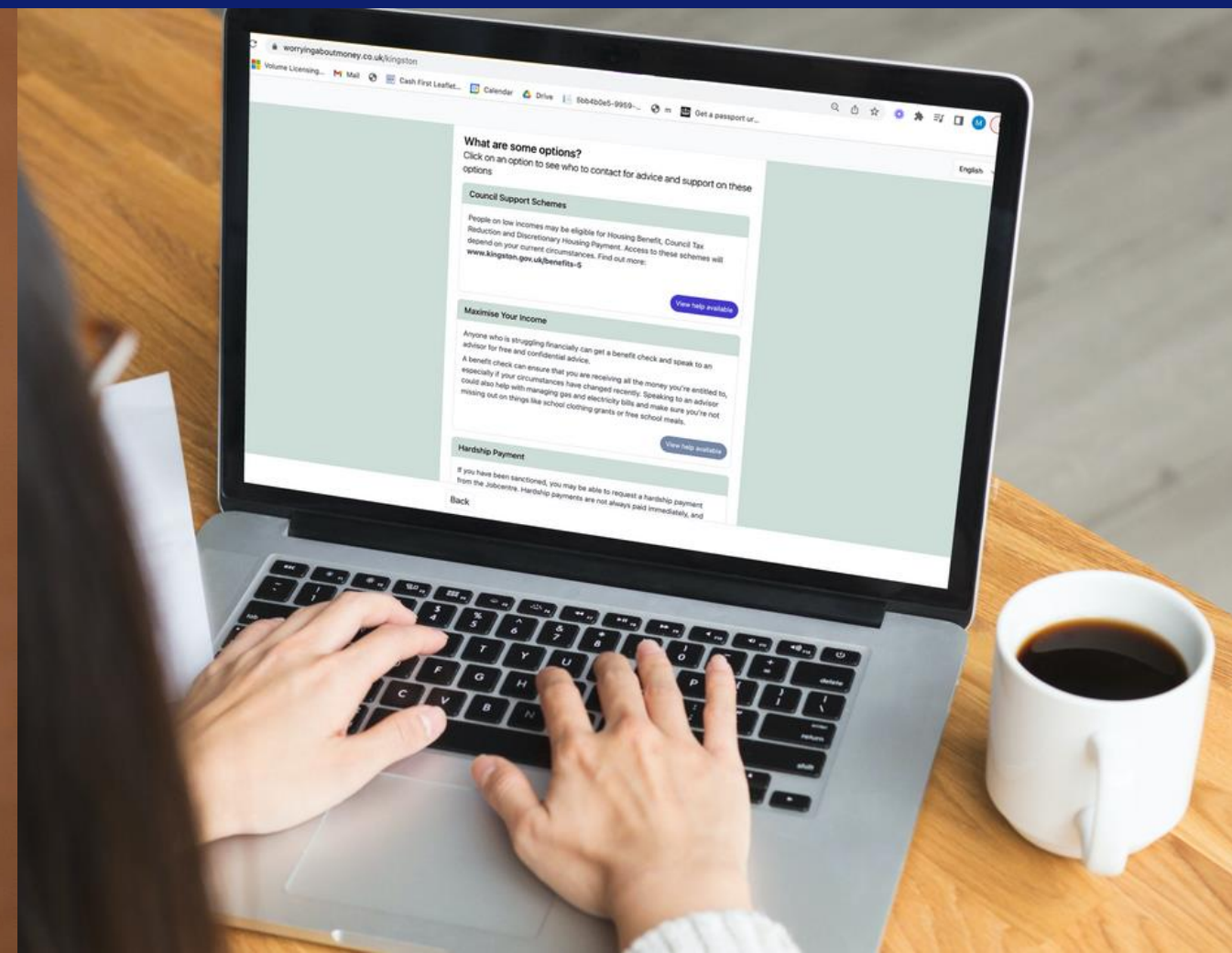
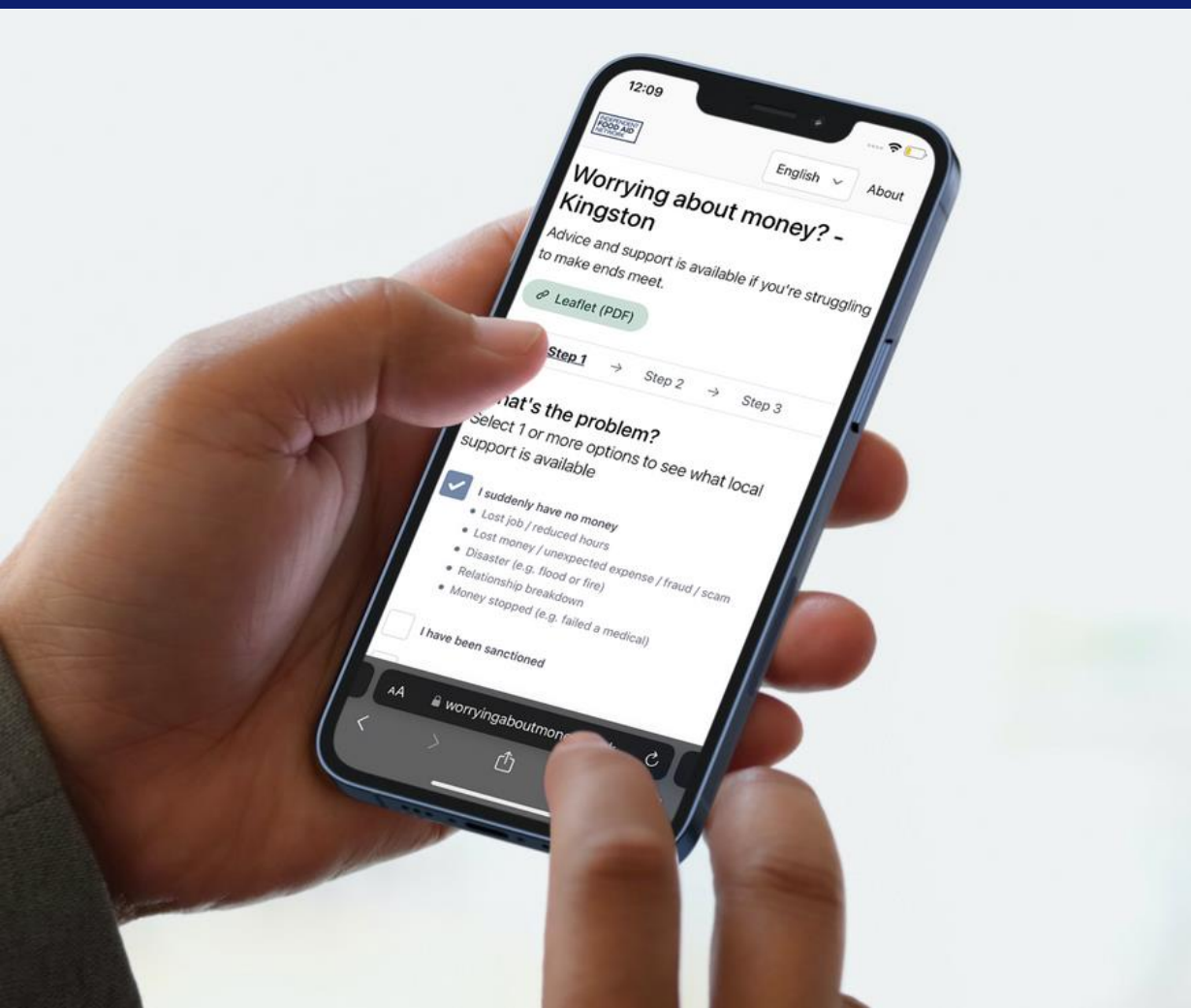


