

## Help during the cost of living crisis

The cost of living crisis presents an ongoing challenge for everyone, and you may be finding it difficult to make ends meet. As part of its response to this situation, the Scottish Government launched a new website [costofliving.campaign.gov.scot](https://costofliving.campaign.gov.scot), bringing information on support, grants, benefits and advice into one place to help you find what support you may be entitled to.

The website is laid out under the following headings:

### Energy and bills

Household expenses, rents and travel costs are increasing. If you find that paying bills is becoming too difficult, you might be eligible for several benefits or schemes that could help.

### Benefits and income

Many people are worried about money just now. There are benefits, grants and free services available that may help you increase your income, if balancing household costs is becoming too difficult.

### Children and families

Parenting is hard at the best of times, but when money worries hit it can be overwhelming. From free school meals to help with day-to-day costs, you could be eligible for support.

### Debt and money

If you are worried about money or how to deal with debt, you are not alone. Anyone can find themselves overwhelmed by financial worries, but there is support and advice available to help you.

### Health and wellbeing

The rising cost of living is on everyone's mind and can have an impact on our mental health and wellbeing. If you feel overwhelmed, support and tips are available to help you cope.

### Older or disabled people

Rising costs can have a bigger impact on some people including older people, disabled people and those who care for them. Make sure you are getting all the assistance you are entitled to.

### Additional help from the UK Government

Currently the UK Government is making some 'cost of living payments' that will be issued automatically to those who qualify, so you do not need to make a claim. They have also announced similar support again for next year.

| Payment  | 2022 - 23   | 2023 - 24  |
|--|---|--|
| Payment to low-income households                       | £650 paid in two instalments in July 2022 and November 2022                             | £900, date(s) still to be announced                        |
| Payment to pensioner households                        | £300 to be paid between November 2022 and February 2023                                 | £300, date still to be announced                           |
| Payment to people in receipt of a disability benefit   | £150 paid between Sept - Oct 2022   | £150, date still to be announced                           |
| Payments to all households with a domestic fuel supply | £400, being paid in instalments between November 2022 and April 2023 via fuel providers | There is no similar payment to all households in 2023 - 24 |

## Where can you get help and more information

There are Government approved providers that offer free, impartial and confidential money advice and support.

### Benefits

- Citizens Advice Scotland - Freephone: 0800 028 1456 (Mon - Fri 8am - 6pm) for help with housing, benefits, debt and consumer issues such as energy bills. Visit: [www.cas.org.uk](http://www.cas.org.uk) for online information, advice and guidance or find your local bureau.
- Social Security Scotland - Freephone: 0800 182 2222 (Mon - Fri 8am - 6pm) to find out about benefits and grants or support paying for a funeral, disabled people, carers and young people entering the workplace. Visit [www.mygov.scot/benefits](http://www.mygov.scot/benefits) for more information. If you are disabled, you can get free support from an independent advocate to help you to apply for Social Security benefits. Freephone: 0300 303 1660, email: [helpline@voiceability.org](mailto:helpline@voiceability.org) or visit: [www.voiceability.org](http://www.voiceability.org) to find out more.
- Scottish Welfare Fund - you may be able to get a grant if you need help you pay for essentials, such as food, gas, electricity or household goods. Visit: [www.mygov.scot/scottish-welfare-fund](http://www.mygov.scot/scottish-welfare-fund)
- Department for Work and Pensions - for information on welfare, pensions and working age, disability and ill health benefits visit: [www.gov.uk/government/organisations/department-for-work-pensions](http://www.gov.uk/government/organisations/department-for-work-pensions)
- Macmillan Long Term Conditions and Improving the Cancer Journey - Phone: 0141 287 7077 (Mon-Fri, 9am - 5pm) for free, confidential advice and support including income maximisation for anyone diagnosed with chronic obstructive pulmonary disease (COPD), cancer, chronic liver disease, heart failure or stroke. Visit: [www.glasgow.gov.uk/index.aspx?articleid=17159](http://www.glasgow.gov.uk/index.aspx?articleid=17159)
- Home Energy Scotland - Freephone: 0808 808 2282 (Mon - Fri 8am - 8pm, Sat 9am - 5pm) for advice and help to keep your home warm, cut your energy costs, and reduce your bills. Visit: [www.homeenergyscotland.org](http://www.homeenergyscotland.org)

### Debt advice

- National Debtline - Freephone: 0808 808 4000 (Mon - Fri 9am - 8pm, Sat 9.30am - 1pm) for free advice and resources to help you with your debts. Visit: [www.nationaldebtline.org](http://www.nationaldebtline.org)
- Step Change - Freephone 0800 138 1111 (Mon - Fri 8am - 8pm, Sat 8am - 4pm) for free advice, guidance and tools to help with debt problems. Visit: [www.stepchange.org/how-we-help/debt-advice-scotland.aspx](http://www.stepchange.org/how-we-help/debt-advice-scotland.aspx)

### Community lenders

- Glasgow Credit Union (GCU) - anyone living or working in the West of Scotland can join. Services include low-cost loans, member discounts and competitive deals on mortgages and insurance. Phone: 0141 274 9933 or visit: [www.glasgowcu.com/gcc-join-today](http://www.glasgowcu.com/gcc-join-today) or view their Financial Wellbeing Hub at [www.glasgowcu.com/financial-wellbeing-hub](http://www.glasgowcu.com/financial-wellbeing-hub)
- Find Your Credit Union - Search the online directory of Credit Unions across the UK by visiting [www.findyourcreditunion.co.uk](http://www.findyourcreditunion.co.uk)

### Local support services

- Glasgow Helps - Phone 0141 276 1185 (Mon - Fri 9am - 5pm) for free confidential advice on issues such as food, utilities, income maximisation, housing, homelessness and more. Visit: [www.glasgow.gov.uk/glasgowhelps](http://www.glasgow.gov.uk/glasgowhelps)
- Glasgow Home Energy Advice Team (G-HEAT) can provide support to reduce fuel bills by obtaining the best tariffs and making the most efficient use of heating systems. Freephone: 0800 092 9002, visit: [www.g-heat.org.uk](http://www.g-heat.org.uk) or email: [g-heat@thewisegroup.co.uk](mailto:g-heat@thewisegroup.co.uk)
- Information for Glasgow City area and other Scottish local authority areas can be found by visiting: [www.foodaidnetwork.org.uk/cash-first-leaflets](http://www.foodaidnetwork.org.uk/cash-first-leaflets)

### Support if you are having difficulty coping with things

- Breathing Space - if you are feeling low, anxious or depressed. Freephone: 0800 83 85 87 (Mon - Fri 6pm - 2am, 24 hours at weekend), visit: [www.breathingspace.scot](http://www.breathingspace.scot)
- Samaritans - if you need help or are worried about someone. Freephone: 116 123 (open 24 hours, 7 days per week) or find out other ways of getting in touch by visiting [www.samaritans.org/scotland](http://www.samaritans.org/scotland)

### Other places that provide information about the cost of living

- BBC - cost of living web pages can be accessed from their news website by visiting:  
[www.bbc.co.uk/news](http://www.bbc.co.uk/news)
- Money Saving Expert - Martin Lewis is a financial journalist and broadcaster, and he has created a website for people to find out about their rights. There is a wealth of information available on his 'money saving expert' website, visit:  
[www.moneysavingexpert.com](http://www.moneysavingexpert.com)