

# Worrying About Money?

Follow these steps to find available financial advice and support in Perth and Kinross.

## 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' and 'Scottish Welfare Fund')

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).

### 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?

### Scottish Welfare Fund

**Crisis Grants to cover the costs of an emergency, like fire or flood**

**Make a phone application**  
01738 476900

**Apply online**  
[www.pkc.gov.uk/scottishwelfarefund](http://www.pkc.gov.uk/scottishwelfarefund)

**The services below offer free and confidential support with these options:**

### Perth and Kinross Council

**Free, confidential and impartial benefits advice, information and appeal representation**

**Phone**  
01738 476900

**Email**  
[welfarights@pkc.gov.uk](mailto:welfarights@pkc.gov.uk)

**Website**  
[www.pkc.gov.uk/welfarights](http://www.pkc.gov.uk/welfarights)

### Citizens Advice Bureau

**Free, impartial and confidential advice on issues such as benefits, debt, money, housing and employment**

**Phone**  
01738 450580

**Email**  
[per-advice@perthcab.org.uk](mailto:per-advice@perthcab.org.uk)

**Website**  
[www.perthcab.org.uk](http://www.perthcab.org.uk)

### Other Support

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

**Minority Communities HUB**  
01738 567 076 or 07935756738 (Helpline)  
[minoritieshub@pkavs.org.uk](mailto:minoritieshub@pkavs.org.uk)

**SCARF**  
0808 129 0888  
[www.scarf.org.uk](http://www.scarf.org.uk)

**Skills Development Scotland**  
01738 637639  
[www.myworldofwork.co.uk/redundancy-help-scotland](http://www.myworldofwork.co.uk/redundancy-help-scotland)

**Shelter Scotland**  
0808 800 4444  
[scotland.shelter.org.uk](http://scotland.shelter.org.uk)

**Christians Against Poverty**  
Free debt counselling service  
0800 328 0006

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