# Money Counts: Using the Glasgow 'Worrying About Money?' leaflet

INDEPENDENT  
FOOD AID  
NETWORK

\*Based on an original resource developed by the Highland Money Counts partnership





# Worrying about money?

Support is available in Glasgow



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
- 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

# Learning Outcomes

To use the Glasgow 'Worrying About Money?' leaflet well and with confidence



# Mentimeter

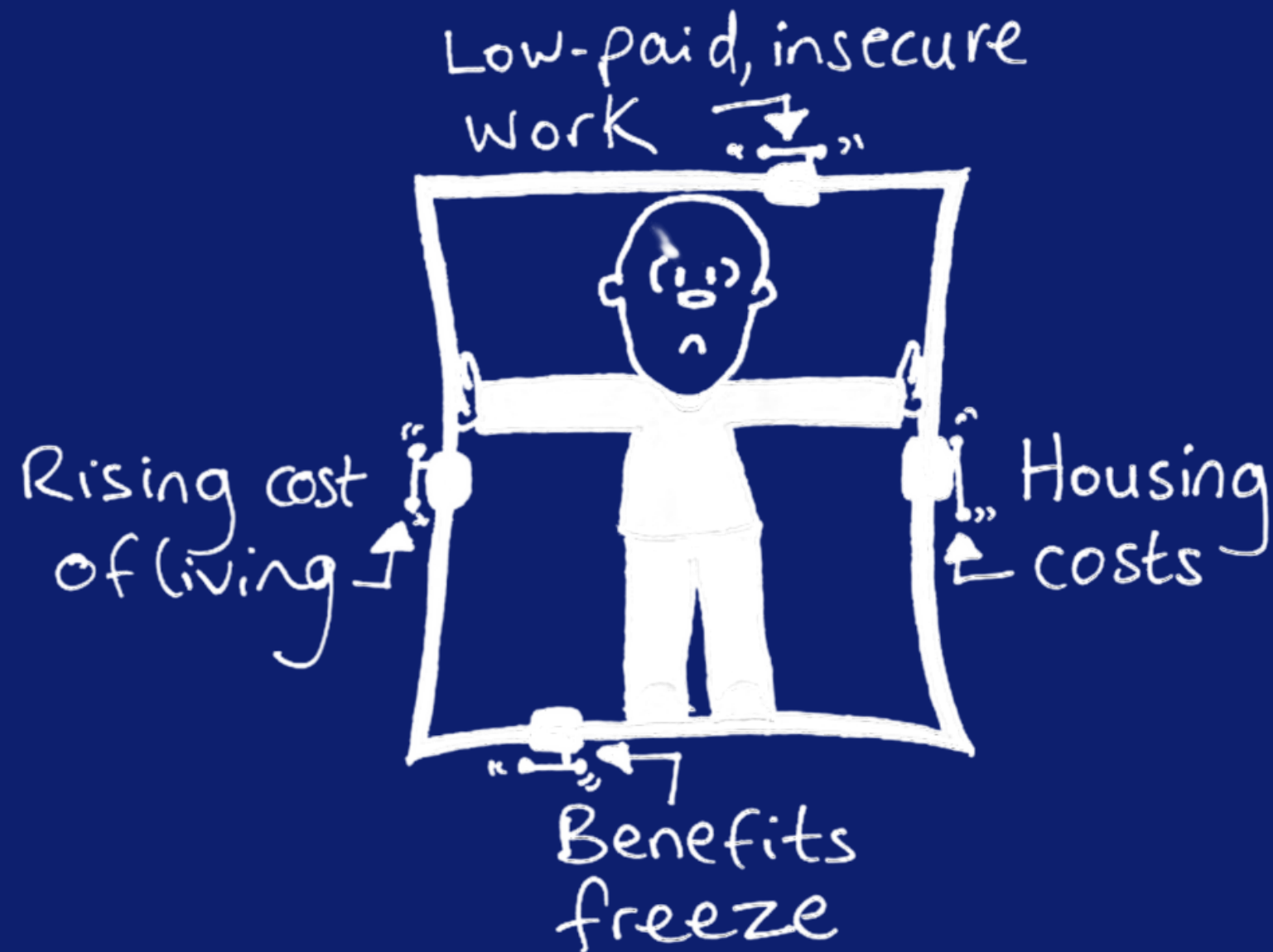
- Go to [menti.com](https://menti.com)
- Use code: 3381 8117





# Poverty

"Poverty is when a person's resources are well below their minimum needs, including the need to take part in society." - Joseph Rowntree Foundation (Nov 2017)



Poverty is not an accident. Like slavery and apartheid, it is man-made and can be removed by the actions of human beings.

