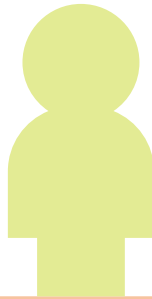


Autumn
2019



When money is tight

When money is tight

Information to help you make ends meet

Some people have to get by on a low income while others may be struggling because of a change in circumstances:

- redundancy
- hours have been cut at work
- pay hasn't kept pace with prices
- welfare reform including benefit delays and sanctions
- illness or disability
- changes in family circumstances
- pressure points such as school holidays

It goes without saying that life is harder when you are seriously short of money.

Getting the right information and advice when you need it can make a real difference.



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Getting into work or training

Help is available to support young people and adults into education and training or towards work.

Most jobs nowadays are advertised online and you often need to apply online too. If you don't access the web at home, your local jobcentre can advise on free internet access and there's also access at your local library. They can also signpost you to courses.

- Check for council jobs on **My Job Scotland** website; www.myjobscotland.gov.uk and for health jobs on the **NHS Recruitment site** – www.jobs.scot.nhs.uk
- Other helpful websites advertising job vacancies in other sectors include; **S1 Jobs** www.s1jobs.com
Indeed Jobs, www.indeed.co.uk/
- Make use of the **Department of Work and Pensions Find a Job** at www.findajob.dwp.gov.uk/

Look out for courses on **Skills Development Scotland's website** www.myworldofwork.co.uk which provides a directory of all courses being run in colleges, universities and from other providers. This site also provides information on how to develop and present your CV, job search tips and interview preparation tools as well as careers A-Z.

Fair Start Scotland is the National employability program that supports people with barriers in to employment. We work with over 50 organisations in Lanarkshire to help people achieve their full potential and find sustainable employment. Fair Start also offers support to people for one year after starting work. If you feel Fair Start could help you please contact us at **0300 456 8050** – www.remploy.co.uk/

The council and our delivery partner **Routes to Work South (RTWS)** operate a number of training programmes to help you find suitable work. The services range from helping you find the best suitable job match to specialist one-to-one advice and guidance.



We offer tailored pre-employment and vocational training, dedicated Key Worker and Specialist Support that help residents overcome barriers to employment. We deliver courses to suit individual and employer needs. Do you need help applying for jobs? Or simply want to gain skills and support to help you secure that dream job? Please contact **South Lanarkshire Council** at www.southlanarkshire.gov.uk/info/200201/slw4u. Or **Routes to Work South (RTWS)** <http://rtws.org/>, phone **0141 646 0500**, or email info@rtws.org

If you are employed and are looking to gain new skills whilst in work then please contact the **council's Upskilling Team** on **01698 452022**.

If you have an idea for setting up your own business, check out Business Gateway for support and guidance. www.bgateway.com/local-offices

Your rights at work

	Minimum Wage Government minimum for under 25's	National Living Wage Government minimum for over 25's	Real Living Wage The only wage rate based on what people need to live
What is it?	21 to 24 £7.70 18 to 20 £6.15 Under 18 £4.35	£8.21	£9.00 across the UK £10.55 in London
Is it law ?	Statutory	Statutory	Voluntary
What age group is covered?	18 and over	25 and older	18 and older
How is it set?	Negotiated settlement based on recommendations from business and trade unions	A % of the medium earnings, currently at 55%, it aims to match 60% by 2020	Calculations made according to the cost of living, based on a basket of household goods and services

* these rates refer to the period April 2019 – March 2020



A Living Wage



- The real Living Wage is independently calculated each year based on what employees and their families need to live
- The real Living Wage is £9.00 an hour
- The rates apply to all workers over the age of 18 – in recognition that young people face the same living costs as everyone else

A number of employers across South Lanarkshire including the local authority pay the real Living Wage. The idea behind the real Living Wage is that it is enough to ensure that workers live free from poverty. Employers pay it on a voluntary basis. Find out more at www.scottishlivingwage.org

If you have any questions about your employment rights, your local Citizens Advice or Trade Union can advise or check the rights to work section of the Citizens Advice Guide www.adviceguide.org.uk

Trade Unions

Trade Unions help protect worker's rights, resolve employee issues and workplace disputes and have a vital role in negotiations on pay and conditions of their members. In addition they play a key role in improving workplace safety and member wellbeing and this can take various forms – protecting marginalised groups, negotiating changes in workplace policies and safe systems of work, advocacy and legal advice and in some cases crisis loans.

