

# BENEFIT, MONEY & DEBT

Advice Services Booklet



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All the Services described in this booklet -

- Are free-of-charge
- Are Confidential
- Are Impartial
- Always act in their clients best interests

Brooksbank Debt & Benefit Advice Service is part of Brooksbank Centre & Services and is based within the Brooksbank Centre on Pitairlie Road.

We offer free, confidential advice & assistance to individuals who have debt problems or need help finding their way around the benefit or tax credit systems. We also provide help with form filling for those claiming benefits.

The service we provide includes:

- Help with budgeting
- Income maximisation
- Advice on benefit & tax credit entitlements
- Help with completing forms
- Advice on debt and benefit issues
- Advice on bankruptcy, trust deeds, Debt Arrangement Scheme and debt repayment plans
- Advice & information on low cost loans & savings
- Referral for advice & assistance on matters relating to legal issues, energy problems, child home
- safety, appeal representation and more.

We provide our service at various locations across Dundee including Brooksbank Centre, Ardler Complex, Douglas Community Centre, Finmill Centre, Kirkton Community Centre, St Mary's Community Facility & Whitfield GP Surgery. We can also provide home visits where necessary.

For a full list of the days and times of the above sessions and book an appointment or for any other information regarding our service or the other services provided by the Brooksbank Centre please contact us on the following:

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Tel:

(01382) 432450

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E-mail:

[admin@brooksbankcentre.co.uk](mailto:admin@brooksbankcentre.co.uk)

Find us on 

The CAB can help you in lots of different ways giving free, confidential, impartial and independent advice on a wide range of subjects, including:-

- **Benefits** - Advice and assistance for clients with benefit claims and appeals. Mandatory reconsiderations and appeals submissions can be prepared and if appropriate representation provided at appeal tribunals..
- **Debt Advice** - Advice for clients with multiple debts; that is where money is owed to a number of different creditors. Income maximisation, negotiations with creditors and advice on options available from repayment offers to bankruptcy.
- **Work-related problems** - questions about terms and conditions, dismissal, redundancy, intimidation and unfair dismissal.
- **Consumer issues** - everything from broken kettles to difficulties with gas and electricity suppliers.
- **Relationships** - issues relating to splitting up, children and bereavement.
- **Housing** - your rights through to homelessness.
- **Equalities in Advice** - Increasing access to advice through out-reach clinics hosted in partner agencies that provide support services.
- **Pension Wise** - Advice to people 50 or over who have a defined contribution pension (a pension based on how much has been paid in). A free and impartial service provided by the UK Government to help people understand their choices. Clients can get guidance on the phone through The Pension Advisory Service (TPAS) and online via the government's Pension Wise website. Face to face advice is available in the bureau.

We also provide a range of services specific to local needs such as:-

- **Armed Services Advice Project** - for current or ex-service personnel and families;
- **Patient Advice And Support Service** - for NHS concerns or complaints and general advice;
- **In-Court Advice Service** - advice and assistance with small claims or summary cause actions;
- **Older Peoples Advice Service** - benefit, money and debt advice for people over 60 or their spouse/partner receiving or starting care services.
- **Help to Claim** - Guidance through the Universal Credit claim process. Answers to quick questions or step-by-step support to make a claim.
- **Money Talk Team** – Helping to identify entitlements to welfare assistance and reduce expenditure on essential services.

Cont...

- Budgeting weekly or monthly spending
- Saving and borrowing, insuring and protecting clients and their families
- Retirement planning
- Understanding tax and welfare benefits
- Jargon-busting - explaining the technical language used in the financial services industry

The Money Advice Service is completely sales-free and does not provide regulated advice or recommend specific products or services.

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**Visit:**

Wellgate Office  
Central Library  
Wellgate Centre  
Dundee  
DD1 1DB

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**Tel:**

(01382) 307494

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**Web:** for details of other CAB Outreach services, go to -

[www.dundeecab.org](http://www.dundeecab.org)

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**Opening Hours (drop in)**

Monday	9.30 – 12 noon and 1pm - 3pm
Tuesday	9.30 – 12 noon and 1pm - 3pm
Wednesday	10 – 12 noon and 1pm – 3pm
Thursday	9.30 – 12 noon and 1 – 3pm
Friday	9.30 – 12 noon

Appointments also available by arrangement following drop in, telephone, e-mail or outreach - Monday to Friday 9am – 4pm (Wednesday evening to 6pm).

