



Independent Food Aid Network, 2023

# 'Worrying About Money?' Cash First Referral Leaflets in Scotland



# Introduction

**Since June 2020, the Independent Food Aid Network (IFAN) together with local partners have developed and disseminated ‘Worrying About Money?’ cash first referral leaflets and their alternative versions across Scotland.[1]**

This work began alongside Nourish Scotland based on learning from the A Menu for Change Project aims to reduce the need for charitable food aid by promoting a cash first approach to food insecurity locally.

Between April 2022 and March 2023, the Scottish Government funded IFAN to continue and expand the co-production and dissemination of ‘Worrying About Money?’ leaflets across Scotland. This report covers the work undertaken by IFAN during this time.

‘Worrying About Money?’ leaflets, also known as cash first referral leaflets, are designed to help people identify available cash first options as well as local advice and support services. They are available as hard copies as well as in poster, interactive, translated and Easy Read formats. The ‘Worrying About Money?’ resources can be used by people facing money worries or financial crises and/or volunteers and frontline support workers.

**There are now 34 ‘Worrying About Money?’ leaflets in Scotland, covering 31 Scottish local authorities. [2]**

**To develop these resources, IFAN has worked locally with:**

- local authority teams
- Citizens Advice Scotland
- food aid providers
- third sector interfaces
- addiction services
- fuel poverty organisations
- development trusts
- mental health organisations
- housing associations
- wellbeing services

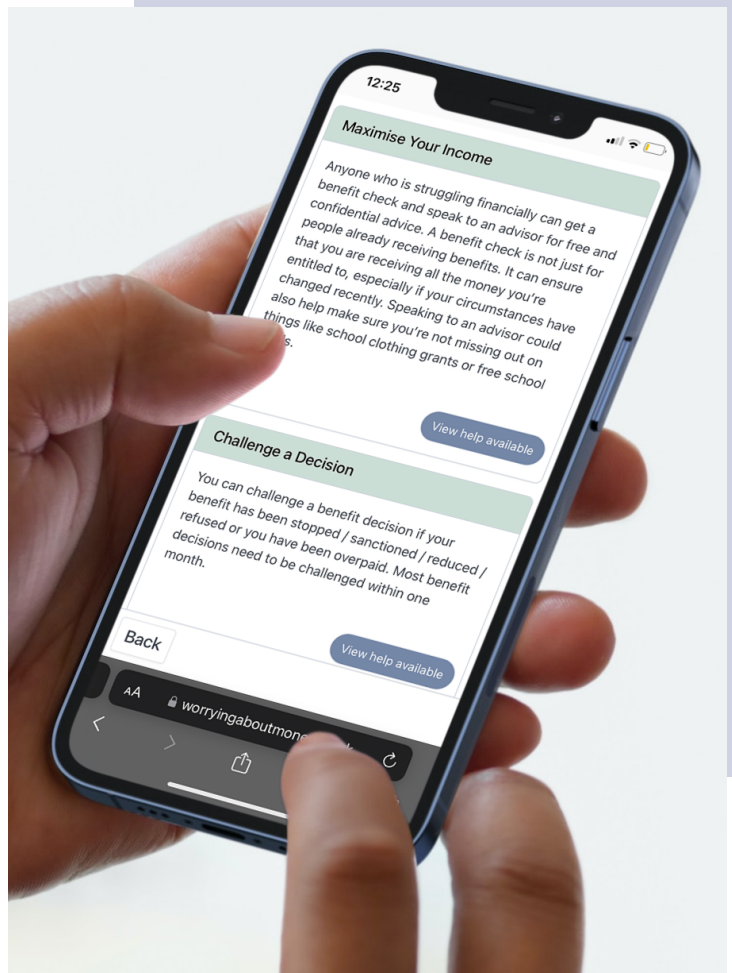
**If you have any questions or would be interested in getting involved in this work in your community please get in touch: [admin@foodaidnetwork.org.uk](mailto:admin@foodaidnetwork.org.uk).**



## What is a cash first approach to food insecurity?

A cash first approach looks to address the root cause of food insecurity and low income through prioritising income-focused responses over a charitable food aid response.

The below diagram explains the hierarchy of cash first responses and how the cash first referral leaflet fits into this approach by connecting people to advice and support [3].



## The cash first response hierarchy



# **‘Worrying About Money?’ leaflet co-development process**

The co-development process for each leaflet has differed depending on local circumstances - but collaboration is integral to the process.



## **Establish local stakeholder working group**

IFAN reaches out to local stakeholders interested in the co-development of a ‘Worrying About Money?’ leaflet in partnership. Alternatively a local group, local authority or partnership can reach out to IFAN to initiate collaborative work. Different organisations, including local authorities, advice services and food aid organisations might have different levels of involvement and engagement.

---



## **Co-develop leaflet draft**

Using local expertise, the local stakeholder working group provides content and feedback for an initial draft of the ‘Worrying About Money?’ leaflet produced by IFAN. IFAN works with local partners to change and co-develop the leaflet’s content while keeping the basic design/wording in place.

---



## **Confirm accuracy and consent from organisations listed in Step 3 and Other Support sections of the leaflet**

IFAN, and partner organisations, work together to check the accuracy of information on the leaflet. This includes gaining permission from services listed on the leaflet as well as clarification on what their service offers to make sure information is clear, accurate and up-to-date.





## **Disseminate finalised 'Worrying About Money?' leaflet into the community**

Finally, IFAN and the wider stakeholder group work together to disseminate the leaflet. This involves distribution of paper leaflets as well as an interactive version, translated, Easy Read and poster versions.

In some areas, IFAN has worked with local stakeholders to run Money Counts training linked to the step-by-step guides. This training, originally developed by the Highland Money Counts Partnership, helps people working on the frontline to gain confidence in using the 'Worrying About Money?' resources. (read more about this on page 14).

**For examples of best practice on disseminating the leaflets see pages 14-16.**



## **Keeping 'Worrying About Money?' leaflets up-to-date**

Approximately every 6 months, IFAN undertakes work with local stakeholders to update each individual 'Worrying About Money?' leaflet, verifying that all details are correct and checking in with stakeholder groups for any changes in local context and need for alternative formats. IFAN is always on hand to update leaflets with any detail changes if a stakeholder requests this.

If you are aware of any details that need updating on a leaflet, please get in touch at [admin@foodaidnetwork.org.uk](mailto:admin@foodaidnetwork.org.uk).