Sources of Trade Union Information:

Scottish – STUC Phone: **0141 337 8153** Web: www.stuc.org.uk

UK – TUC Web: www.tuc.org.uk



Claiming the right benefits

If you are on a low income or out of work you may be entitled to Universal Credit (UC). UC replaces the following benefits with one single monthly payment:

- Income based Jobseekers Allowance
- Income related Employment and Support Allowance
- Income Support
- Housing Benefit
- Working Tax Credit
- Child Tax Credit

To make sure you are claiming the benefit you need and are entitled to, make an appointment with the Money Matters Advice Service or Citizens Advice Bureau and ask for a benefit check.

Professional advisors understand benefits and the rules that apply to them. They can help you challenge decisions if your claim for benefit has been refused or your benefits stopped, or have been sanctioned. This could involve providing additional information to support your claim and asking for your decision to be reconsidered. If you have to appeal to an independent tribunal, they will help you through this process and, if necessary will represent you at a tribunal hearing.

Help to Save is a saving account for people who are receiving Universal Credit or some Tax Credits whereby a 50p bonus will be received for every £1 saved. For more information go to – www.gov.uk/get-help-savings-low-income



Finding support when you need it

Support and advice is available, whether you are making a new Universal Credit claim or if you are having difficulties in managing a claim. Please contact the following:

1. DWP – Universal Credit helpline – **0800 328 5644**
2. SLC – Money Matters Advice Service – **0303 123 1008**
3. Local CAB's – see page 24 for contact details
4. Benefits are Changing Team (for South Lanarkshire Council Tenants) – **0303 123 1012**

Dealing with debts

Money advisors at Citizens Advice Bureaux and the council's Money Matters Advice Service help people who are in debt or who realise they can no longer pay bills when they are due.

They will not judge you in any way but you need to give full details of everything you owe and everything you have coming into your household.

The Money Matters Advice Service and the CAB will give you impartial help that is free of charge, and their service is totally confidential. They'll speak to all the people you owe money to on your behalf and can use different ways, for example the Debt Arrangement Scheme – to renegotiate your outgoings and make things more manageable. Above all, they will try to make sure you don't lose your home.

There is also online information available:

www.aib.gov.uk/debt-arrangement-scheme-das/about-das

See page 24 for CAB's and Money Matters Advice Service contact details.

All Housing Associations also provide debt advice and support for their tenants.



Budgeting

Money Matters Advice Service and Citizens Advice staff can provide one-to-one advice on budgeting and managing money.

People sometimes get into difficulty. Remember, in Scotland recipients of Universal Credit can request two payments per month and rent payments can go directly to landlords if requested.

For example, an electricity bill may fall due in a couple of days before a particular benefit is paid into their account. Getting a calendar and looking at the days money comes in and when money goes out to pay bills can help establish a better routine that works for you. Landlords or energy suppliers might agree to change the date of a direct debit so that it comes off the day a particular benefit or wages go into the bank.

Keep receipts or a spending diary and if you have less money than before, you might be able to see where you could make some savings, for example by switching the regular shop to the cheaper supermarkets, cutting down on take away meals or coffees. You can also get help to give up smoking which can literally burn up a lot of your cash – the Stop Smoking Service in Lanarkshire will help you – just call **0300 303 0242** Monday to Friday from 9am-5pm or text **ADVICE** to **81066**.

There is excellent advice on budgeting and helpful tools you can use to budget online in The Money Advice Service www.moneyadviceservice.org.uk/en/tools/budget-planner. Or see page 30, 31 and start drawing up your budget.



