

How to contact and access services

All of the services on this leaflet will provide free and confidential advice and support. The council services (Connect Team and Welfare Rights) use the same telephone number.

CT Connect Team

Needs updated

Tel: 01382 431188 (select option 2)
Mon-Fri 9.30am – 4.30pm

WR Welfare Rights

The Welfare Rights Team can help sort out a wide range of benefit, tax credit and debt problems.

We can identify what benefits you may be entitled to, assess the merits of your case if you want to challenge a decision, and represent you at an appeal tribunal if you have a case. We also offer a full debt counselling service.

Tel: 01382 431188 (select option 2)
Mon-Fri 9.30am – 4.30pm

BC Brooksbank Centre

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Tel: 01382 432450

Mon - Fri 9.00am to 5.00pm
Brooksbank Centre, Pitairlie Rd, Mid Craigie Rd,
Scotty Centre, 163 Albert Street,

CAB Citizens Advice Bureau

At CAB, we can give impartial and independent advice and assistance to help you resolve a wide range of issues, including; benefits, debt, housing, work related problems, consumer issues and more.

We can provide advice and assistance;

- Face to face (by appointment)
- Telephone
- E-mail
- Zoom

Please call the number below for further information

Tel: 01382 307494

(if no answer, leave message with your contact number, you will be called back same day)
CAB, Central Library, Wellgate Centre

Christmas/New Year Opening Times

Connect Team

Welfare Rights

CAB

Closed 23rd Dec 2020
n Jan 2021

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Closed 23rd Dec 2020
Re-open 5th Dec 2021

Food Support

For information about where you can access support for food over Christmas and New Year, please visit;

Facebook

Faith in Community Dundee

Free & Confidential Crisis Money Advice



i About this leaflet

£ Crisis Money Advice

No one should be left in a crisis or without enough money to feed their families. This leaflet has been designed to support someone through a financial crisis to help identify the options available to them and who can help.

Designed by Faith in Community Dundee and A Menu for Change with many thanks to everyone who contributed to its development, particularly Dundee Carers Centre, members of the Financial Inclusion Strategy Group and the DDI network.



What's the problem?

I suddenly have no money

- Emergency (*lost money or unexpected expense*)
- Disaster (*such as flood or fire*)
- Relationship breakdown
- Money stopped (*sanctioned / failed a medical*)
- Lost Job

SEE OPTIONS: 1 2 4

I'm waiting on a payment / decision

- Made a new claim for benefit
- Benefit is delayed
- Waiting for a benefit decision to be looked at again

SEE OPTIONS: 1 3

My money doesn't stretch far enough

- Deciding between food and fuel
- Low income or zero hours contract
- Not sure if eligible to claim for benefit
- Change of circumstances (*e.g new baby / bereavement / illness*)

SEE OPTION: 5

I have debt

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

SEE OPTION: 6

What are some options?

Financial advice and support

All of the organisations on this leaflet will discuss your options and help you make the decisions that are right for you. They can also help with form filling and will refer you to the other support services, including those who help with legal issues, such as Dundee North Law, and those who help with problems around gas/electric, such as Dundee Energy Efficiency Advice Project.

1 Scottish Welfare Fund – Crisis Grant

People on low incomes may be able to get a grant from the Scottish Welfare Fund in the event of a crisis. This is a one-off payment to help you cope during an emergency or disaster, or due to unexpected expenses. Crisis grants may be given as cash or as vouchers, e.g to buy food or fuel. You may be required to request a hardship payment or benefit advance before being awarded this grant. Crisis grants do not have to be paid back (not a loan).

WHO CAN HELP: BC CAB CT

2 Hardship Payment

If you have no money because of a sanction, you may be able to claim 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, but hardship payments of JSA or ESA do not.

WHO CAN HELP: BC CAB CT

3 Benefit Advance

If someone has made a new claim for benefit but has not yet been paid, they may be able to get an advance. Advances are typically paid within 3 working days but you can ask for it to be paid the same day you apply. Benefit advances must be paid back, and the money will be taken from your future benefit payments (a loan). It's important to get advice from one of the services before taking out an advance.

WHO CAN HELP: BC CAB CT WR

4 Challenging a decision

You can challenge a benefit decision if your benefit has been stopped/sanctioned/reduced and you believe the decision is wrong. Most benefit decisions need to be challenged within one month.

WHO CAN HELP: BC CAB WR

5 Benefit check

Some people may need support to make a claim and may not be getting all of the benefits they are entitled to. A benefit check can ensure that they are receiving their maximum entitlement.

WHO CAN HELP: BC CAB CT WR

6 Debt Advice

Advice and support to reduce outgoings to creditors and consolidate and manage repayments for all types of debt.

WHO CAN HELP: BC CAB WR

Who can help?



Brooksbank Centre

Tel: 01382 432450



Citizens Advice Bureau

Tel: 01382 214633



Connect Team

Tel: 01382 431188 (select option 2)



Welfare Rights

Tel: 01382 431188 (select option 2)