A map of the United Kingdom with two callout boxes. The first box, on the left, is titled 'Orkney Islands' and features an icon of a document with a checklist. The second box, on the right, is titled 'Shetland' and features an icon of a folded map.





# 2022 Update of 'Worrying About Money?' leaflet's design

Based on feedback from experts by experience - the leaflet design was updated in 2021 to improve accessibility

The new design comprises new colours and revised layout with numbers throughout to guide users through the three steps. IFAN sought expert advice from Disability Information Scotland regarding the colours, font, and the leaflet's paper type.

## Previous leaflet design

### Worrying about money?

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

Follow these steps to find out where to get help in Aberdeen



#### 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 5 6**

**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 have debt**

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

See Option: **3**

**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**

#### 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).

Where can I get help? **A B C D**

**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 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.

Where can I get help? **A B C**

**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.

Where can I get help? **A B**

**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).

Where can I get help? **A B C**

**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).

Where can I get help? **A B C**

**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? **A B C**

#### Step 3: Where can I get help?

**A Aberdeen City Council**

The Financial Inclusion Team provide free, impartial and confidential money advice

01224 522709  
www.aberdeencity.gov.uk/services/benefits-and-advice/get-money-advice

**B Citizens Advice Bureau**

Advice on benefits, debts and money

01224 569750  
Bureau@aberdeencab.casonline.org.uk  
www.aberdeencab.org.uk

The Scottish Citizens Advice Helpline can also be contacted on 0800 028 1456

**C S.A.F.E.**

Free and confidential benefits, budgeting and money advice

01224 531386  
www.cfne.org/services-safe

**D Scottish Welfare Fund**

Crisis Grants to cover the costs of an emergency

0800 03 04 713  
www.aberdeencity.gov.uk/services/benefits-and-advice/apply-scottish-welfare-fund

#### Other Support

**Social Security Scotland**  
Speak with someone about a benefit application, including the new Scottish Child Payment  
0800 182 2222  
www.mygov.scot/benefits

**SCARF**  
Free advice on reducing energy costs  
www.scarf.org.uk/householder  
01224 213005  
info@scarf.org.uk

**SMART**  
**Grampian Housing Association**  
Money and energy advice (for tenants only)  
01224 202934  
smart@grampianhousing.co.uk

**Shelter**  
Free housing advice  
0800 800 4444  
scotland.shelter.org.uk

**Breathing Space**  
Confidential phone line for anyone feeling low, anxious or depressed  
0800 83 85 87  
www.breathingspace.scot

**Clear Your Head**  
Ways to help mental health and wellbeing  
www.clearyourhead.scot

Updated on: 10/12/20  
Feedback? Share your experience of using this guide by visiting [www.bit.ly/moneyadvicefeedback](http://www.bit.ly/moneyadvicefeedback)

# Updated leaflet design

Throughout 2022 as all leaflets were updated and checked for new details, they were also updated in this new design when needed.


## Smaller 3-fold leaflet: with numerical navigation

### Worrying About Money?

Financial advice and support is available if you're struggling to make ends meet

Follow these steps to find out where to get help in Aberdeen

Supported by



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

**I suddenly have no money**

- Lost job/reduced hours
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)
- Sanctioned - see option 5

See options **1 2 5 6**

**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).

Find out more at: [www.aberdeency.gov.uk/services/benefits-and-advice](http://www.aberdeency.gov.uk/services/benefits-and-advice) or 0800 030 4713

**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 with these options?**

#### Step 3: Where can I get help?

**Scottish Welfare Fund**

Crisis grants to cover the cost of an emergency

0800 030 4713  
[www.aberdeency.gov.uk/services/benefits-and-advice/apply-scottish-welfare-fund](http://www.aberdeency.gov.uk/services/benefits-and-advice/apply-scottish-welfare-fund)

**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.

0800 182 2222 (freephone) | [mygov.scot/benefits](mailto:mygov.scot/benefits)

Each of these services below offer free and confidential advice

**Aberdeen City Council: Financial Inclusion Team**

Provide free, impartial and confidential money advice

01224 522 709  
[www.aberdeency.gov.uk/services/benefits-and-advice/get-money-advice](http://www.aberdeency.gov.uk/services/benefits-and-advice/get-money-advice)

Help with options: **1 2 3 4 5 6**

**Citizens Advice Bureau**

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

01224 569 750  
[bureau@abderdecab.casonline.org.uk](mailto:bureau@abderdecab.casonline.org.uk)  
[www.abderdecab.org.uk](http://www.abderdecab.org.uk)

Help with options: **1 2 3 4 5 6**

Updated on 05/05/23  
Feedback? Share your experience of using this guide by visiting [www.btlmynetworkadvicefeedback](http://www.btlmynetworkadvicefeedback)

#### Step 3: Where can I get help?

**S.A.F.E**

Free and confidential benefits, budgeting and money advice

01224 213 005 | [info@scaft.org.uk](mailto:info@scaft.org.uk)  
[www.scaft.org.uk/householder](http://www.scaft.org.uk/householder)

Help with options: **1 2 4 5 6**

**Other Support**

**SCARF**

Free advice on reducing energy costs

01224 213 005 | [info@scaft.org.uk](mailto:info@scaft.org.uk)  
[www.scaft.org.uk/householder](http://www.scaft.org.uk/householder)

**SMART**  
(Grampian Housing Association)

Money and energy advice (for tenants only)

01224 202 934 | [smart@grampianhousing.co.uk](mailto:smart@grampianhousing.co.uk)

**Home Energy Scotland**

Provide energy efficiency advice

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)

**Turn2Us**

Provide information and financial support


0808 802 2000 | [www.turn2us.org.uk](http://www.turn2us.org.uk)

**Breathing Space**

Confidential helpline for anyone feeling low, anxious or depressed

0800 838 587 | [www.breathingspace.scot](http://www.breathingspace.scot)

Digital version:



[www.worryingabouteconomy.co.uk/aberdeen](http://www.worryingabouteconomy.co.uk/aberdeen)

## Larger 2-fold leaflet: with numerical navigation

### 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
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see option 6)

See options **1 2 5 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 **4 5**