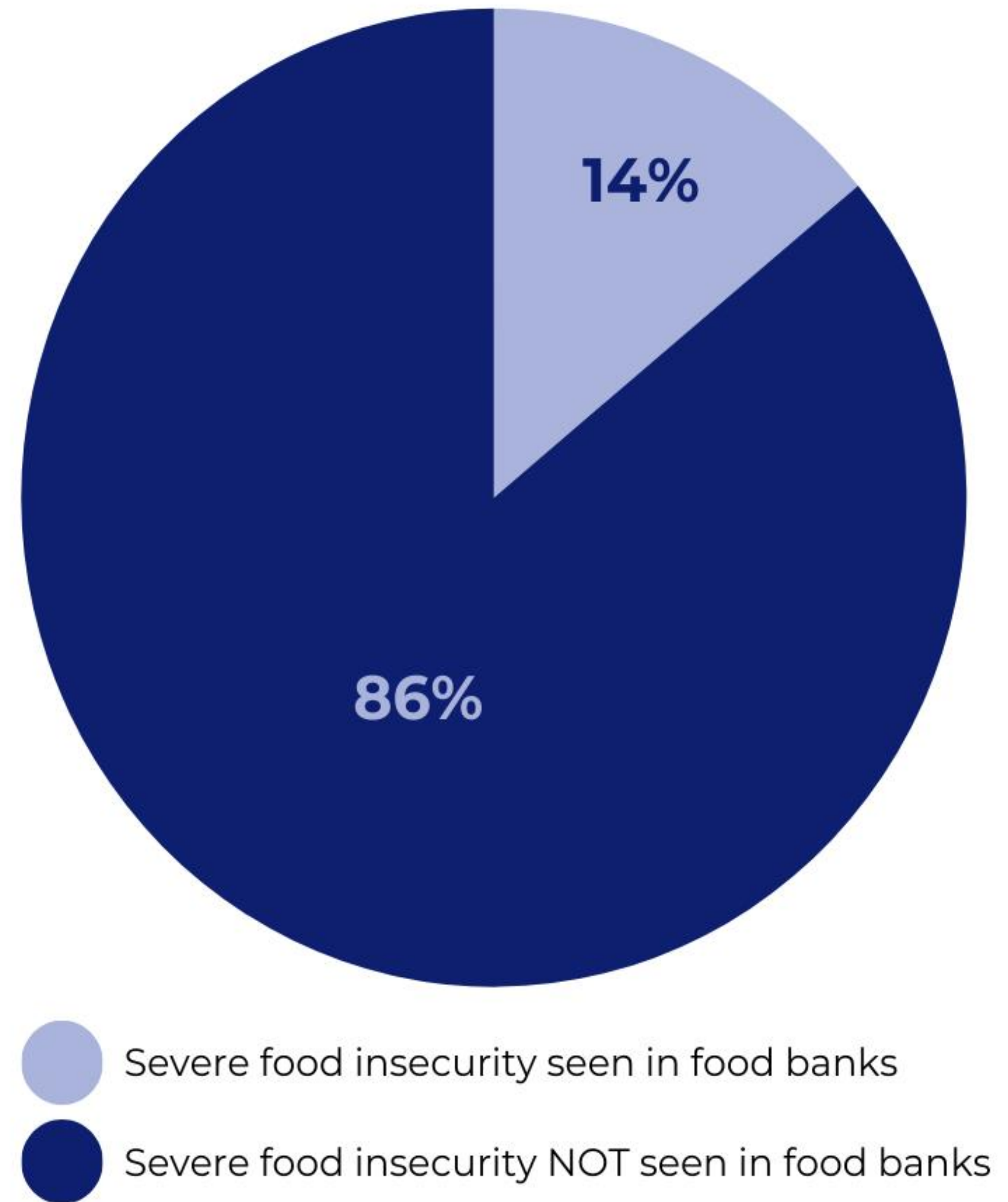
- Nelson Mandela





# Food insecurity beyond the use of food banks

- DWP Family Resources Survey **April 2022 - March 2023** (published March 2024) shows that **5%** of UK households reported severe food insecurity in the previous 30 days
- But **86%** of this number were found not using a food bank





# Cash First is Common Sense

to repeat the  
cycle again

to receive a  
parcel of food  
chosen by  
someone else



# Cash First: Ending the need for charitable food aid



Adequate benefit payments, wages and secure work would mean everyone could afford food.

**Adequate social security & wages**

Ensuring access to cash in a crisis reduces food insecurity and pressure on food banks.

**Cash payments via local authority**

More dignified, and shifts responsibility away from charitable food aid.

**Vouchers/cash via advice agent**

Potential for more choice and dignity, still a stop gap measure.

**Vouchers/cash via charitable food aid provider**

Stop gap measure which does not reach most people in need.

**Charitable food aid provider**

Such as a food bank, food pantry, social supermarket, larder or soup kitchen.



## Advice is key...

Adequate advice and support is fundamental to a cash first approach. Properly funded advice services and referral pathways will ensure everyone can access their full entitlements.

