

# Are you worried about money?

## Staff information factsheet

August 2023



### OFFICIAL

Here is a list of some recommended Government approved pathways that are available to you, for free, impartial and confidential money advice and support .

Information on local support services for Glasgow City and other Scottish Local Authority areas can be found here: <https://www.foodaidnetwork.org.uk/cash-first-leaflets>

### Benefits

1. **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: <https://www.cas.org.uk/> for online information, advice, and guidance or find [your local bureau](#).
2. **Social Security Scotland - Freephone: 0800 182 222** (Mon-Fri, 8am-6pm) to find out about benefits and grants, need support paying for a funeral, disabled people, carers, young people entering the workplace. Visit [www.mygov.scot/benefits](http://www.mygov.scot/benefits) for more information.

If you're 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.

3. **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: <https://www.mygov.scot/scottish-welfare-fund/how-to-apply>
4. **Department for Work and Pensions** - for information on welfare, pensions and working age, disability, and ill health benefits visit: <https://www.gov.uk/government/organisations/department-for-work-pensions>
5. **Macmillan Long Term Conditions & 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. In addition bespoke person-centred support for **anyone** affected by Cancer, including financial, emotional, physical, and practical including Housing advice.

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## Cost of Living

1. **Scottish Government** – aimed at helping people through the current cost of living crisis, this website is a one stop shop providing information on support, grants, benefits and advice. Visit <https://costofliving.campaign.gov.scot/>
2. **Scottish Association for Mental Health (SAMH)** resources to help support your mental health together with links to further sources of support to help you through the cost-of-living crisis.  
<https://www.samh.org.uk/about-mental-health/self-help-and-wellbeing/cost-of-living-hub>.

## Debt advice

1. **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: <https://www.nationaldebtline.org/>
2. **Step Change - Freephone 0800 138 111** (Mon-Fri 8am-8pm, Sat 8am-4pm) for free advice, guidance and tools to help with debt problems. Visit: <https://www.stepchange.org/how-we-help/debt-advice-scotland.aspx>

## Community lenders

1. **Glasgow Credit Union (GCU) - Phone 0141 274 9933**. Financial Benefits are available to council staff including low-cost loans, member discounts and competitive deals on mortgages and insurance. Visit: <https://www.glasgowcu.com/gcc-join-today/> or their [Financial Wellbeing Hub](#).
2. **Find Your Credit Union (FYCU)** - Search the online directory of Credit Unions <https://www.findyourcreditunion.co.uk/credit-unions/glasgow-credit-union/>

## Discounts Schemes

1. **Blue Light Card Scheme** provides those in the NHS, emergency services, social care sector and armed forces with discounts online and in-store, just £4.99 for 2 years <https://www.bluelightcard.co.uk/>
2. **Young Scot National Entitlement Card** free for 11 to 25 year olds, provides access to discounts and exclusive rewards - <https://young.scot/the-young-scot-card>

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## Household

1. **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: <https://www.homeenergyscotland.org/> for more information.
2. **Energy Savings Trust Scotland**, help to make homes more energy efficient, reduce carbon emissions and lower energy bills. <https://energysavingtrust.org.uk/energy-at-home/>
3. **Love Food Hate Waste**, helpful hints, tips and guidance to get the greatest value from food. <https://www.lovefoodhatewaste.com/love-food-hate-waste-scotland>
4. **Eat well - Wheatley Group** supports tenants who are having unexpected financial issues by offering a supermarket voucher to help put food on the table. <https://www.wheatleyhomes-glasgow.com/my-home/my-rent/eatwell>

## Period Dignity

1. **PickupMyPeriod app**, allows users to identify locations across Scotland, where free period products are available - including council buildings and sites across the city. Download the app at:

Apple Store: <https://apps.apple.com/gb/app/pickupmyperiod/id1500403938>  
Google Store: <https://play.google.com/store/apps/details?id=com.myperiodapp>

## Leisure

1. **Glasgow Life**, find out what's on at our museums <https://www.glasgowlife.org.uk/museums>
2. **Visit Glasgow**, look for free events in the Glasgow area <https://peoplemakeglasgow.com/see-do/outdoor-activities/top-5-winter-walks-in-glasgow>

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## Travel

1. **SPT website** for more information on concessionary travel (children up to 21 & adults over 60) <https://www.spt.co.uk/tickets/concessions/>
2. **ScotRail, Flexi Pass** - Save 15% on 10 single journeys or 5 return journeys on the same route within 60 days <https://www.scotrail.co.uk/tickets/flexipass>
3. **First Bus Glasgow, Commuter Travel Club** - 10% discount on monthly tickets (paid via Direct Debit). Click on [Commuter Travel Club | First Bus](#), go to the bottom of the page, register with your name and set up your personal password. Select Glasgow City Council from the dropdown menu and login using Password: GCC-FIRSTBUS-CTC

## Avoiding Scams

1. Trading Standards Scotland - keep up to date with the latest phone, email, doorstep and online scams <https://www.tsscot.co.uk/news/scam-share/>

## More information and support

1. **PAM Assist** - our Employee Assistance Provider is available 24/7 for free, confidential, and independent advice and support that matters to you and your family. **Freephone: 0800 247 1100** or Webchat: [pam-assist.co.uk](https://pam-assist.co.uk), email: [counsellingteam@pamassist.co.uk](mailto:counsellingteam@pamassist.co.uk)
2. **Glasgow Helps - Phone 0141 276 1185** (Mon-Fri 9am-5pm) for free confidential information and advice on issues such as food, utilities, income maximisation, housing, homelessness and much more to help you access the right support at the right time and in the right place. Visit: [www.glasgow.gov.uk/glasgowhelps](https://www.glasgow.gov.uk/glasgowhelps)
3. **Breathing Space - Freephone: 0800 83 85 87** (Mon-Fri 6pm-2am, 24 hours at weekend) if you are feeling low, anxious, or depressed.
4. **Samaritans - Freephone: 116 123** (24/7) or find out [other ways of getting in touch](#).