Credit unions – people helping people

A credit union is a not-for-profit organisation which offers a savings and low cost loans service to its members. Credit unions basically work by members saving together to create a pool of money from which low cost loans are made. A credit union is a financial co-operative owned by its members. The aim of the credit union is:

- to encourage members to save regularly
- to provide low cost loans to members
- to encourage careful money management among members
- to develop a sense of co-operation and community

Joining a credit union couldn't be easier, and putting a few pounds away on a regular basis can go a long way towards coping with expensive times like Christmas or sudden unplanned expenses like repairs. Paying in your money is easy, this can be done at your local branch, online, or over the phone using your debit card, or by standing order or direct debit.

Credit unions are fully regulated and savings are protected by the Financial Services Compensation Scheme (FSCS), so your money is as secure as with any bank or building society.

A list of credit unions is on page 27.



Your main costs

■ Rent

It is important to keep your rent payments up to date. If you are having problems paying your rent, speak to your landlord as soon as possible.

If you are a South Lanarkshire Council tenant, contact your local housing office on **0303 123 1012**, who will be able to help, for example, by:

- reaching an agreement with you for paying any money you owe
- helping you find easier ways to pay
- checking if you qualify for any benefits, such as Housing Benefit or Council Tax Reduction

You can also check if you are entitled to Housing Benefit by using our online benefits calculator at www.southlanarkshire.gov.uk

If you already receive Housing Benefit, it is important that you report any changes in your circumstances immediately as you will have to pay back any overpayment if you are paid too much Housing Benefit.

If you are a South Lanarkshire Council tenant and your Housing Benefit has been reduced due to under occupancy, you can contact the council's Benefits are Changing Team on **0303 123 1012** or email benefitsarechanging@southlanarkshire.gov.uk

If you have another landlord, contact them or your local housing office for advice.

■ Mortgage

If you can't pay the mortgage, you may qualify for help to reduce the payments in the short term or help from a number of Government schemes. Contact Money Matters Advice Service or Citizens Advice for assistance. See contacts on page 24.



■ Threatened with homelessness

If you are threatened with homelessness because you are struggling to pay your rent or mortgage, seek help from Housing and Technical Resources at the council (contact details page 24) or from Shelter Scotland Housing Advice helpline **0808 800 4444**. Other helpful contacts are on page 24.

If you need somewhere to stay and offices are closed, call **0800 242024**.

■ Council Tax

People on low income with savings of less than £16,000 may qualify for the Council Tax Reduction Scheme. Check on the council website (www.southlanarkshire.gov.uk) or call the Council's Benefits and Council Tax Call Centre (see page 24). Remember single people qualify for 25% discount and some groups, for example full time students, are exempt from council tax altogether. You can also check to see if you are entitled to Council Tax Reductions by using the online calculator at – www.checkmycounciltax.scot

■ Gas and electricity bills

Keeping warm at home is one of the biggest challenges for people on low incomes. Speak to Home Energy Scotland, Citizens Advice or Money Matters Advice Service if bills come in that you can't pay.

Home Energy Scotland is funded by Scottish Government to provide free and impartial advice to help householders reduce their energy bills and make their homes warmer.

Whether you own or rent your property, Home Energy Scotland can help.

Friendly, expert advisors will give you the best possible advice based on your situation.

Support includes information about funding and grants available for new boilers, insulation and heating systems.

Advisors can see if you are eligible for discounts from your energy supplier, and advise on shopping around for a cheaper energy supply.

To find out how Home Energy Scotland can help you, call Home Energy Scotland helpline **0808 808 2282** or visit www.homeenergyscotland.org



Pensioners qualify for winter fuel allowances and payments may also be triggered for people on benefits when the weather has been exceptionally cold. See The Citizens Advice guide for more information: www.citizensadvice.org.uk/scotland/

■ Insurance

If you are a South Lanarkshire Council tenant, your building insurance is included with your rent. But what about the contents of your home? What would you do if you had a break-in, a fire or flood? You can sign up for the contents insurance the council arranges with a major insurance company. Payments depend on the cover you need and are spread over the year. Contact housing on **0303 123 1012**.