INDEPENDENT  
**FOOD AID**  
NETWORK

[www.foodaidnetwork.org.uk](http://www.foodaidnetwork.org.uk)



# What can we do?





# Worrying about money?

Support is available in Glasgow



Three steps to find options and places to get help

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- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option: 6)

See options 1 2 3

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See options 1 2

### I have debt

- Rent or Council Tax
- 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. Crisis grants do not have to be paid back (not a loan).  
Apply: [www.glasgow.gov.uk/swf](http://www.glasgow.gov.uk/swf) or call 0141 276 1177

### 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 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 with managing gas and electricity bills 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 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? For free and confidential advice

### GLASGOW CITY

**Glasgow Central Citizens Advice Bureau**  
Advice on benefits, debt, money, housing and more  
0141 552 5556  
[www.glasgowcentralcab.org.uk](http://www.glasgowcentralcab.org.uk)  
Options: 1 2 3 4 5 6

**Scottish Welfare Fund**  
Crisis grants to cover the cost of an emergency  
0141 276 1177  
[www.glasgow.gov.uk/swf](http://www.glasgow.gov.uk/swf)

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

### NORTH WEST GLASGOW

**North West Citizens Advice Bureau**  
Advice on benefits, debt, money, housing and more  
0141 948 0204  
[bureau@gnwcab.org.uk](mailto:bureau@gnwcab.org.uk)  
[www.gnwcab.org.uk](http://www.gnwcab.org.uk)  
Options: 1 2 3 4 6

**Drumchapel Citizens Advice Bureau**  
Advice on benefits, debt, money, housing and more  
0141 944 2612  
[bureau@drumchapelcab.casonline.org.uk](mailto:bureau@drumchapelcab.casonline.org.uk)  
[www.drumchapelcab.org.uk](http://www.drumchapelcab.org.uk)  
Options: 1 2 3 4 5 6

**Drumchapel Money Advice Centre**  
Free, confidential advice and assistance on money, benefits and housing  
0141 944 0507  
[admin@d-mac.org.uk](mailto:admin@d-mac.org.uk)  
[www.d-mac.org.uk](http://www.d-mac.org.uk)  
Options: 1 2 3 4 5 6

### NORTH EAST GLASGOW

**Easterhouse Citizens Advice Bureau**  
Advice on benefits, debt, money, housing and more  
0141 771 2328  
[adminuser@easterhousecab.casonline.org.uk](mailto:adminuser@easterhousecab.casonline.org.uk)  
[www.ehousecab.org.uk](http://www.ehousecab.org.uk)  
Options: 1 2 3 4 5 6

**Bridgeton Citizens Advice Bureau**  
Advice on benefits, debt, money, housing and more  
0141 554 0336  
[www.bridgetoncab.org.uk](http://www.bridgetoncab.org.uk)  
Options: 1 2 3 4 5 6

**Parkhead Citizens Advice Bureau**  
Advice on benefits, debt, money, housing and more  
0141 554 0004  
[info@parkheadcab.org.uk](mailto:info@parkheadcab.org.uk)  
[www.parkheadcab.org.uk](http://www.parkheadcab.org.uk)  
Options: 1 2 3 4 5 6

### SOUTH GLASGOW

**Govan Law Centre**  
Legal service in housing, employment, welfare rights and debt management  
0800 043 0306 | 0141 440 2503  
[m@govanlc.com](mailto:m@govanlc.com)  
[www.govanlawcentre.org](http://www.govanlawcentre.org)  
[debtnavigator.scot](http://debtnavigator.scot) (debt advice)  
Options: 1 2 3 4 5 6

**Greater Pollok Citizens Advice Bureau**  
Advice on benefits, debt, money, housing and more  
0141 881 2462  
[admin5@gpollokcab.org.uk](mailto:admin5@gpollokcab.org.uk)  
[www.gpollokcab.org.uk](http://www.gpollokcab.org.uk)  
Options: 1 2 3 4 5 6

**Money Matters**  
Advice on benefits, energy, debt, money and more  
0141 445 5221  
[advice@money mattersweb.co.uk](mailto:advice@money mattersweb.co.uk)  
[www.money mattersweb.co.uk](http://www.money mattersweb.co.uk)  
Options: 1 2 3 4 5 6

**Castlemilk Citizens Advice Bureau**  
Advice on benefits, debt, money, housing and more  
0141 634 0338  
[www.castlemilkcab.org.uk](http://www.castlemilkcab.org.uk)  
Options: 1 2 3 4 5 6

**Castlemilk Law and Money Advice Centre**  
Legal advice and representation on social security, housing law, debt and employment law  
0141 634 0313  
[mail@castlemilklawcentre.co.uk](mailto:mail@castlemilklawcentre.co.uk)  
[www.castlemilklawcentre.co.uk](http://www.castlemilklawcentre.co.uk)  
Options: 1 2 3 4 5 6



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Options: 1 2 3 4 5 6

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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.  
www.mygov.scot/benefits  
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www.drumchapelcab.org.uk

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admin@d-mac.org.uk  
www.d-mac.org.uk

Options: 1 2 3 4 5 6

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Advice on benefits, debt, money, housing and more  
0141 771 2328  
adminuser@easterhousecab.casonline.org.uk  
www.ehousecab.org.uk

Options: 1 2 3 4 5 6

**Bridgeton Citizens Advice Bureau**  
Advice on benefits, debt, money, housing and more  
0141 554 0336  
www.bridgetoncab.org.uk

Options: 1 2 3 4 5 6

**Parkhead Citizens Advice Bureau**  
Advice on benefits, debt, money, housing and more  
0141 554 0004  
info@parkheadcab.org.uk  
www.parkheadcab.org.uk

Options: 1 2 3 4 5 6

### GEMAP

Advice on welfare benefits, Universal Credit and debt or money concerns  
0141 773 5850  
info@gemap.co.uk  
www.gemap.co.uk

Options: 1 2 3 4 5 6

**Govan Law Centre**  
Legal service in housing, employment, welfare rights and debt management  
0800 043 0306 | 0141 440 2503  
m@govanlc.com  
www.govanlawcentre.org  
debtnavigator.scot (debt advice)

Options: 1 2 3 4 5 6

### SOUTH GLASGOW

**Govan Law Centre**  
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0800 043 0306 | 0141 440 2503  
m@govanlc.com  
www.govanlawcentre.org  
debtnavigator.scot (debt advice)

Options: 1 2 3 4 5 6

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Advice on benefits, debt, money, housing and more  
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www.castlemilkcab.org.uk