#### 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	NORTH WEST GLASGOW	NORTH EAST GLASGOW	GEMAP	Govan Law Centre	Castlebank Citizens
<b>North West Citizens Advice Bureau</b> Advice on benefits, debt, money, housing and more 0141 562 5556 <a href="http://www.glasgowcentralcab.org.uk">www.glasgowcentralcab.org.uk</a> Options: <b>1 2 3 4 5 6</b>	<b>North West Citizens Advice Bureau</b> Advice on benefits, debt, money, housing and more 0141 562 5556 <a href="http://www.glasgowcentralcab.org.uk">www.glasgowcentralcab.org.uk</a> Options: <b>1 2 3 4 5 6</b>	<b>North East Citizens Advice Bureau</b> Advice on benefits, debt, money, housing and more 0141 771 2259 <a href="mailto:admin@neastcab.org.uk">admin@neastcab.org.uk</a> <a href="http://www.neastcab.org.uk">www.neastcab.org.uk</a> Options: <b>1 2 3 4 5 6</b>	<b>GEMAP</b> Advice on welfare benefits, Universal Credit and debt or money concerns 0141 775 5850 <a href="mailto:info@gemap.co.uk">info@gemap.co.uk</a> <a href="http://www.gemap.co.uk">www.gemap.co.uk</a> Options: <b>1 2 3 4 5 6</b>	<b>Govan Law Centre</b> Legal service in housing, employment, welfare rights and debt management 0800 343 0360   0141 440 2503 <a href="mailto:mg@govalc.com">mg@govalc.com</a> <a href="http://www.govalc.com">www.govalc.com</a> Options: <b>1 2 3 4 5 6</b>	<b>Castlebank Citizens Advice Bureau</b> Advice on benefits, debt, money, housing and more 0141 634 0338 <a href="http://www.cas.org.uk">www.cas.org.uk</a> Options: <b>1 2 3 4 5 6</b>
<b>Scottish Welfare Fund</b> Crisis grants to cover the cost of an emergency 0141 276 1177 <a href="http://www.glasgow.gov.uk/swf">www.glasgow.gov.uk/swf</a>	<b>Drumchapel Citizens Advice Bureau</b> Advice on benefits, debt, money, housing and more 0141 564 2612 <a href="mailto:bureau@drumchapelcab.org.uk">bureau@drumchapelcab.org.uk</a> <a href="http://www.drumchapelcab.org.uk">www.drumchapelcab.org.uk</a> Options: <b>1 2 3 4 5 6</b>	<b>Bridgeton Citizens Advice Bureau</b> Advice on benefits, debt, money, housing and more 0141 554 0338 <a href="mailto:info@bridgetoncab.org.uk">info@bridgetoncab.org.uk</a> <a href="http://www.bridgetoncab.org.uk">www.bridgetoncab.org.uk</a> Options: <b>1 2 3 4 5 6</b>	<b>Govan Law Centre</b> Legal service in housing, employment, welfare rights and debt management 0800 343 0360   0141 440 2503 <a href="mailto:mg@govalc.com">mg@govalc.com</a> <a href="http://www.govalc.com">www.govalc.com</a> Options: <b>1 2 3 4 5 6</b>	<b>Greater Pollok Citizens Advice Bureau</b> Advice on benefits, debt, money, housing and more 0141 811 2462 <a href="mailto:admin@pollockcab.org.uk">admin@pollockcab.org.uk</a> <a href="http://www.pollockcab.org.uk">www.pollockcab.org.uk</a> Options: <b>1 2 3 4 5 6</b>	<b>Castlebank Citizens Advice Bureau</b> Legal advice and representation on social security, housing law, debt and employment law 0141 634 0338 <a href="mailto:mail@castlebanklawcentre.co.uk">mail@castlebanklawcentre.co.uk</a> <a href="http://www.castlebanklawcentre.co.uk">www.castlebanklawcentre.co.uk</a> Options: <b>1 2 3 4 5 6</b>
<b>Social Security Scotland</b> 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. 0800 182 2222 <a href="mailto:admin@scotbenefits.org.uk">admin@scotbenefits.org.uk</a> <a href="http://www.scotbenefits.org.uk">www.scotbenefits.org.uk</a> Options: <b>1 2 3 4 5 6</b>	<b>Drumchapel Citizens Advice Bureau</b> Free, confidential advice and assistance on money, benefits and housing 0141 564 2612 <a href="mailto:info@drumchapelcab.org.uk">info@drumchapelcab.org.uk</a> <a href="http://www.drumchapelcab.org.uk">www.drumchapelcab.org.uk</a> Options: <b>1 2 3 4 5 6</b>	<b>Parkhead Citizens Advice Bureau</b> Advice on benefits, debt, money, housing and more 0141 554 0338 <a href="mailto:info@parkheadcab.org.uk">info@parkheadcab.org.uk</a> <a href="http://www.parkheadcab.org.uk">www.parkheadcab.org.uk</a> Options: <b>1 2 3 4 5 6</b>	<b>Govan Law Centre</b> Legal service in housing, employment, welfare rights and debt management 0800 343 0360   0141 440 2503 <a href="mailto:mg@govalc.com">mg@govalc.com</a> <a href="http://www.govalc.com">www.govalc.com</a> Options: <b>1 2 3 4 5 6</b>	<b>Greater Pollok Citizens Advice Bureau</b> Advice on benefits, debt, money, housing and more 0141 811 2462 <a href="mailto:admin@pollockcab.org.uk">admin@pollockcab.org.uk</a> <a href="http://www.pollockcab.org.uk">www.pollockcab.org.uk</a> Options: <b>1 2 3 4 5 6</b>	<b>Castlebank Citizens Advice Bureau</b> Legal advice and representation on social security, housing law, debt and employment law 0141 634 0338 <a href="mailto:mail@castlebanklawcentre.co.uk">mail@castlebanklawcentre.co.uk</a> <a href="http://www.castlebanklawcentre.co.uk">www.castlebanklawcentre.co.uk</a> Options: <b>1 2 3 4 5 6</b>

#### 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  
[mlg@lsc.gov.uk](mailto:mlg@lsc.gov.uk)  
[www.lsc.gov.uk](http://www.lsc.gov.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 helpline for anyone feeling low, anxious or depressed  
0800 838 587 | [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 527 1234 (24 hours)  
[glasgowhelps.org.uk](http://glasgowhelps.org.uk)

**Free, confidential support, information and advice on a wide range of issues. Translation services/BSL can be provided.**  
0141 276 1185 | [www.glasgowhelps.org.uk](http://www.glasgowhelps.org.uk)

**Cydsides 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.ssa.org.uk/find-an-advocate](http://www.ssa.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 0584  
[www.govancommunityproject.org.uk](http://www.govancommunityproject.org.uk)

**Scottish Refugee Council**  
Information, support, advice and advocacy to asylum seekers and refugees  
0808 188 7274  
[www.scottishrefugeecouncil.org.uk](http://www.scottishrefugeecouncil.org.uk)

**CWNI (Central and West Integration Network)**  
One-to-one support including with grant applications, English courses and signposting to other services  
07503 691 854 | [info@cwni.org.uk](mailto:info@cwni.org.uk)  
[www.cwni.org.uk](http://www.cwni.org.uk)


**Migrant Help**  
Independent advice and guidance to move through the UK asylum process  
0808 801 0503 | [www.migranthelp.org.uk](http://www.migranthelp.org.uk)

About this leaflet

For more information on the 'Worrying About Money?' leaflets visit [www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets). Leaflet updated on 08/06/23.