■ Transport

Your children can use the National Entitlement Card – Young Scot cards to continue to get discounted rates on public transport when they reach 16. Those 60 plus in Scotland can apply for a pass that entitles them to free bus travel – phone **0141 333 3211**. Remember that where children qualify for free bus travel to school, it's only provided when they attend the school that serves their catchment area.

■ Cost of the school day

South Lanarkshire Council is committed to ensuring that Education does not cause families additional hardship. Each school works to reduce the 'cost of the school day' by various means and if you are struggling to pay for any aspect of your child's schooling e.g. school trips, you should contact the Head Teacher in the first instance and ask what their policy is on assisting families.

Most schools will have a Recycling Scheme for School Uniforms where you will be able to get good quality pre-owned uniforms. Every school is working together to produce a Policy on other ways they will be actively supporting families on low incomes.



As a council we have other financial help available:

Free school meals

All school children in primary 1 – 3 receive free school meals.

If you have a child in Primary 4 – 7 or in Secondary who attends a South Lanarkshire school you can find out more about how to apply for free school meals by visiting the South Lanarkshire website: www.southlanarkshire.gov.uk and search for Free School Meals.

Free school meals could save you approximately £314 per academic year. Entitlement can be checked at schools from the beginning of term.

If you are in receipt of Housing Benefit and/or Council Tax Reduction from us there is no need for you to apply online, we will use the information we hold to automatically award free school meals (P4 to S6).

School clothing grants

South Lanarkshire's Clothing Grant is **£130 per pupil** which is £30 more than the Scottish Government recommended amount.

If you are in receipt of Housing Benefit and/or Council Tax Reduction from us there is no need for you to apply online, we will use the information we hold to automatically award free school meals (P4 to S6) and/or school clothing grants (P1 to S6) to eligible families.

To check if you are able to receive a Clothing Grant please check the South Lanarkshire website as above and search for Clothing Grant or call **0303 123 1011** (select option 5 when calling).

Education Maintenance Allowance (EMA)

If your child wants to stay on at school after S4, they may be entitled to an Education Maintenance Allowance (EMA). This is a weekly allowance of £30. It provides financial support to help young people from low income households continue their education.

Information and guidance is available on our website by searching for EMA.



Healthy eating on a budget

Having access to quality affordable food is important to everyone. However, when money gets tight one of the first places people try to save money is on food bills. Using a food co-op is an ideal way of making money go that bit further.

Food co-ops are run by volunteers, open to everyone and provide a range of fresh fruit, vegetables and other basic food items at affordable prices. There are a small number of food co-ops operating in neighbourhoods across South Lanarkshire. To find out about food co-ops in your area call the nearest food co-op to you – check www.locator.org.uk

Many organisations offer cooking on a budget groups bringing people together to learn or share skills. Youth, Families and Community Learning as well as local food initiatives often run courses on healthy eating. Several community based organisations also run lunch clubs and community health cafés. There are also a number of schools and community based food growing initiatives encouraging healthy eating. Contacts are available on page 25 and information about community based organisations can be found in www.locator.org.uk

Food banks – helping individuals and families in an emergency

For many on a low income, a sudden crisis – delay in receiving benefits, changes in circumstances, redundancy or an unexpected bill may mean having to make impossible choices about money or even having to go hungry. Food banks are community based organisations that collect food for free distribution to people facing crisis. Their aim is to support individuals and families by providing them with emergency food parcels until their circumstances improve or their situation is resolved. Food banks also provide information and assistance to access other support and services. To access a food bank you may need a referral, from a frontline worker or care professional such as a support worker, health visitor, social worker, or someone from a voluntary organisation who offers support or advice.