Options: 1 2 3 4 5 6

**Castlemilk Law and Money Advice Centre**  
Legal advice and representation on social security, housing law, debt and employment law  
0141 634 0313  
mail@castlemilklawcentre.co.uk  
www.castlemilklawcentre.co.uk

Options: 1 2 3 4 5 6

## Other Support

### **Ethnic Minorities Law Centre**

*Legal services on human rights, immigration, asylum, employment, discrimination and social welfare law*

0141 204 2888 | [admin@emlc.org.uk](mailto:admin@emlc.org.uk)  
[www.emlc.org.uk](http://www.emlc.org.uk)

### **Legal Services Agency**

*Advice and representation in all the relevant courts and tribunals in Scotland*

0800 316 8450 (freephone) | 0141 353 3354  
[mail@lsa.org.uk](mailto:mail@lsa.org.uk) | [www.lsa.org.uk](http://www.lsa.org.uk)

### **Home Energy Scotland**

*Free, impartial energy efficiency advice to help save on bills and stay warm at home*

0808 808 2282 | [www.homeenergyscotland.org](http://www.homeenergyscotland.org)

### **Shelter**

*Free housing advice*

0808 800 4444 | [scotland.shelter.org.uk](http://scotland.shelter.org.uk)

### **One Parent Families Scotland**

*Support and advice for single parent families*

0141 847 0444 | 0808 801 0323 (helpline)  
[opfs.org.uk](http://opfs.org.uk)

### **Breathing Space**

*Confidential phoneline for anyone feeling low, anxious or depressed*

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

### **Scotland's Domestic Abuse and Forced Marriage Helpline**

*Support for anyone with experience of domestic abuse or forced marriage*

0800 027 1234 (24 hours)

### **Glasgow Helps**

*Free, confidential support, information and advice on a wide range of issues. Translation services/BSL can be provided.*

0141 276 1185 | [www.glasgowhelps.org](http://www.glasgowhelps.org)

### **Clydeside Action on Asbestos**

*Support to those affected by asbestos or work-related disease and injury*

0800 089 1717 | [actiononasbestos.org.uk](http://actiononasbestos.org.uk)

### **Independent Advocacy**

*Find an independent advocate, who can help get the information you need and support you to put your choices across*

[www.siaa.org.uk/find-an-advocate](http://www.siaa.org.uk/find-an-advocate)

## For Migrants with No Recourse to Public Funds (NRPF), Refugees and Asylum Seekers

### **Govan Community Project**

*Information, advice and support including applying for Home Office support and emergency accommodation*

0800 310 0054  
[www.govancommunityproject.org.uk](http://www.govancommunityproject.org.uk)

### **Scottish Refugee Council**

*Information, support, advice and advocacy to asylum seekers and refugees*

0808 196 7274  
[www.scottishrefugeecouncil.org.uk](http://www.scottishrefugeecouncil.org.uk)

### **CWIN (Central and West Integration Network)**

*One-to-one support including with grant applications, English courses and signposting to other services*

0141 573 0978 | [info@cwin.org.uk](mailto:info@cwin.org.uk)  
[www.cwin.org.uk](http://www.cwin.org.uk)

### **Migrant Help**

*Independent advice and guidance to move through the UK asylum process*

0808 801 0503 | [www.migranthehelpuk.org](http://www.migranthehelpuk.org)

Interactive version:



[www.worryingaboutmoney.co.uk/glasgow](http://www.worryingaboutmoney.co.uk/glasgow)

Updated: 09/08/2024



# Alternative versions

**Des problèmes d'argent ?**

Bénéficiez d'un soutien et de conseils financiers si vous avez du mal à joindre les deux bouts

Suivez ces étapes pour savoir où trouver de l'aide à Westminster



Avec le soutien de



**THE PASSAGE** to ending homelessness | **nucleus** legal advice centre

Mise à jour le 30/05/24

**نگران مسائل مالی هستید؟**

مشاوره و کمک مالی موجود است  
اگر مشکلاتی در تأمین مالی زندگی‌تان دارید

این مراحل را دنبال کنید تا ببینید در Westminster در کجا می‌توانید کمک دریافت کنید




با پشتیبانی



**THE PASSAGE** to ending homelessness | **nucleus** legal advice centre

تاریخ به‌روزرسانی: 24/05/30



**Are you worried about money or about being in debt?**

**no money**  
There may be lots of reasons why you are worried about money. You may suddenly have no money, be in debt, owe money, or you have to choose to spend money on food or heating or paying bills. Or you may be waiting on benefits payments.

**ask for information**  
Here is some information on the ways to contact people for help and advice with your money problems if you live in Aberdeen City.

**problems**  
**Crisis Grant**  
If you are experiencing a crisis or disaster and you have difficulties coping with unexpected expenses, you may be able to get a Crisis Grant.

**Contact Aberdeen City Council or Citizens Advice Bureau or S.A.F.E**



**Worrying About Money?**  
Follow these steps to find out where to get help in Edinburgh

**Step 1: What's the problem?**

- 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)  
• Sanctioned - see option 5  
See options **1 2 3 4**
- I am waiting on a benefit payment/decision**  
• Made a new claim for benefit  
• Benefit payment is delayed  
• Waiting for a benefit decision  
See options **1 4**
- 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 options **1 2**
- I have debt**  
• Rent or Council Tax arrears  
• Gas or electricity  
• Credit or store cards  
• Personal loans and overdrafts  
• Owe friends and family  
• Benefit repayments  
See option **3**

**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. Crisis grants do not have to be paid back (not a loan).
- 2 Maximise Your Income**  
Anyone who is struggling financially can get a benefit check and speak to an advisor for free and confidential advice.  
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- 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?**