Feedback? What do you find useful about this guide? [www.btlmynetworkadvicefeedback](http://www.btlmynetworkadvicefeedback)

Interactive version:




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



# Adapting leaflet design to fit local requirements

The leaflet design can also be adapted to meet stakeholder needs and tie into other work. See examples from Inverclyde (Scotland), Islington and York (England).



## Worrying About Money?

Financial advice and support is available if you're struggling to make ends meet

Follow these steps to find out where to get help in Inverclyde

**INDEPENDENT FOOD AID NETWORK** **Inverclyde council** **HSCP** **Inverclyde Alliance**

### 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 6

See options **1 2 5 6**

**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
- No money for electricity
- 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.

Crisis Grants can provide a safety net to meet one-off needs for basic living expenses as a result of an emergency or a disaster, or due to unexpected expenses. Crisis grants do not have to be paid back (not a loan).

Find out more: [www.inverclyde.gov.uk/scottishwelfarefund](http://www.inverclyde.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 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. You can get support from a CAB Adviser to appeal a benefit decision.

### Step 3: Where can I get help with these options?

Access 'Worrying About Money?' leaflets online at [www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets)

### Step 3: Where can I get help?

**Scottish Welfare Fund**

Crisis Grant to assist with basic living costs as the result of an emergency

01475 714 444

[www.inverclyde.gov.uk/scottishwelfarefund](http://www.inverclyde.gov.uk/scottishwelfarefund)

**Social Security Scotland**

You may be eligible for support from Social Security Scotland. Scottish Child Payment, Best Start Grant and Best Start Foods can help with the costs of having a child.

Need help applying? Call 0800 182 2222 to book an appointment with a Client Support Adviser for face-to-face support.

Each of these services offer free and confidential advice

**Inverclyde Council Advice Services**

Advice and information on debt, benefits, housing and more

01475 715 299

Triage Advice@inverclyde.gov.uk

[www.inverclyde.gov.uk/advice-services](http://www.inverclyde.gov.uk/advice-services)

Help with options: **1 2 5 6 3 4**

**Financial Fitness**

Advice and support with welfare benefits, debt and budgeting

01475 729 239 | [ffin@inverclyde.gov.uk](mailto:ffin@inverclyde.gov.uk)

[www.financial-fitness.uk](http://www.financial-fitness.uk)

Drop in sessions at the Inverclyde Zero Waste Food Pantry the last Friday of every month 1-4pm at 7-10 John Wood Street, Port Glasgow.

Help with options: **1 2 3 4 6**

Example: Inverclyde

## Worrying about money?

Support is available in York



### 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: 6)

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**

### Three steps to find options and places to get help

Example: York

## Worrying about money?

Support is available in Islington

Three steps to find options and places to get help



**We're helping with the cost of living crisis**

### 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: 6)

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**

**INDEPENDENT FOOD AID NETWORK** **ISLINGTON** For a more equal future

Example: Islington

# Interactive 'Worrying About Money?' leaflets

From 2021-2022, together with Time To Spare, IFAN developed and updated an interactive version of the leaflet.

Improvements to the resource ensured that the interactive versions:

- can be embedded for use on stakeholder websites
- can be viewed in different languages
- use step-by-step process that follows leaflet design
- are accessible with a screen reader
- are easy to use on mobile, tablet or desktop
- are easy to be kept up-to-date
- link to other versions of the leaflet such as PDF, translations and easy read

The interactive tool also provides a way for local stakeholders to measure the impact of their individual 'Worrying About Money?' leaflet through access to data on how frequently this is used.

**Find and order free  
copies of the  
'Worrying About  
Money?' leaflets at:  
[www.foodaidnetwork  
.org.uk/cash-first-  
leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets)**

## Cash First Referral Leaflets

Find advice and support to maximise income through local 'Worrying About Money?' resources.

Postcode Search

Scotland

England

Greater London

Wales

UK

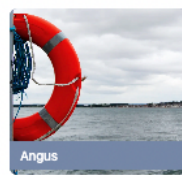
Scotland



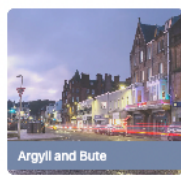
Aberdeen



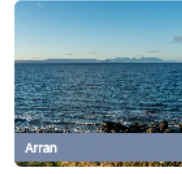
Aberdeenshire



Angus



Argyll and Bute



Arran



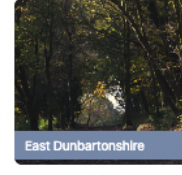
Clackmannanshire



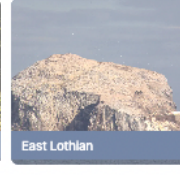
Dumfries and Galloway



Dundee City



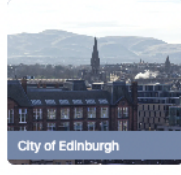
East Dunbartonshire



East Lothian



East Renfrewshire



City of Edinburgh



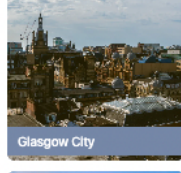
Eyemouth



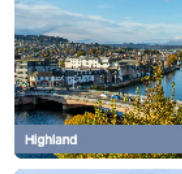
Falkirk



Fife



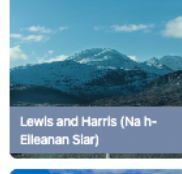
Glasgow City



Highland



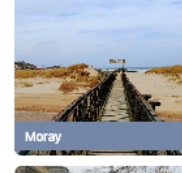
Inverclyde



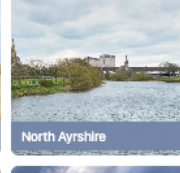
Lewis and Harris (Na h-Eileanan Siar)



