

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/low hours contract
- Statutory Sick Pay too low to cover costs
- Facing redundancy
- 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 adviser 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 charitable 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 and you are on Universal Credit you may be able to access a Hardship Payment from the Jobcentre. Hardship payments are not always paid immediately and usually need to be paid back.

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 Grant to cover the cost of an emergency
01620 828 790 | www.eastlothian.gov.uk/SWF

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

VoiceAbility

Any person who self identifies as disabled is eligible for free advocacy support when accessing benefits from Social Security Scotland
0300 303 1660 | www.voiceability.org

Each of these services offer free and confidential advice

East Lothian Council Financial Inclusion Team

Information on benefits you may be entitled to and application assistance
01620 827 827
financialinclusion@eastlothian.gov.uk
www.eastlothian.gov.uk/financialinclusion

Help with options: ① ② ④ ⑤ ⑥

Citizens Advice Bureau

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

Haddington

01620 824 471 | www.haddingtoncab.org.uk
cab@haddingtoncab.casonline.org.uk

Musselburgh

0131 653 2748 | www.musselburghcab.org.uk
info@musselburghcab.org.uk

Help with options: ① ② ③ ④ ⑤ ⑥

Step 3: Where can I get help?

Dunbar and East Lothian Debt Advice Service

Free, impartial and confidential debt advice
01368 238 028 | 07741 905 799 (text)
www.dunbardebtadvice.org.uk

Help with option: ③

Other Support

Crisis

Practical support for the homeless
0131 209 7700 | edinburgh@crisis.org.uk
www.crisis.org.uk/get-help/edinburgh

Home Energy Scotland

Free, impartial energy efficiency advice to help save on bills and stay warm at home
0808 808 2282 | www.homeenergyscotland.org

CAPS Independent Advocacy

Independent advocacy for people 18-65 affected by a mental health issue or drug/alcohol use
0131 273 5118 | advocate@capsadvocacy.org
www.capsadvocacy.org

MELD

Free information, advice and support for substance users, their family and friends
07843 339 958 | www.meld-drugs.org.uk

The Ridge

Support to help people in Dunbar and the local area to realise their own potential and overcome barriers
info@the-ridge.org | www.the-ridge.org.uk

Interactive version:



www.worryingaboutmoney.co.uk/east-lothian

Updated on 11/03/26

Feedback? Share your experience of using this guide by visiting: www.bit.ly/moneyadvicefeedback

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 East Lothian



Supported by



Social Security Scotland
Tèarainteachd Shòisealta Alba

