

Who can help you manage the impact of



Be prepared: make sure you have opened a bank account if you don't already have one – ask your local branch of any bank to do this or get more advice here www.scotcash.net/our-services/basic-bank-accounts

Register online: you can use a PC for free at your local library to make your online claim or to set up an email address. Find your local library opening times here at www.renfrewshirelibraries.co.uk

Library staff can help you, or for more support ask for support from the “digiteers” (volunteers who can help with digital skills). You can also call 0300 300 1188 and the Digiteer Coordinator will call you back to make an appointment. PCs are also available at your local JobCentrePlus and at Renfrewshire Council.

Avoid payday lenders and high cost loans: join your local Credit Union if you need to borrow money, more info here www.mycreditunionrenfrewshire.co.uk

You can speak to a debt advisor at Renfrewshire Citizens Advice Bureau by calling 0141 889 2121 or by booking online at www.renfrewshirecab.org.uk

Think about your options: crisis grants are available. Ask Advice Renfrewshire to assist you and remember that Scottish Choices means your housing payment can be made directly to your landlord or housing association.

Seek support: if stress and anxiety are affecting your wellbeing contact RAMH First Crisis on Freephone 0800 221 8929

Breathing Space on 0800 83 85 87

STAR project for 1:1 support on 0141 889 5850

Samaritans 24 hour helpline on 116 123

Be aware: avoid taking more than you need in advance payments, because it will affect your payments for the remainder of the year. Get help from Advice Works by calling 0300 300 1238 or use their drop in service.

Maximise your income: you may be eligible for other benefits or assistance such as

- school clothing grants or school meals,
- EMA (educational maintenance assistance for 16-19 year olds)
- council tax reduction
- a lower gas/electricity tariff

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Look after your health: Renfrewshire Foodbank can assist with 3 day food parcels in exchange for a foodbank voucher. Opening times and more can be accessed here www.renfrewshire.foodbank.org.uk

Use alternatives: Preloved furniture, white goods and clothing are available at affordable prices from local reuse stores including

Oskars www.oskars.org.uk

RAMH www.ramh.org/our-services/reusesuperstore

St Vincent's Hospice www.svh.co.uk/tearoom-and-shops/our-shops

Destiny stores www.facebook.com/Destiny-Charity-Superstore

Weee Solutions Ltd www.weee.co.uk

Don't wait: if you are worried about losing your home or being evicted contact Shelter Scotland on 0808 800 4444 or Renfrewshire Citizens Advice Bureau on 0141 889 2121 or by booking online at www.renfrewshirecab.org.uk

Ask for help: if you are struggling with any aspect of universal credit and could do with some help contact Advice Renfrewshire on www.advicerenfrewshire.org or Freephone 0808 164 2922