Midlothian



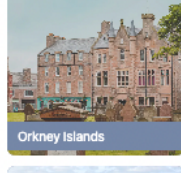
Moray



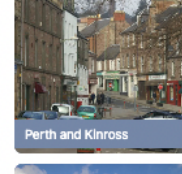
North Ayrshire



North Lanarkshire



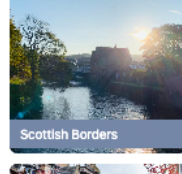
Orkney Islands



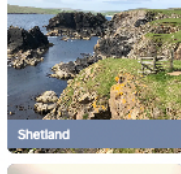
Perth and Kinross



Renfrewshire



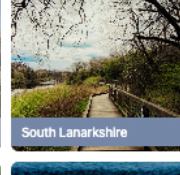
Scottish Borders



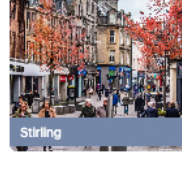
Shetland



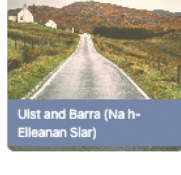
South Ayrshire



South Lanarkshire



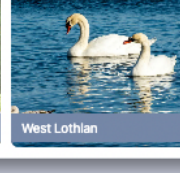
Stirling



Uist and Barra (Na h-Eileanan Siar)



West Dunbartonshire



West Lothian



## Example: Interactive leaflet for Edinburgh

### Worrying About Money? - Edinburgh

Advice and support is available if you're struggling to make ends meet.

[🔗 Ukrainian \(PDF\)](#)[🔗 Polish \(PDF\)](#)[🔗 Poster \(PDF\)](#)[🔗 Arabic \(PDF\)](#)[🔗 Bulgarian \(PDF\)](#)[🔗 Romanian \(PDF\)](#)[🔗 Leaflet \(PDF\)](#)

**Step 1**



Step 2



Step 3

#### What's the problem?

Select 1 or more options to see what local support is available



I suddenly have no money

- Lost job / reduced hours
- Lost money / unexpected expense / fraud / scam
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Money stopped (e.g. failed a medical)



I have been sanctioned



I am waiting on a benefit payment / decision

- Made a new claim for benefit
- Benefit payment is delayed
- Waiting for a benefit decision



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

Next



# Alternative versions

'Worrying About Money?' leaflets are available as 3-fold, bi-fold, poster/one-page, translated, easy read and interactive versions. IFAN works with stakeholders in each area to produce alternative versions when beneficial.

As of July 2023, 'Worrying About Money?' leaflets in Scotland have been translated into:

- **Ukrainian**
  - available in Aberdeen, Aberdeenshire, Argyll and Bute, Edinburgh, Fife, Highland, Moray, North Lanarkshire, Perth and Kinross and Renfrewshire.
- **Dari**
  - available in Aberdeenshire and Highland.
- **Polish**
  - available in Aberdeenshire, Argyll and Bute, Edinburgh, Glasgow, Highland, Perth and Kinross, Stirling and West Dunbartonshire.
- **Russian**
  - available in Aberdeenshire, Perth and Kinross and Renfrewshire.
- **Spanish**
  - available in Glasgow
- **Slovakian**
  - available in Glasgow
- **Arabic**
  - available in Aberdeenshire, Argyll and Bute, Edinburgh, Glasgow, Highland, Moray, North Lanarkshire and West Dunbartonshire.
- **Farsi**
  - available in Aberdeenshire and Glasgow.
- **Urdu**
  - available in Glasgow
- **Gaelic**
  - available in Argyll and Bute and Highland.
- **Bulgarian**
  - available in Edinburgh, Perth and Kinross, West Dunbartonshire
- **Romanian**
  - available in Edinburgh, Fife, Glasgow, Perth and Kinross and West Dunbartonshire.
- **Hungarian**
  - available in Fife.

## Arabic translation: Aberdeenshire

**أوجه دعم أخرى**

PACE  
مساعدات لمن يواجهون نقصان في الدخل  
www.redundancypay.co.uk

SCARF  
المشورة والدعم للتربية المالية والحرف  
www.scarf.org.uk

Home Energy Scotland  
تصحيح مشاكل التدفئة والتدفئة والتدفئة  
www.homeenergyscotland.org

Turn2Us  
المشورة والدعم المالي  
www.turn2us.org.uk

StepChange  
المشورة والدعم المالي  
www.stepchange.org

Shelter  
المشورة والدعم المالي  
www.shelter.org.uk

Breathing Space  
خط هاتف سرّي لا تشعرك بالاحراج أو الخجل أو الإحراج  
www.breathingspace.scot

الخدمة التلقائية  
www.worryingaboutmoney.co.uk/aberdeenshire

**الخطوة ١: أين يمكنني الحصول على المساعدة؟**

صندوق الرعاية الإسكتلندي  
www.aberdeenshire.gov.uk/benefits-and-grants-welfare-reform/scottish-welfare-fund

الخدمات الاجتماعية  
www.aberdeenshire.gov.uk/benefits-and-grants-welfare-reform/scottish-welfare-fund

الخدمات الاجتماعية  
www.aberdeenshire.gov.uk/benefits-and-grants-welfare-reform/scottish-welfare-fund

الخدمات الاجتماعية  
www.aberdeenshire.gov.uk/benefits-and-grants-welfare-reform/scottish-welfare-fund

الخدمات الاجتماعية  
www.aberdeenshire.gov.uk/benefits-and-grants-welfare-reform/scottish-welfare-fund

**الخطوة ٢: ما هي بعض الخيارات؟**

**١. صندوق الرعاية الإسكتلندي**  
هذا الصندوق يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتيرهم. يمكنك التقدم للحصول على هذا الصندوق إذا كنت تواجه صعوبة في دفع فواتيرك.

**٢. دعم فواتير الطاقة**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير الطاقة. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير الطاقة.

**٣. دعم فواتير المياه**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير المياه. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير المياه.

**٤. دعم فواتير الغاز**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير الغاز. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير الغاز.

**٥. دعم فواتير الكهرباء**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير الكهرباء. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير الكهرباء.

**٦. دعم فواتير الهاتف**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير الهاتف. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير الهاتف.

**٧. دعم فواتير الإنترنت**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير الإنترنت. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير الإنترنت.

**٨. دعم فواتير التلفزيون**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير التلفزيون. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير التلفزيون.

**٩. دعم فواتير الحاسوب**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير الحاسوب. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير الحاسوب.