Each of these services offer free and confidential advice

- The Advice Shop**  
Advice on welfare rights, benefits, crisis grants and all types of debt  
0131 200 2360  
advice.shop@edinburgh.gov.uk  
www.edinburgh.gov.uk/advice-shop  
Help with options: **1 2 3 4 5 6**
- Citizens Advice Edinburgh**  
Advice on benefits, debt, money, housing and more  
0131 510 5510  
www.citizensadviceedinburgh.org.uk  
Help with options: **1 2 3 4 5 6**
- Community Help & Advice Initiative**  
Help with welfare rights, debt and housing advice  
0131 442 2100 | chai@chaiedinburgh.org.uk  
www.chaiedinburgh.org.uk  
Help with options: **1 2 3 4 5 6**
- Granton Information Centre**  
Advice on welfare rights, housing, rent arrears, debt and money  
0131 551 2459 or 0131 552 0458  
info@gic.org.uk  
Help with options: **1 2 3 4 5 6**
- Scottish Welfare Fund**  
Crisis grants to cover the cost of an emergency  
0131 529 5299  
welfarefundteam@edinburgh.gov.uk  
www.edinburgh.gov.uk/scottishwelfarefund

**Other Support**

- Department for Work and Pensions: 0800 608 2282, www.gov.uk
- Home Energy Scotland: 0800 608 2282, www.homeenergyscotland.org
- Shelter: 0800 800 4444, scotland.shelter.org.uk
- Breathing Space: 0131 603 0400, www.breathingspace.scot
- One Way In: 0131 603 0400, referrals@edinburghvhs.co.uk
- Social Security Scotland: 0800 182 2222, mygov.scot/benefits

Updated on: 13/03/24



# How to access the 'Worrying About Money?' leaflets

- Request for printed copies: [bit.ly/print-req](https://bit.ly/print-req)
- Digital leaflet: [www.worryingaboutmoney.co.uk/glasgow](http://www.worryingaboutmoney.co.uk/glasgow)
- Leaflets are also available in various locations in Glasgow





# Ending hunger together

Lisa Belletty, Area Manager  
([lisa.belletty@trussell.org.uk](mailto:lisa.belletty@trussell.org.uk))



# We exist so everyone in the UK can be free from hunger



**1,400**  
food bank locations



**36,000**  
volunteers



**100,000s**  
of community groups  
and schools



**Millions**  
of people around  
the UK



# Food banks are a lifeline, but not the solution

They shouldn't have to exist in a just  
and compassionate society.



# Food banks weren't set up to respond to this level of need

“

One lady we met last winter hadn't had a hot shower for three weeks. She was frozen. We managed to get her a grant for her oil so she'd have warm water and she cried, and I cried.

”

Fiona  
Peebleshire Foodbank Manager

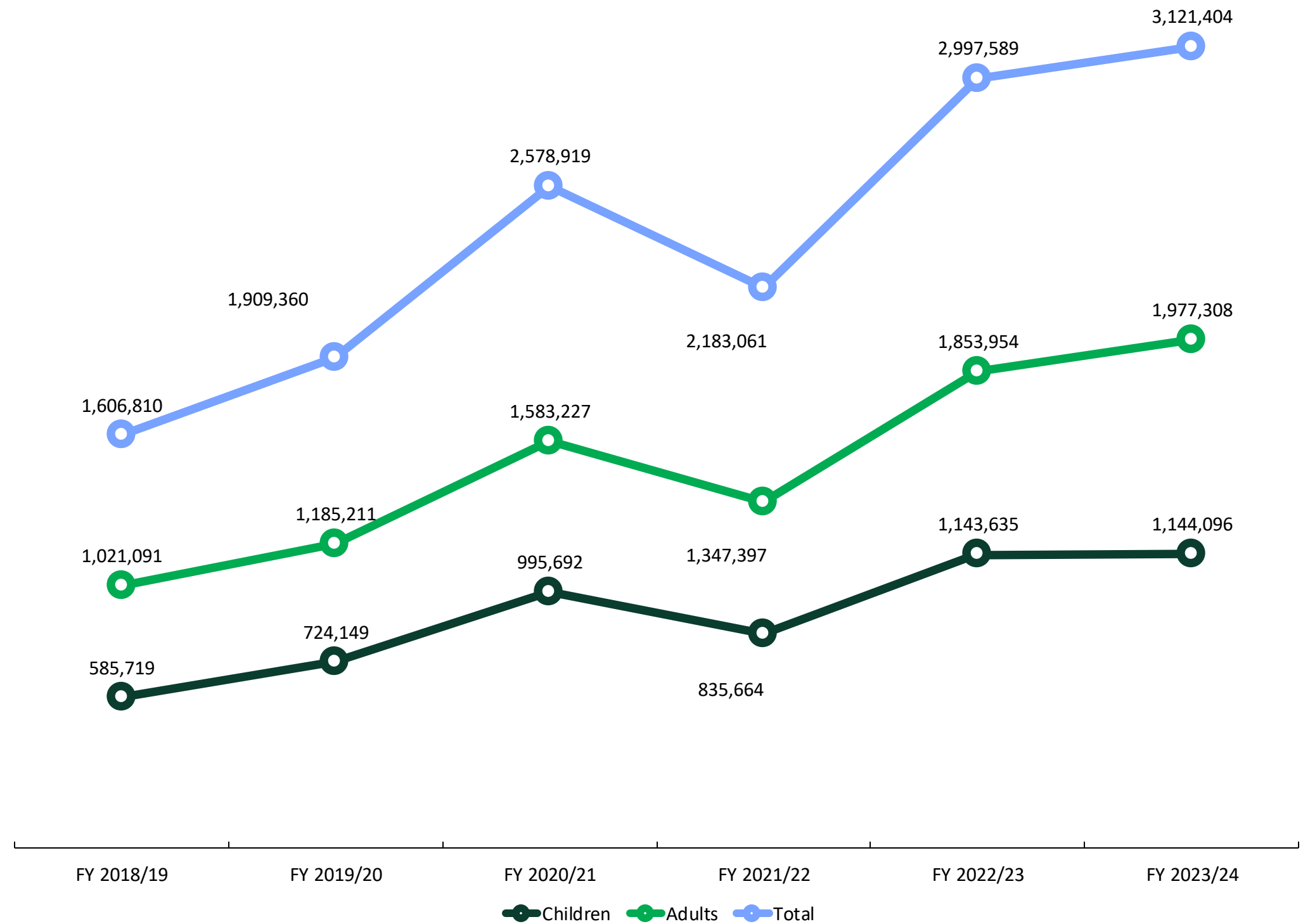


# Record levels of need

3.1M

emergency food parcels were distributed to people facing hardship in 2023-24

Number of emergency food parcels given by food banks in the Trussell network in recent years



