

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned – see option 5

See options **1 2 5 6**

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options **1 4**

My money doesn't stretch far enough

- Deciding between food, fuel and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low to cover costs
- 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 and/or 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: www.dundee.gov.uk/link/scottish-welfare-fund

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. Advisors can also provide support to access any discounts you may be entitled to, 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 and you are on Universal Credit, you may be able to access a Hardship Payment. 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?

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Each of these services below offer free and confidential advice

Dundee City Council Advice Services

Welfare Rights Team

Support with challenging decisions, tribunal representation and more

01382 431 188 (Option 2)
www.dundeeccity.gov.uk/service-area/corporate-services/digital-and-customer-services/council-advice-services/welfare-rights

Help with options: 1 2 3 4 5 6

CONNECT Service

Help with maximising incomes, benefit issues and budgeting

01382 431 188 (Option 2)
www.dundeeccity.gov.uk/welfare-reform/connect-service

Help with option: 2

Dundee Energy Efficiency Advice Project (DEEAP)

Advice on fuel tariffs, reducing bills, energy efficiency and more
01382 431 188 (Option 3)
deeap@dundeeccity.gov.uk

Help with options: 2 3

Dundee Citizens Advice Bureau

Advice and support with issues such as benefits, debt, housing and employment
01382 214 633 | dundeecab.cas.org.uk

Help with options: 1 2 3 4 5 6

Brooksbank Centre

Support with debt, benefit checks, form filling and challenging decisions

01382 432 450 | www.brooksbankcentre.com
admin@brooksbankcentre.co.uk

Help with options: 1 2 3 4 5 6

Step 3: Continued

Dundee Law Centre (DLC)

Specialist legal advice challenging unfair decisions and working in partnership with other support services
01382 918 230 | www.dundeelaw.org

Help with option: 6

Other Support

Scottish Welfare Fund

Crisis grants to cover the cost of an emergency
01382 431 188 (Option 1)
www.dundeeccity.gov.uk/link/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

Carer Money Matters (Dundee Carers Centre)

Energy support and money advice for unpaid carers

01382 200 422 | carermoneymatters@dundeecarerscentre.org.uk
dundeecarerscentre.org.uk/services/carer-money-matters

Discover Work

Advice, training, and support to help find work, develop skills, and connect with opportunities
01382 434 552
discoverworkdundee.co.uk

Funeral Link

Support and friendly advice on how to arrange an affordable funeral in Dundee
01382 458 800 | www.funerallink.org.uk

Interactive version:

worryingaboutmoney.co.uk/dundee

Local and other resources:

faithincommunitydundee.org/resources

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 Dundee



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Updated on 18/09/26