**١٠. دعم فواتير الألعاب**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير الألعاب. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير الألعاب.

**الخطوة ٣: ما هي بعض الخيارات؟**

**١. صندوق الرعاية الإسكتلندي**  
هذا الصندوق يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتيرهم. يمكنك التقدم للحصول على هذا الصندوق إذا كنت تواجه صعوبة في دفع فواتيرك.

**٢. دعم فواتير الطاقة**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير الطاقة. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير الطاقة.

**٣. دعم فواتير المياه**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير المياه. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير المياه.

**٤. دعم فواتير الغاز**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير الغاز. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير الغاز.

**٥. دعم فواتير الكهرباء**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير الكهرباء. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير الكهرباء.

**٦. دعم فواتير الهاتف**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير الهاتف. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير الهاتف.

**٧. دعم فواتير الإنترنت**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير الإنترنت. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير الإنترنت.

**٨. دعم فواتير التلفزيون**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير التلفزيون. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير التلفزيون.

**٩. دعم فواتير الحاسوب**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير الحاسوب. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير الحاسوب.

**١٠. دعم فواتير الألعاب**  
هذا الدعم يهدف إلى مساعدة الأشخاص الذين يواجهون صعوبة في دفع فواتير الألعاب. يمكنك التقدم للحصول على هذا الدعم إذا كنت تواجه صعوبة في دفع فواتير الألعاب.

**هل أنت قلق بشأن المال؟**

توفر المشورة المالية والدعم إذا كنت تتعطل من أجل تنظيم نفقاتك.

عليك اتباع هذه الخطوات لمعرفة مكان الحصول على المساعدة في أبردينشاير.

www.aberdeenshire.gov.uk/benefits-and-grants-welfare-reform/scottish-welfare-fund



# Poster version

## Worrying About Money?

Follow these steps to find available financial advice and support in Aberdeen

View full information online

### 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 5 6**

**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.

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 **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 Universal Credit benefit claim 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?

**Scottish Welfare Fund**

**Crisis Grant to cover the cost of an emergency**

0800 030 4713  
[www.aberdeencity.gov.uk/services/benefits-and-advice/apply-scottish-welfare-fund](http://www.aberdeencity.gov.uk/services/benefits-and-advice/apply-scottish-welfare-fund)

**Social Security Scotland**

**You may be eligible for support from Social Security Scotland, including Scottish Child Payment, Best Start Grant & Best Start Foods which can help with the costs of having a child**

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

**Each of these services offer free and confidential advice**

**Aberdeen City Council: Financial Inclusion Team**

**Provide free, impartial and confidential money advice**

01224 522 709  
[www.aberdeencity.gov.uk/services/benefits-and-advice/get-money-advice](http://www.aberdeencity.gov.uk/services/benefits-and-advice/get-money-advice)

**Help with options: 1 2 3 4 5 6**

**Citizens Advice Bureau**

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

01224 569 750 | [www.aberdeencab.org.uk](http://www.aberdeencab.org.uk)

**Help with options: 1 2 3 4 5 6**

**S.A.F.E**

**Free and confidential benefits, budgeting and money advice**

01224 531 386  
[www.cfine.org/get-support/improving-finances](http://www.cfine.org/get-support/improving-finances)

**Help with options: 1 2 4 5 6**

#### Other Support

<p><b>SCARF</b></p> <p><b>Energy advice</b></p> <p>01224 213 005  <a href="http://www.scarf.org.uk/householder">www.scarf.org.uk/householder</a></p>	<p><b>SMART</b></p> <p><b>(Grampian Housing Association)</b></p> <p><b>Money advice (for tenants)</b></p> <p>01224 202 934</p>	<p><b>Home Energy Scotland</b></p> <p><b>Energy advice</b></p> <p>0808 808 2282  <a href="http://www.homeenergyscotland.org">www.homeenergyscotland.org</a></p>	<p><b>Shelter</b></p> <p><b>Housing advice</b></p> <p>0808 800 4444  <a href="http://scotland.shelter.org.uk">scotland.shelter.org.uk</a></p>	<p><b>Turn2Us</b></p> <p><b>Financial support</b></p> <p>0808 802 2000  <a href="http://www.turn2us.org.uk">www.turn2us.org.uk</a></p>	<p><b>Breathing Space</b></p> <p><b>Mental health support</b></p> <p>0800 838 587  <a href="http://www.breathingspace.scot">www.breathingspace.scot</a></p>
--	--	---	---	--	---

Updated on 06/12/22

# Easy Read leaflet for Moray

**address and telephone**

**For information and help**

Contact – Turn2Us  
 Phone – 0808 802 2000  
 Website – [www.turn2us.org](http://www.turn2us.org)

**address and telephone**

**For debt advice and money**

Contact – StepChange  
 Phone – 0800 138 1111  
 Website – [www.stepchange.org](http://www.stepchange.org)

With thanks to

**easy on the eye** for the use of their images

**Exclusively Inclusive** for making this leaflet possible

**Adapted from the Craven Easy Read Leaflet**

This leaflet is based on learning from Scotland and has been developed with support from the leaflet.

You can access the Worrying about Money leaflet at [www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets)  
 This information was last updated on 02/02/2023

## 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 Moray.

**problems**

**Crisis Grant, Community Care Grant, and Flexible Food Fund**

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 or Community Care Grant. You may also be able to get support for essentials through Flexible Food Fund.

**Contact Moray Council or Scottish Welfare Fund or Citizens Advice Bureau or Children 1st Financial Wellbeing or Revolution for Good**



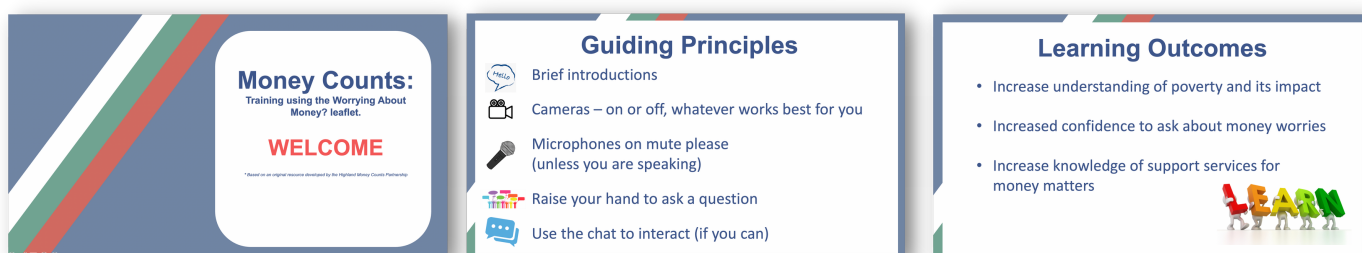
# Best practice example:

## Highland

### Collaborating with NHS Highland and the Highland Money Counts Partnership.

The 'Money Counts' training course was developed by the Highland stakeholder group. This course is a single (45min or 1hr) session designed to help frontline workers and volunteers to best use the 'Worrying About Money?' leaflet when supporting people who are struggling with money worries or financial crises. The sessions help frontline staff to gain confidence in having initial conversations with people about their money concerns.