# Dundee City Council Advice Services - Connect

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The CONNECT team aims to address the key issues people face as a result of the Welfare Reforms in Dundee.

The outreach officers each provide a face to face advice service in their local community, assisting those who have been adversely affected by the welfare reforms. The team also raise awareness of the current and impending changes to benefits. There are drop-in surgeries and appointment based surgeries at different locations throughout Dundee. The team also visit other projects, organisations and initiatives to provide support and advice. Call to arrange a visit. To find out where the officers are each week, access the link on the Dundee City Council web site (the drop in surgeries are published every Monday).

<http://www.dundee.gov.uk/welfare-reform/connect>

The officers also work with grassroots organisations, to provide support and advice to people using their services.

The service provides assistance for

- Benefits advice and assistance
- Assisting with form filling
- Information on the new benefits changes
- Managing money
- Identifying those who need referred for debt advice
- Help for those in financial crisis
- Provide a tailored bite size activity based money management course (free)

In order to provide a holistic service, the officers can arrange appointments or signpost to agencies, who provide the following service.

- Digital literacy
- Housing Options
- Job clubs
- Support for those with caring responsibilities
- Employment support/ skills development services

- Local inclusion initiatives
- Debts
- Appeals/ Tribunal representation
- Fuel debt
- Health and wellbeing

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Tel:

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(01382) 431205

(customer services will answer and take your contact details for a call back from one of the connect team).

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E-mail:

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[welfare.reform@dundeecity.gov.uk](mailto:welfare.reform@dundeecity.gov.uk)

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Web:

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<https://www.dundeecity.gov.uk/welfare-reform/connect-service>



## Keep Warm, Keep Well!

Are you finding paying for gas and electricity is becoming more and more difficult? Did you know energy suppliers operate a scheme known as Warm Homes Discount that can put a rebate back to your electricity meter/account. Do you need help to keep warm? Perhaps we could help you to make your home more affordable to keep warm.

Dundee Energy Efficiency Advice Project (DEEAP) is an energy advice project designed to give advice on energy efficiency to the citizens of Dundee. Free advice from an energy adviser can help you to save money on your fuel bills and make your home easier to keep warm.

## Tips on helping you keep warm and well

- Keep your home warm by keeping rooms at a comfortable temperature
- Paying for fuel – add the following bullet points
- DEEAP also give advice on fuel debt, switching tariffs, supplier disputes, and damp and condensation
- DEEAP can also give home heating demonstrations

## Paying for fuel

- Your electricity and gas companies will have payment plans which enable fuel costs to be spread evenly over the year.
- Most fuel companies will give a discount for paying by direct debit or a prompt payment discount.
- Should you have a fuel bill you can't pay, let your energy supplier know or call an adviser at the Energy Advice Project.

## Free Benefits Advice

Are you receiving all the benefits you are entitled to?

We will provide free and confidential information in the comfort of your home.

## How do I contact DEEAP?

If you need any help on how to keep warm or any of the issues above, call an energy adviser on (01382) 434840 from 9.00am - 5.00pm Monday to Friday, or e-mail [DEEAP@dundeecity.gov.uk](mailto:DEEAP@dundeecity.gov.uk).

# Dundee City Council Advice Services

## - Making Money Work

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Making Money Work is a project that works with agencies across Dundee who are working to improve people's employability. This project helps people in Dundee who are in the transition from benefits to employment or training by looking at any financial issues.

We help by providing a full comprehensive service including:-

- Better off calculations - looking not only at benefits available but at other debt which is not collectable while on benefits.
- Financial planning such as budgeting.
- Help with banking issues such as opening bank accounts and dealing with bank charges.
- Managing and talking about debts.
- Applying for Tax Credits

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Tel:

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01382 433477

# Dundee City Council Advice Services

## - Welfare Rights

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### All Benefits including Universal Credit and Tax Credits

The Welfare Rights Team can help Dundee residents sort out a wide range of benefit and tax credit problems. We can identify what benefits you may be entitled to, assess the merits of your case if you want to challenge a decision, and represent you at an appeal tribunal if you have a case.

### Money Advice and Debt Counselling

We can also give you advice about your debts, and help you in various ways if you owe money and are having problems paying it back, for example:-

- Behind with the rent or mortgage.
- Owing money for electricity, gas or Council Tax.
- Owing money to a loan shark.
- Owing money to a bank or other lender.
- Owing money on credit cards.