To find out more about how to access a food bank in your area please use the contact numbers below

Hamilton District Food Bank	07884 451 512
Clyde, Avon and Nethan Food Bank	07591 104 027
Rutherglen and Cambuslang Food Bank	07393 737 030
East Kilbride Community Food Bank	01355 247660
Loaves and Fishes East Kilbride	01355 224375/07908 006 913
Clydesdale Food Bank	01555 771700

Hamilton Salvation Army can also be contacted for assistance on **01698 282461**.

■ **Reach for the freezer**

Keep a supply of frozen fruit and vegetables in the freezer. They tend to be cheaper than fresh fruit and vegetables but still count towards your five-a-day. Plus you can use them when you want which cuts down on waste.

■ **Tins win**

Tinned oily fish like sardines and salmon can be cheaper than buying fresh fish. They still contain heart-friendly omega 3 fats, are simple to prepare and have a long shelf life. Opt for ones in spring water to keep the salt to a minimum.

■ **Stock up on store cupboard staples**

Canned tomatoes, beans and dried pulses are cheap and count towards your five-a-day. Beans on toast make a healthy lunch, but try to choose ones with less sugar and salt. There's a whole variety of other beans and pulses to choose from too, all of which are great for adding bulk to casseroles, stews or salads.

■ **Go seasonal**

Fresh fruit and veg in season taste great and are cheaper too. Leftovers can be turned into tasty homemade vegetable soups or fruit salads. Overripe soft fruits are also great combined with frozen berries to make delicious smoothies.



■ **Take your own lunch**

Make your own healthy packed lunch. Not only will you save pounds each week, you'll be in control of what you eat. Leftovers also make delicious, cheap and healthy alternatives to high fat and salt laden microwave lunch meals.

■ **Oats the way to go**

Breakfast is an important start to the day and porridge is a great choice. It's cheap, and has no added salt or sugar. If you don't fancy hot cereal, try mixing oats with plain low fat yogurt and some grated apple and cinnamon.

■ **Waist not want not**

Keep an eye on your portion sizes and try not to cook more than you need. Measure out foods like pasta and rice before you cook rather than guessing portions. Not only good for saving money, but also better for your waistline.

■ **Go Italian!**

Pasta is another store cupboard essential that is both filling and cheap. It can be used in lots of different dishes like spaghetti bolognese, lasagne or minestrone soup. Go for wholegrain options if possible.

■ **Veg out**

Vegetables tend to cost less than meat, so why not try adding more vegetables to your meat based meals. The meat will go further saving you money and it'll help cut down on the saturated fat too.

For handy affordable tips on shopping, cooking and eating

Eat better feel better – so you and your family can eat better and feel better www.eatbetterfeelbetter.co.uk



Crisis and Community Care Grants from Scottish Welfare Fund

The council can award crisis grants and community care grants for people in need, who are on benefits or a low income and are having difficulty because of an exceptional situation or in meeting one-off expenses.

A crisis grant may be available if you need help with costs that have arisen as a result of a disaster, emergency or to keep you and your family safe from harm.

You may be in crisis because of a disaster like a fire or flood, or an emergency such as losing all your money or having to visit a sick child in hospital.

Community care grants may be available to you if:

- you are about to leave care to live on your own in the community (if grants are not available, people aged 16 and over may be able to get help to furnish their home from Social Work Resources)
- you face going into care because you don't have the things you need to continue living at home
- you need help because you are struggling to provide a safe and secure home for your family
- you need help to get essential household items like a cooker or washing machine

Young people who leave care at 16 or older and are in difficulty have a right to ask for support from Social Work Resources until their 26th birthday.

You must be aged 16 or over to apply for help from the Scottish Welfare Fund and normally need to be in receipt of benefits – though there are some exceptions. See contacts on page 24.



Are you pregnant or do you have a baby?

The council's Money Matters Advice Service runs a telephone advice line for pregnant mums and young families to make sure they are claiming the right benefits.

