

Worrying about money?

Support is available in Moray



Three steps to find options and places to get help

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: **5**)

See options **1 2 6**

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options **1 2**

I have debt

- Rent or Council Tax arrears
- Gas and electricity
- Payday loans
- Owe friends or family
- Benefit repayments

See option **3**

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

Step 2: 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. **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

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 Jobseeker's 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? The organisations below 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

0300 123 4563
benefitadvice@moray.gov.uk
www.moray.gov.uk/moneyadvicemoray

Help with options: 2 3 4 5 6

MORAY CITIZENS ADVICE BUREAU

Help with benefits, housing, employment, debt advice, and more

01343 550 088
www.moraycab.org.uk
bureau@moraycab.org.uk

Help with options: 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 FOOD PLUS

Free, confidential, independent support on benefits, income maximisation, budgeting and more
01343 208 293 | www.morayfoodplus.org.uk
admin@morayfoodplus.org.uk

Help with options: 2 3

CHILDREN 1ST FINANCIAL WELLBEING

Help with family money worries including advice on income, debt and benefits

01343 564 170 | 07960 780 156
moray@children1st.org.uk
www.children1st.org.uk/moneyworries

Help with options: 2 3 4 5

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

Moray Community Foundation

Grants to cope with financial emergencies, accessible through referral
support@moraycf.org | www.moraycf.org

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

Other Support

SCARF

Free home energy advice to householders

0808 129 0888 | heat@scarf.org.uk
www.scarf.org.uk

Moray Council: British Red Cross Crisis Fund

Emergency support that provides short term financial help

0300 123 4563 | benefitadvice@moray.gov.uk
www.moray.gov.uk/moray_standard/page_134176.html

Forres Area Community Trust (FACT)

Multiple supporting services including, free, face to face and online digital support and befriending service

01309 674 388 | info@forresarea.org
www.forresarea.org

Buckie Hub

Support people with cost of living and signposting to local services

01542 780 624 | admin@buckiehub.com

Lossie Community Hub

Support with cost of living and affordable childcare

thelossiecommunityhub@outlook.com

Speyside Car Sharing Scheme

Enabling isolated people to live independent lives

01340 831 748 | www.speysideccss.co.uk
rhoma.pirie@speysideccss.co.uk

Moray Multiply Project

Support for adults with numeracy

07407 674 408 | www.lead.org.uk/multiply
moraymultiply@lead.org.uk

StepChange

Debt advice and money management

0800 138 1111
www.stepchange.org

Turn2Us

Information and financial support

0808 802 2000
www.turn2us.org.uk

Home Energy Scotland

Impartial energy efficiency advice

0808 808 2282
www.homeenergyscotland.org

About this leaflet

This leaflet is based on learning from Scotland's A Menu for Change project and has been developed with support from the organisations below. You can access the 'Worrying About Money?' leaflets online at www.foodaidnetwork.org.uk/cash-first-leaflets. The information on this leaflet was last updated on 17/11/23.

Feedback? What did you find useful about this guide? www.bit.ly/moneyadvicefeedback



EUROPE & SCOTLAND
European Social Fund
Investing in a Smart, Sustainable and Inclusive Future

Interactive Leaflet



www.worryingaboutmoney.co.uk/moray