Often people have more than one debt - we can help people sort out multiple debt problems in a number of ways:-

- We can help you sort out your debt problem in the best way for you.
- We can check your benefits to make sure you are getting all the money that you should.
- We can help arrange for the payments on what you owe to be reduced.
- We can help you to regain control of your finances.

Welfare Benefits rules and regulations are complex, as is the law relating to credit and debt. That's why it is important that people in Dundee have access to teams like the Welfare Rights Service where they can get free independent help and support.

### How to contact us

We prefer it if you phone ahead first and speak to an adviser on our duty line. The number to call is (01382) 431188 option 2. The Advice Line runs from Monday to Friday 9.30 am and 4.30 pm. It is staffed by both Connect Workers and Welfare Rights Officers who are skilled in answering detailed questions about benefits, tax credits or debt. They will also advise you what is the best way to tackle your problem. This may require face to face advice and assistance or directing you to one of our access points across Dundee. In some cases home visits can be arranged if you are unable to travel to one of our offices due to sickness or disability. You can also e-mail us at [welfare.rights@dundeecity.gov.uk](mailto:welfare.rights@dundeecity.gov.uk)

### Debt Advice and Benefits and Tax Credit Advice to overcome barriers to employment

We also have two Money Advice workers helping individuals to overcome barriers to employment. They work within the Dundee Employability pipelines and link in with training providers and other organisations that help offer individuals assistance in taking the steps necessary to get back to work. Our officers ensure that taking these steps does not put people at a financial disadvantage. They can give detailed benefits and tax credits advice, do better off calculations based on in work and out of work situations, help people with debt problems, represent at tribunals or negotiate with creditors.

### Advice and assistance to people affected by cancer

The Welfare Rights Team have a MacMillan Welfare Rights Officer and Welfare Rights Assistants who provide a confidential service to people living with cancer, their families and carers. We work in partnership with MacMillan Cancer Support to ensure that people affected by cancer receive accurate advice and assistance with the aim of alleviating financial pressures and maximising their income. The MacMillan staff can identify what benefits you may be entitled to and help you to apply for these. We are also able to provide assistance with representation at appeals, rent arrears and eviction as well as a money advice and debt counselling service.

You can make a referral by telephoning our duty line on (01382) 431188 option 2 or by emailing us at [welfare.rights@dundeecity.gov.uk](mailto:welfare.rights@dundeecity.gov.uk)

# Dundee North Law Centre

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Dundee North Law Centre's mission is to address areas of unmet legal need by providing free advice on legal problems and concerns. DNLC primarily serves the residents of Whitfield, Mid Craigie/Linlathen, Beechwood, Kirkton, Charleston, Lochee, Maxwelltown/South Hilltown, Fintry, Mill O'Mains, Douglas, parts of Menzieshill, Stobswell, St Mary's and some city centre areas. DNLC holds advice sessions in or near these areas but home visits can be arranged for the disabled or housebound.

For appointments or details of all advice sessions, call (01382) 307230 or find them on Facebook - Dundee North Law Centre.

Areas of work covered include:-

**Rent Arrears/Eviction/Court representation** - Advice on rent arrears, Housing Benefit/ Local Housing Allowance claims, reviews, overpayments and appeals. Court representation to defend eviction actions

**Mortgage Repossession** - negotiating with the creditor, taking all steps to secure your home, including court representation to defend repossession claims.

**Housing/Homelessness** - Advice on your rights, housing applications, Homeless Persons Applications, waiting lists, medical points

**Landlord & Tenant** - for example, disrepair, return of deposit and lease advice

**Benefit Advice/Tribunal representation** - representation at all types of appeals, advice on income maximisation, Social Fund applications and reviews, Tax Credit advice/ appeals/overpayments

**Debt** - advice on debt problems including Time to Pay orders/directions, negotiating with creditors. Council Tax arrears. Advice on bankruptcy. Deductions from Benefits.

**Community Care** - if you are elderly or disabled you may have rights under Community Care law. We can advise you and represent your point of view.

**Mental Health Law** - Advice and representation at Mental Health Tribunals.

# Discovery Credit Union

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Discovery Credit Union offers people who either live or work in Dundee a safe alternative to mainstream savings and loan products. Different products are available for people of all income levels.

Credit Unions' main aims are to encourage regular savings habits and provide access to affordable credit services. Discovery Credit Union members benefit from more control over their finances through:-

- Simple instant access savings accounts.
- Accessible saving methods via standing order/payroll deductions/main office or numerous community collection points.
- Various loan products for people of varying credit ratings.
- Loan interest rates which are competitive with High Street banks, and are dramatically cheaper than door-step lenders.
- No loan set up fees or early settlement fees.
- Savings covered by the Financial Services Compensation Scheme.
- Free life insurance on loans and savings (conditions apply).