You can call the helpline on **01698 453154**. There is also a section for mums to be on the Money Matters Advice Service website www.moneyadvice.service.org.uk/en/categories/having-a-baby

The Money Talks Team provide advice to people with young families and low incomes. Contact – **0800 0850 7145**

Best Start Foods payments

The new Best Start Foods payment administered by Social Security Scotland replaces Healthy Start paper vouchers with a new payment card, and is now open for applications. Applications can be made via free phone helpline on 0800 182 2222, by post or online at www.mygov.scot/best-start-grant

The card, which works in a similar way to bank cards, can be used to buy a variety of healthy foods including milk and infant formula, fruit and vegetables, pulses and eggs.



Information for Carers

You have a right to an Adult Carer Support Plan (ACSP) or a Young Carers Statement (YCS). This starts with a good conversation that will identify, through a personal outcomes approach, a carer's eligible or non-eligible needs.

A Carer is an individual who provides or intends to provide care for another individual. Caring does not have to be regular or substantial. Carers do not have to be related to, or live with, the person they care for who may have a physical or learning disability, illness or long term condition, addiction, mental ill health, or who is frail because of older age.

A dedicated welfare right service for Carers is provided through Money Matters Advice Service see page 24.

Carers can ask about an ACSP/YCS from Social Work see page 24 or the ACSP from Lanarkshire Carers Centre. Further information and support is available on the council's Carers web pages or from South Lanarkshire Carers Network and Lanarkshire Carers Centre.

See contact details on page 29.



Coping with anxiety

Losing your job or coping with a very tight budget can be stressful. It's important to look after yourself as well as you can.

Well Connected is Lanarkshire's programme for people experiencing stress or low mood and people who feel they would simply like to feel better in themselves and enjoy life more.

The programme includes Stress Control courses free of charge in community centres. You will find a lot of ways to deal with anxiety on Lanarkshire's Elament website www.elament.org.uk

If you are experiencing very low mood, speak to your GP. There are also helplines you can turn to where experienced counsellors are on hand as well as some local initiatives. See health and wellbeing contacts on page 28.

Getting involved in volunteering

Are you interested in volunteering? It benefits others but it can benefit you too – providing purpose and developing skills for work.

Voluntary Action South Lanarkshire (VASLan) hold information about an array of volunteering opportunities available throughout South Lanarkshire. You can browse the volunteer opportunities online at www.vaslan.org.uk or make an appointment with an advisor who will help you find something that matches your interests and provides a volunteering position that fits your availability. Phone **01698 300390** for an appointment. See contacts on page 29.



Enjoying life

Make a list of the things you can do with friends or with your children that won't cost too much – simply meet for a cup of tea at one of our cafés, explore our parks and visit our adventure playgrounds, check out the heritage of South Lanarkshire at Low Parks Museum (our 5* visitor attraction) or use the local library where borrowing books, audiobooks, eBooks, eMagazines, eNewspapers and eAudiobooks are **all free for library members.**

Check out what's happening in your local cultural venues/halls and leisure centres – you might be eligible for a concessionary rate. If you claim benefits, you and your family could get up to 50% off swimming, fitness classes, gym use, children's activities, golf and much more with our Leisure for All concession card.

Download the application form at www.slleisureandculture.co.uk/info/36/leisure_for_all

South Lanarkshire residents aged 60 plus can keep healthy and happy with our great value Activage membership. Enjoy access to our indoor leisure centres and swimming pools, cultural and library activities, golf courses and so much more. To find out more visit our website www.slleisureandculture.co.uk/info/524/activage

For contact information see page 28.



Miscellaneous services

R:evolve Recycle

R:evolve Recycle runs a clothing bank, similar to a food bank, where individuals/families in crisis can receive clothing, shoes and accessories. Appointments can be made by referral from your local Foodbank, GP or other frontline staff by calling **LEAP R:evolve Recycle** on **0141 641 5169** or visit our website www.revolve-recycle.co.uk for more information.