The success of these sessions have led to Money Counts training being replicated in other areas including Glasgow, Orkney, Aberdeenshire, and Argyll and Bute as well as in many local authorities in England and Wales.



Images: Slides from Highland Money Counts session

Following the Money Counts training, the Highland Money Counts Partnership have developed:

- Money Counts Level 2 - a second level of training (1.5hr) building on knowledge and providing more detail
- Train the Trainers - sessions to enable people to run Money Counts sessions in their local area
- 'Worrying About Money?' app for Highland - an app based version of the leaflet that can be downloaded and used offline (launched February 2023)

### Interested in running Money Counts training?

Get in touch at [admin@foodaidnetwork](mailto:admin@foodaidnetwork) for more information and access to training materials.





# Best practice example:

## Aberdeenshire

Partnership working with the council's Tackling Poverty and Inequalities team to promote the resource, digital impact and share best practice

The Aberdeenshire 'Worrying About Money?' leaflet partnership is a great example of best practice. As of March 2023, over 21,000 printed leaflets have been distributed throughout Aberdeenshire. IFAN liaises with the council's Tackling Poverty and Inequalities team to coordinate printing efforts.

Aberdeenshire Council's Tackling Poverty and Inequalities team and the Financial Inclusion Partnership have promoted the resource through social media channels and local radio. This has worked to increase the uptake for the paper and interactive resource. The Aberdeenshire interactive 'Worrying About Money?' resource is the most frequently accessed of all the interactive versions.

After attending a Highland Money Counts Train the Trainer course, the Aberdeenshire Council Tackling Poverty and Inequalities team, TSI Aberdeenshire Voluntary Action and Public Health colleagues have delivered Money Counts level 1 training courses. Participants ranged from council employees to food bank team members. A training module was made developed for training platforms, ALDO in Aberdeenshire Council and Turas for NHS Scotland, which has extended the reach of the course.

### Feedback

We asked – What will you take away from the session?



"Not to be afraid to start the conversation with clients at the foodbank and use the leaflet to signpost them on to other services"

"It is good to try to ask people if they would like a leaflet, and giving someone choice when you discuss issues can make it more comfortable for them"

"I have more confidence in raising the leaflet with someone who has mentioned anything that sounds like money worries"

"Digital link for adding into my emails after sign up for tenancies. Helped me with my confidence in my new post for signposting people who may have money worries"

"Increased knowledge and confidence in enabling sensitive conversations with our tenants who may be experiencing financial hardship"

"The information to signpost clients to relevant organisations who could help. More informed about the available help"



# Best practice example: **Argyll and Bute**

## Using the leaflet to support local efforts to connect people to advice and support

With the launch of the initial leaflet in 2021, Bute Advice Centre used the opportunity to network with partner organisations across Argyll and Bute. The leaflet used the Flexible Food Fund Roadshow in 2021 during which thousands of copies of the 'Worrying About Money?' leaflets were distributed, to raise awareness for the Flexible Food Fund.

In 2022 the leaflet design was updated and, following a request from the stakeholder, was translated into four additional languages: Ukrainian, Polish, Arabic and Gaelic.

The leaflet has worked to connect people in Argyll and Bute to local advice and support. In March 2023, Julie Semple from Bute Advice Centre, shared this best practice at the IFAN and Trusell Trust Cash First Future conference. Bute Advice Centre has supported 1,194 cases since January 2021 and through this work, £2,725,957.40 has been gained for clients through benefit grants and rebates.

This example shows how the leaflet can support and enhance local efforts to connect people to advice and support.

**"The leaflet became a corner stone of the roadshow that took place as we travelled across Argyll & Bute promoting the project. The leaflet highlighted the Flexible Food Fund, Bute Advice Centre and Allenergy but also the range of other support services across the region. We delivered 6,000 leaflets during the roadshow and many organisations have asked for supplies to give to clients."**

Julie Semple,  
Bute Advice Centre



**Image: Flexible Food Fund Roadshow  
(Oban, Coll and Tiree)**

# Events and wider impact

The 'Worrying About Money?' leaflets have been included in wider conversation and strategies around tackling food insecurity

## Scottish Government Plan - Cash First: Towards Ending the Need for Food Banks in Scotland

June 2023

The 'Worrying About Money?' leaflets in Scotland is Action 6 of the Scottish Government Plan, *Cash First: Towards ending the need for food banks in Scotland*.



## Cash First Future: Ending the need for charitable food aid in Scotland together

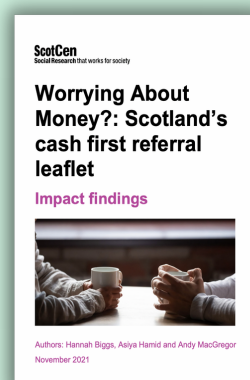
March 2023, Glasgow

In March 2023, IFAN held a joint 'Cash First Future' conference with the Trussell Trust in Glasgow. This event was an opportunity to share learning, perspectives and plans to build on local cash first approaches. A breakout session on the 'Worrying About Money?' leaflets included presentations from Caroline Hastings (Aberdeenshire Council), Julie Semple (Bute Advice Centre) and Katy Kitchingham (Trussell Trust).

## ScotCen Impact Evaluation

November 2021

In June 2021, IFAN commissioned ScotCen Social research to conduct an independent qualitative study into the impact of the 'Worrying About Money?' leaflet in four local authority areas. The report found that impressions of the leaflet were overall positive, citing the simplicity and adaptability of the resource.





## Ongoing work in England and Wales

IFAN continues to collaborate with local partners on 'Worrying About Money?' leaflets in England, Wales, and Northern Ireland. As of August 2023, IFAN has co-developed a total of 79 leaflets outside of Scotland. Further work is underway in many new local authorities in England, Wales, and Northern Ireland.