For further information:

Visit:

Central Library,  
Level 4, Wellgate Centre,  
Dundee, DD1 1DB

Tel:

(01382) 431505

Web:

[www.discoverycu.co.uk](http://www.discoverycu.co.uk)

## Save By The Bell

Save By The Bell is a project promoting saving and financial capability in schools in Dundee, and is linked to Discovery Credit Union.

For further information:

Tel:

(01382) 431505

# Shelter Scotland - Dundee Community Hub

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The HUB in Dundee offers specialist, independent advice to our local community on Housing, money and debt, welfare benefits. We help and support anyone dealing with issues affecting their ability to find, access and keep a home.

We advise on a wide range of issues including;

- Homelessness
- rent and mortgage arrears
- evictions
- repairs
- landlord/tenant disputes
- housing benefit and other related matters

Our money and debt services offer advice to people to help with rent and mortgage arrears, utilities as well as consumer debt. Our advisers can help you take control of your finances.

We can help you to:

- Draw up a household budget
- Resolve issues with rent or mortgage arrears, council tax and credit cards
- Check to see if you are receiving all the financial help you are entitled to
- Apply for benefits including any entitlement to backdates

We also provide free legal advice and representation for eviction and repossession cases.

Visit our online resource: [scotland.shelter.org.uk/get\\_advice](http://scotland.shelter.org.uk/get_advice)

Call our free national helpline: 0808 800 4444

Visit us: Shelter Scotland Community HUB  
4 South Ward Road  
Dundee  
DD1 1PN

# Hillcrest Futures

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## Dundee Futures Project

Dundee Futures Project provides one-to-one and small group-work support covering a range of issues including housing, money and personal development to people who wish to increase their confidence and living-skills.

A range of guidance and support is available including:

- Setting goals and planning your future
- Helping you make the most of your money
- Getting a home and managing a tenancy
- Healthy eating and cooking on a budget
- Job Club and support with seeking employment

Our staff can support you by providing:

- Better off calculations
- Budgeting support.
- Help with banking issues such as opening bank accounts and dealing with bank charges.
- Help applying for benefits
- Help to access other services

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Tel:

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01382 225100

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E-mail:

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[isummerton@hillcrestfutures.org.uk](mailto:isummerton@hillcrestfutures.org.uk)

[nkelly@hillcrestfutures.org.uk](mailto:nkelly@hillcrestfutures.org.uk)



# Dundee Money Action

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## Long Term Support

Dundee Money Action provides a free Dundee wide service providing long-term advice, assistance and support to people having problems with debt, heating their homes or saving for the future. Our aim is to help those struggling to cope with rising cost of living, unaffordable credit or personal debt which can all stop people from living a full, socially active life.

## Partnership Working

Dundee City Council Advice Services have joined with Brooksbank Centre, Dundee CAB, SCARF, Shelter Scotland, The Wise Group and Discovery Credit Union to form a partnership to help people.

## Holistic Approach

Our staff are able to assist with:

- benefit and tax credit checks to help increase peoples' income
- debt problems and professional help to manage debt
- access to banking, credit unions, affordable credit and other routes into saving
- help with IT and digital skills
- energy efficiency checks in your home
- access to more affordable gas and electricity tariffs

Our aim is to improve peoples' wellbeing by helping them to become more financially independent and feel more confident about tackling any future financial problems.

Every client of the service will be given their own personal Financial Support Officer who will sit down with the person (and their worker if they have one) and ask what matters to them in terms of money, savings, benefits and future plans. They will then make sure that people are given the help they need for as long as it is needed.

Over time the service will also offer access to courses such as cooking on a budget or DIY courses to help people to save money and meet other people socially.

Dundee Money Action can work with **lone parents, people out of work or low income households** from all across Dundee.

# Dundee Money Action

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## Locations

Dundee Money Action works from project hubs based in community locations, offering the ability to engage with the service close to home. For a full list of hub locations and opening times, please visit our website or use the contact details below:

Tel: (01382) 431180

E-mail: [info@dundeemoneyaction.org](mailto:info@dundeemoneyaction.org)

Web: [dundeemoneyaction.org](http://dundeemoneyaction.org) [www.facebook.com/dundeemoneyaction](https://www.facebook.com/dundeemoneyaction)

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