Free Provision of Sanitary Products

Free sanitary products are now available in many council, leisure and community toilet facilities such as schools, Universal Connections, leisure facilities, health centres and public buildings. For more information please contact communities@southlanarkshire.gov.uk

LEAP (Lightburn Elderly Association Project)

In addition to R:evolve Recycle, LEAP also provide volunteering opportunities under their Hands on Project. For more information please contact 0141 641 5169 or visit www.leap-project.co.uk



Contacts

South Lanarkshire Council

Housing enquiries (if you have concerns about your rent payments or housing circumstances)	0303 123 1012
Council tax and benefits (for council tax and benefits enquiries)	0303 123 1011
Scottish Welfare Fund (for Crisis and Community Care Grants)	0303 123 1007
Minicom service (if you are hard of hearing)	0303 123 1017
Social Work	0303 123 1008

Benefits, debt and budgeting advice

Money Matters Advice Service (located in Council offices in Cambuslang, East Kilbride, Hamilton, Lanark and Larkhall)	0303 123 1008
Benefits are Changing Team (for South Lanarkshire Council Tenants)	0303 123 1012

Citizens Advice Bureau

Benefits, debts, budgeting, employment issues

(for advice on housing matters, benefits, debts, budgeting, employment, consumer and relationships issues)

Hamilton	01698 283477
East Kilbride	01355 263698
Rutherglen/Cambuslang	0141 646 3191
Clydesdale	01555 664301



Contacts

Armed Services Advice Project (ASAP)

Armed Services Advice is a project of Citizens Advice Scotland which works in partnership with Poppy Scotland, SSAFA (Soldiers, Sailors and Airmen's Families Association) and other military charities to deliver information, advice and support on a wide range of topics to serving and ex-serving members of the Armed Forces as well as their dependants or carers.

The Lanarkshire ASAP delivers its service from the 9 Citizens Advice Bureau located throughout Lanarkshire or by visiting ASAP clients in their own home if this is preferred.

For more information contact **01698 265349** or **0808 800 1007**.
asapadministration@motherwellcab.casonline.org.uk

Youth, Family and Community Learning Service

A range of learning activities to support adults; young people and families is available from the service. For more information on up to date programmes please phone Universal Connections:

Cambuslang	0141 641 6530
Carluke	01555 751 818
Douglas	01555 850 275
East Kilbride	01355 221 829
Hamilton	01698 456680
Lanark	01555 666091
Larkhall	01698 883725
Rutherglen	0141 647 3101
Whitehill	01698 477622



Contacts

Employment

South Lanarkshire Works 4 U 0800 731 0444
Freephone Advice Line

Benefit Enquiry Line 0800 055 6688
to find your nearest job centre go to
www.dwp.gov.uk

Universal Credit Helpline 0800 328 5644

Skills Development Scotland can be found at:
Hamilton 01698 477120
Lanark 01555 707013
East Kilbride 013552 25478
Cambuslang 0141 642 0508
www.myworldofwork.co.uk/

Community Links SELECT Project 01698 827583
(community hubs where local volunteers provide help to use the internet to apply for jobs)
www.communitylinkssl.co.uk

Forth Community Resource Centre 01555 811002
provides free online/digital services to all users which includes Work Clubs to help with CV's, job search, interviews skills, etc.
Also helps with other online enquiries from Blue Badge to buying goods
fcrc@btconnect.com

Routes to Work South 0141 646 0500
info@rtws.org

Hamilton Information Project for Youth (HIPY) 01698 891687
(provide a range of employability support for young people)



Contacts

Credit Unions in South Lanarkshire

Scotwest 0141 227 2390

www.scotwest.co.uk

(open to anyone who lives/works in West of Scotland)

Lanarkshire Credit Union

www.lanarkshirecu.co.uk

Blantyre office: 01698 711112

Larkhall office: 01698 711112

Rutherglen office: 01698 711112

Cambuslang Credit Union 0141 641 0888

www.cambuslangcu.org.uk

East Kilbride Credit Union 01355 224771

www.ekcreditunion.co.uk

Hamilton Credit Union 01698 282200

[www.findyourcreditunion.co.uk/
credit-unions/hamilton-credit-union/](http://www.findyourcreditunion.co.uk/credit-unions/hamilton-credit-union/)