## Glasgow City Food Plan 2019-Ongoing

The Glasgow 'Worrying about money?' is included in the Glasgow City Food Plan and IFAN works with stakeholders as part of the 'Food Poverty - Fair Food for All' sub-group.

## Building Cash First Event February 2023

In February 2023, IFAN put together a Building Cash First online event which brought in 150 participants from across Scotland as well as elsewhere in the UK to share learning and best practice. Conversations at the event exemplified how the development of the leaflets locally have often been a catalyst for local partnership working and creative thinking on how to promote a cash first approach.



### Emergency Food Provision:

### Dignity During Covid-19 Online Workshop



## Dignity in Practice Workshops

At Nourish Scotland Dignity in Practice workshops, the 'Worrying About Money?' leaflets were used as an example of putting the dignity principles into practice. These workshops are for food aid providers, focussing on ways to enhance dignity.

## UNICEF Guidance

UNICEF's *Guide for Local Authorities and Health Boards: Supporting Families with Infants Under 12 Months Experiencing Food Insecurity* establishes cash first as best practice within infant food insecurity pathway and references IFAN's 'Worrying About Money?' leaflets.



# Printing

IFAN is funded by the Scottish Government to support the development and printing of 'Worrying About Money?' leaflets in Scotland. IFAN works locally with stakeholders in each area to coordinate printing efforts. Below is a summary of printed leaflets, posters and translated versions by area from April 2022 to March 2023.

Local authority	Printed leaflets	Printed posters	Printed translations
Aberdeen	5,950	122	
Aberdeenshire	21,650		450
Angus	1,850		
Argyll & Bute	5,000	2	50
Isle of Arran	1,025		
Clackmannanshire	500		
Dumfries & Galloway	20,900		
Dundee			
East Dunbartonshire	250		
East Lothian	950		
East Renfrewshire	250		
Edinburgh	6,000		
Eyemouth	500		
Falkirk	750		
Fife	1,750		
Glasgow	4,600		1,750
Highland	4,250		
Inverclyde	3,000		
Lewis & Harris	1,250		
Midlothian	5,250		
Moray	24,000		
North Ayrshire	750		
North Lanarkshire	22,250	1	
Orkney	2,000	20	
Perth & Kinross	15,000	20	
Renfrewshire	4,300		
Scottish Borders	2,750		
Shetland	2,800	2	
South Ayrshire	1,500		
South Lanarkshire	43,500	81	
Stirling	250		
Uist & Barra	500		
West Dunbartonshire	2,000		
West Lothian	1,000		
<b>TOTAL</b>	<b>208,275</b>	<b>248</b>	<b>2,250</b>

# Endnotes

[1] The Independent Food Aid Network (IFAN) represents hundreds of independent food aid providers operating across the UK, including over 550 independent food banks. IFAN campaigns and advocates on behalf of its member organisations and IFAN's vision is of a country without the need for charitable food aid where adequate and nutritious food is affordable to all. You can find more about IFAN at [www.foodaidnetwork.org.uk](http://www.foodaidnetwork.org.uk).

[2] This project has now expanded to England and Wales, where there are 79 leaflets published. For more information about the 'Worrying About Money?' leaflet project, see: <https://www.foodaidnetwork.org.uk/cash-first-leaflets>

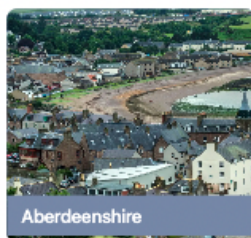
[3] For more information on cash first visit [www.foodaidnetwork.org.uk/why-cash-first](http://www.foodaidnetwork.org.uk/why-cash-first).



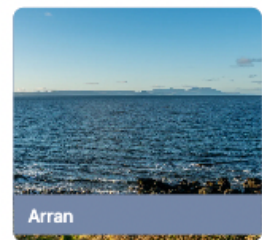




Aberdeen



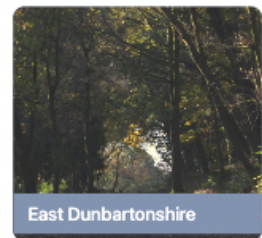
Aberdeenshire



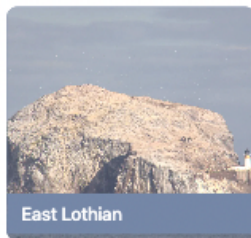
Arran



Clackmannanshire



East Dunbartonshire



East Lothian



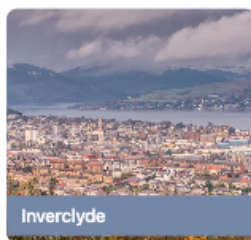
Eyemouth



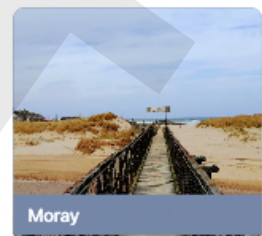
Falkirk



Highland



Inverclyde



Moray



North Ayrshire



Perth and Kinross



Renfrewshire



South Ayrshire



South Lanarkshire



West Dunbartonshire



West Lothian

## Find out more

- [Find 'Worrying About Money?' leaflets, read more about the project and order free copies](#)
- [Find out more about a cash first approach to food insecurity](#)
- [Read ScotCen's November 2021 impact evaluation](#)
- [,Finding hope in cash first approaches at the bleakest of times', blog by Sabine Goodwin \(IFAN\) for Sustain, February 2022.](#)
- ['The Shropshire 'Worrying About Money?' leaflet', blog by Sopia Padgett \(Shropshire Food Poverty Alliance\) for IFAN, January 2022.](#)
- ['Cornwall's 'Worrying About Money?' leaflet and building momentum for change', blog by Emma Greenwood \(Trussell Trust\) for IFAN, December 2021.](#)
- ['Promoting a 'cash first' approach to food insecurity in Scotland: Lessons from developing 'Worrying About Money?' leaflets', briefing by Dr. Chelsea Marshall \(Nourish Scotland\) and Sabine Goodwin \(IFAN\), June 2021.](#)
- [Under one roof: Finding ways to improve availability and access to financial support in Cornwall, joint blog by IFAN, the Trussell Trust and Transformation Cornwall, June 2023.](#)



## Get in touch

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

[admin@foodaidnetwork.org.uk](mailto:admin@foodaidnetwork.org.uk) 

@IFAN\_UK 