# Scotland

End of year statistics 2023-24

# 262,400

emergency food parcels were distributed to people in Scotland facing hardship in 2023-24

# 21%

increase in number of parcels distributed five years ago in 2018/19

## Glasgow

- 31,799 emergency food parcels were distributed to people in Glasgow facing hardship by Trussell's community of food banks
- Over 1 in 3 parcels were for children (36.9%)
- 5 Trussell food banks operate in Glasgow - Glasgow SE, Glasgow SW, Glasgow NE, Glasgow NW and East Dunbartonshire
- 18 distribution centres provide emergency food parcels across the city.



# Key headlines for Scotland

End of year statistics 2023-24

1.

Use remains at record levels seen in the previous year

2.

Analysis indicates that the Scottish Child Payment has had only a limited impact for some households

3.

Pension age households are increasingly likely to need to use a food bank

4.

People most commonly need support from a food bank in Scotland because their income is insufficient to meet the cost of essentials



# Hunger in the UK isn't a food problem, it's an income problem

- Some people are in-between jobs, have health conditions or are looking after relatives
- Barriers like the lack of affordable childcare, transport, or homes hold people back
- Some people are in work that's insecure or doesn't pay enough
- The high costs of having somewhere to call home leaves people without enough money for other things





# A future without the need for food banks is possible

We can make sure:

1. We have a supportive social security system

2. Everyone gets the right support at the right time

3. People are supported in a way that reflects the reality of their lives

4. Everyone has the security we all need to unlock opportunities and have hope for the future



**MILLIONS FACING HUNGER**

**URGENT ACTION NEEDED ACROSS THE UK**

**[TV REPORTER]**

**Food banks are being pushed**





# Citizens Advice Bureau and their Services

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By Sarah-Jayne Dunn

Financial Health Policy Manager,  
Citizens Advice Scotland



# We will look at...

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- Background
- Aims and Principles
- How can CABs help?
- National Projects
- Online tools
- Questions





# Background

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- > There are currently 59 CABs across Scotland
- > Citizens Advice Scotland is the membership organisation set up to support our CABs
- > The first CAB opened in 1939
- > Volunteer-led organisation
- > Changing times – the Scottish Regional office opened in 1975
- > Scottish Association for Citizens Advice Bureau became fully independent in 1980
- > 1988 – Citizens Advice Scotland was born!
- > September 2024 – We celebrate our 85<sup>th</sup> Birthday!



# Aims of the Service

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- To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services to them, or through an inability to express their needs effectively
- To exercise a responsible influence on the development of social policies and services both locally and nationally - this is known as Social Policy





# 12 Principles

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- **Independent** – We will always act in the interests of our clients, without influence from any outside bodies
- **Impartial** – We do not judge our clients or make assumptions. Our Service is open to everyone and everyone is treated equally
- **Confidential** – We won't pass on anything a client tells us – or even the fact they have visited – without their permission
- **Free** – No one has to pay for any part of the service we provide
- **Empowered** – Help clients to help themselves
- **Right to Decide**



# 12 Principles

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- **Generalist Service** – Core services cover a variety of topics
- **Voluntary** – Volunteers are the heart of the CAB network
- **Accessible** - We aim to make our services accessible to all
- **Effective** – Stringent audit practices to ensure quality of advice including Scottish National Standards and FCA Accreditation
- **Accountable** – to our clients, the public, funders and wider network
- **Social Policy** - Linked to our second aim





# Why do people visit CAB?

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- They come for all different reasons.
  - The people who come to our CABs with their problems are just like us.
  - CAB is a good starting point for people
  - CAB clients represent a diverse range of people in our society and they may:
    - Come from a rural or urban environment
    - One of the many groups who are seldom-heard or face barriers to equality
    - Even be on the different side of dispute e.g. landlord and tenant, employer and employee



# Topic Areas of Enquiry

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- Benefits – Commonly the highest category of enquiry
- Debt Advice and support – simple and complex debts
- Housing
- Employment
- Utilities
- Legal processes including in court advice
- Relationships
- Finance and Charitable support including referrals to food and fuel banks, grant applications etc
- And many more



**citizens  
advice  
bureau**



# Statistics Across the Network

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- Our Citizens Advice Network includes the Extra Help Unit and forms Scotland's largest independent advice network
- In 2022/23, we:
  - Helped over 187,000 clients
  - Dealt with 670,000 advice issues
  - Assisted clients to complete over 24,000 benefit forms
  - Recorded over 2500 tribunal and court outcomes
  - Helped clients gain over £142 million
  - Volunteers contributed over 500,000 hours with a monetary value of over £8.1 million



# How do CABs assist clients?

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- Inform clients of their rights and responsibilities
- Help people exercise their rights
- Making telephone calls, filling in forms, dealing with debts or communicating with creditors.
- Look at problems as a whole – holistic advice, whole-person approach
- Liaise with other organisations on behalf of clients such as councils, DWP, national organisations such as NHS Boards etc
- Signpost or refer to more specialist services such as Shelter, Foodbanks or Mental Health support





# National Projects

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- Money Talk Plus
  - <https://www.moneytalkteam.org.uk/>
- Help to Claim (UC)
  - <https://www.cas.org.uk/helptoclaim>
  - **0800 023 2581** – Mon to Fri 8am to 6pm
  - Webchat also available
- Gambling Support Service
  - <https://www.cas.org.uk/spotlight/gambling-support-service>



