney.co.uk/east-lothian

East Renfrewshire

www.worryingaboutmoney.co.uk/east-renfrewshire

Edinburgh

www.worryingaboutmoney.co.uk/edinburgh

F

Falkirk

www.worryingaboutmoney.co.uk/falkirk

Fife

www.worryingaboutmoney.co.uk/fife

G

Glasgow

www.worryingaboutmoney.co.uk/glasgow

H

Highland

www.worryingaboutmoney.co.uk/highland

I

Inverclyde

www.worryingaboutmoney.co.uk/inverclyde

M

Midlothian

www.worryingaboutmoney.co.uk/midlothian

Moray

www.worryingaboutmoney.co.uk/moray

N

Na h-Eileanan Siar

- [Lewis and Harris](#)

www.worryingaboutmoney.co.uk/lewis-and-harris

- [Uist and Barra](#)

www.worryingaboutmoney.co.uk/uist-and-barra

North Ayrshire

www.worryingaboutmoney.co.uk/north-ayrshire

- [Arran](#)

www.worryingaboutmoney.co.uk/arran

North Lanarkshire

www.worryingaboutmoney.co.uk/north-lanarkshire

O

Orkney Islands

www.worryingaboutmoney.co.uk/orkney

P

Perth and Kinross

www.worryingaboutmoney.co.uk/perth-and-kinross

R

Renfrewshire

www.worryingaboutmoney.co.uk/renfrewshire

S

Scottish Borders

www.worryingaboutmoney.co.uk/scottish-borders

- [Eyemouth](#)

www.worryingaboutmoney.co.uk/eyemouth

Shetland

www.worryingaboutmoney.co.uk/shetland

South Ayrshire

www.worryingaboutmoney.co.uk/south-ayrshire

South Lanarkshire

www.worryingaboutmoney.co.uk/south-lanarkshire

Stirling

www.worryingaboutmoney.co.uk/stirling

W

West Dunbartonshire

www.worryingaboutmoney.co.uk/west-dunbartonshire

West Lothian

www.worryingaboutmoney.co.uk/west-lothian

All leaflets available at: www.foodaidnetwork.org.uk/cash-first-leaflets