WHEB, Burnbank 01698 307334

www.whebccreditunion.com



Contacts

Health and wellbeing

Healthy n Happy Community Development Trust 0141 646 0123
(Rutherglen and Cambuslang)

www.healthynhappy.org.uk

Healthy Valleys (Clydesdale) 01555 662496

www.healthyvalleys.org.uk

South Lanarkshire Leisure and Culture (SLLC) 01698 476262

www.slleisureandculture.co.uk

Stress Control Classes 0300 303 0447

NHS 24 111

Breathing Space 0800 838587

NHS Lanarkshire

www.nhslanarkshire.scot.nhs.uk

Community Links (South Lanarkshire) 01698 827583

www.communitylinkssl.co.uk

For Health Information contact NHS Inform 0800 22 44 88

www.nhsinform.scot

Carlukelink Listeners 07434 843 518

Shelter Scotland 0808 800 4444

https://shelterscotland.org/get_help

Hey Girls

(an organisation committed to providing sanitary provisions for school girls living in homes with low incomes to help ensure that they don't miss any school days) www.heygirls.co.uk/about/

Please note that The Lanarkshire Money Worries App is no longer available to download. Local/National support and information can be found within our new app which will launch November 2019 called "My Life My Money Lanarkshire". We would encourage you to refer to this resource as it will be available to download within the App store or Google Play



Contacts

Volunteering

Voluntary Action South Lanarkshire VASLan www.vaslan.org.uk	01698 300390
Healthy n Happy Cambuslang www.healthynhappy.org.uk	0141 646 0123
Community Links www.communitylinkssl.co.uk	01698 827583
Healthy Valleys www.healthyvalleys.org.uk	01555 662496

Advice on keeping energy bills down

Home Energy Scotland	0808 808 2282
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Advice for Carers

Lanarkshire Carers Centre www.lanarkshirecarerscentre.org.uk Email: info@lanarkshirecarerscentre.org.uk Facebook: Lanarkshire Carers Centre Instagram: Lanarkshirecarerscentre Twitter: @Lan_Carers	01698 428 090
South Lanarkshire Carers Network www.slcnc.co.uk Email: info@slcnc.co.uk Facebook: www.facebook.com/slcarers Twitter: @slcarers	01698 285 163

Clothes and other essential goods

To find out more about the many groups, organisations and projects who provide clothes, household goods, recycled and upcycled products across South Lanarkshire visit **Locator**
www.locator.org.uk



Income

Income (weekly, fortnightly, 4 weekly or monthly)	£
Your take home pay	
Partner's take home pay	
Self employed earnings	
Student loan or bursary	
Child support/maintenance	
Child Benefit	
Child Tax Credit	
Working Tax Credit	
Employment Support Allowance	
Income Support or JSA	
Carers Allowance	
Disability Allowance	
Universal Credit	
Personal Independence Payment (PIP)	
Other	
Total income	



Expenditure

Expenditure (weekly, fortnightly, 4 weekly or monthly)	£
Mortgage or rent	
Council Tax	
Insurances	
Child support payments	
Child care costs	
Gas and electricity	
Phone (home)	
Phone (mobile)	
Internet	
TV Licence	
TV rental/satellite/cable	
Car costs (tax, insurance, fuel etc)	
Transport and meals for work	
Food	
Clothing	
Other	
Total expenditure	
Cash flow (income less expenditure)	





The information in this booklet has been compiled by South Lanarkshire's Financial Inclusion Network.

We welcome your feedback or suggestions for how it could be improved.

If you require more information please call **01698 454420** or contact communities@southlanarkshire.gov.uk

If you need this information in another language or format, please contact us to discuss how we can best meet your needs.
Phone: 0303 123 1015 Email: equalities@southlanarkshire.gov.uk

www.southlanarkshire.gov.uk