# National Projects

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- Pension Wise
  - [Pension Wise: free pension guidance | MoneyHelper](#)
  - <https://www.cas.org.uk/about-us/partnerships-services/pension-wise>
  - **0800 011 3797** Mon-Fri 8am to 8pm (Operated by Moneyhelper, not CAS)
- Patient Advice and Support Service
  - [PASS | Patient Advice and Support Service Scotland \(pass-scotland.org.uk\)](#)





# Online Tools

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- <https://www.cas.org.uk/bureaux>
- [www.citizensadvice.org.uk/scotland](http://www.citizensadvice.org.uk/scotland)
- [www.moneymap.scot](http://www.moneymap.scot)
- [www.checkmycounciltax.scot](http://www.checkmycounciltax.scot)





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**Questions?**



# Citizens Advice Scotland

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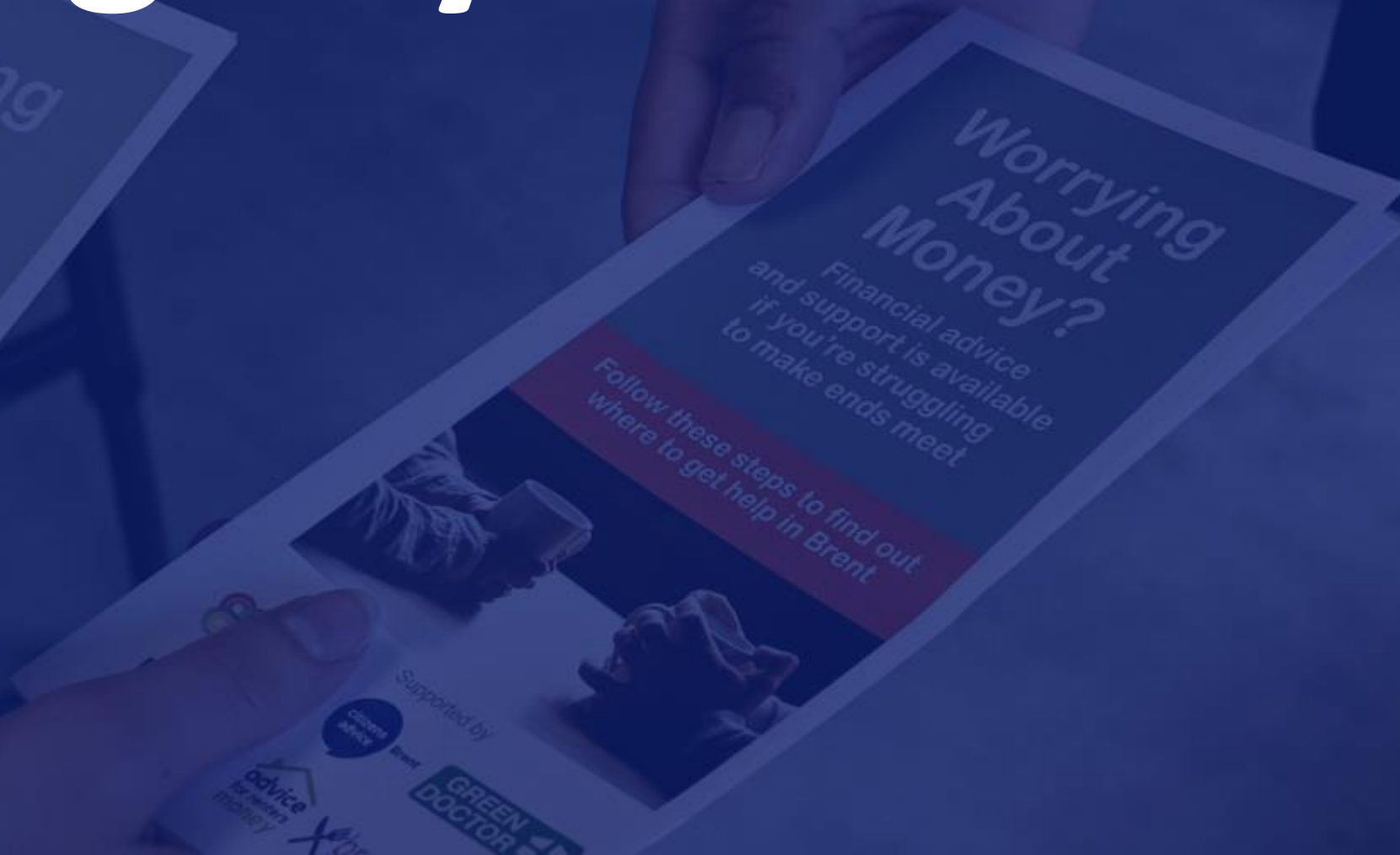
Sarah-Jayne Dunn

[Sarah-Jayne.Dunn@cas.org.uk](mailto:Sarah-Jayne.Dunn@cas.org.uk)

September 2024  
[SC016637]



# How might you use the leaflet?





# Framing the question...

- Breaking the ice....
- Listening
- Using open questions
- Asking permission
- Exploring the information
- Offering up information
- Not making assumptions
- How can I help?



# Asking the question...

There are lots of people struggling with money at the moment. Would you know where to get support if you needed it?

What do you know about support from Citizens Advice? Can I give you more information on any of these?

Can I give you information about a leaflet that other people have found helpful?

What are your thoughts on contacting another organisation that can offer help?

Can I ask if you have seen this leaflet?

When someone accesses our service, there may be more help we can provide. Can I help you with anything else?





# Mentimeter

- Go to [menti.com](https://menti.com)
- Use code: 3381 8117



# Questions

- Find out more about cash first referral leaflets:  
[www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets)
- Contact
  - [emma@foodaidnetwork.org.uk](mailto:emma@foodaidnetwork.org.uk)

INDEPENDENT  
FOOD AID  
NETWORK



# Thank You

This training is based on resources developed by the Highland Money Counts Partnership.

Partners include The Trussell Trust, NHS Highland, Highland Council and Social Security Scotland, in partnership with the Independent Food Aid Network and Nourish Scotland.