



# When money is tight



Information to **help you**  
make ends meet

# When money is tight

## Information to help you make ends meet

Some people have to get by on a low income while others may be struggling because of a change in circumstances:

- redundancy
- hours have been cut at work
- pay hasn't kept pace with prices
- welfare reform including benefit delays and sanctions
- illness or disability
- changes in family circumstances
- pressure points such as school holidays

It goes without saying that life is harder when you are seriously short of money.

**Getting the right information and advice when you need it can make a real difference.**



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# Getting into work or training

Help is available to support young people and adults into education and training or towards work.

Make use of the **Department for Work and Pensions**

**Find a Job:** [findajob.dwp.gov.uk/](http://findajob.dwp.gov.uk/)

Most jobs nowadays are advertised online and you often need to apply online too. If you don't have access to the web at home, your local **Job Centre** can advise on internet access and there's also access at your local library. They can also signpost you to courses.

Contact **Skills Development Scotland** if you would like to speak to a Careers Adviser to help you with deciding which job, training or learning option would be best for you. Also look out for courses at [www.myworldofwork.co.uk/](http://www.myworldofwork.co.uk/)

Check for Council jobs on the **My Job Scotland website:**

[www.myjobscotland.gov.uk](http://www.myjobscotland.gov.uk) and for health jobs on the

**NHS Recruitment site - [jobs.scot.nhs.uk](http://jobs.scot.nhs.uk)**

Other helpful websites advertising jobs in other sectors include

**S1Jobs** ([www.s1jobs.com](http://www.s1jobs.com)) and

**Scot Careers** ([www.scotcareers.com](http://www.scotcareers.com))

Look out for courses on the **Skills Development Scotland's** website [www.myworldofwork.co.uk](http://www.myworldofwork.co.uk) which provides a directory of all the courses being run in colleges, universities and from other providers. This site also provides information on how to develop and present your CV, jobsearch tips and interview preparation tools as well as a careers A-Z.

And if you have an idea for setting up your own business, check out **Business Gateway** for support and guidance.

[www.bgateway.com/local-offices](http://www.bgateway.com/local-offices)

**Routes to Work South** provides a range of employment and specialist support services on behalf of South Lanarkshire Council and match unemployed residents to opportunities with local employers. RTWS offer services tailored to the individual including pre-employment and vocational training, dedicated Key Worker and Specialist Support that help residents overcome health related and other barriers to employment. They are based at CTEC, 1-15 Main Street, Cambuslang G72 7EX and can be contacted on **0141 646 0500** or at [info@rtws.org](mailto:info@rtws.org)



# Your rights at work

	<b>Minimum Wage</b> Government minimum for under 25's	<b>National Living Wage</b> Government minimum for over 25's	<b>Real Living Wage</b> The only wage rate based on what people need to live
<b>What is it</b>	25 and over    £7.83 21 to 24        £7.38 18 to 20        £5.90 Under 18        £4.20	£7.83	£8.75 across the UK £10.20 in London
<b>Is it law</b>	Statutory	Statutory	Voluntary
<b>What age group is covered</b>	18 and over	25 and older	18 and older
<b>How is it set</b>	Negotiated settlement based on recommendations from business and trade unions	A % of the medium earnings, currently at 55%, it aims to match 60% by 2020	Calculations made according to the cost of living, based on a basket of household goods and services

\* these rates refer to the current financial year (April 2018 – March 2019)

## A Living Wage

- The real Living Wage is independently calculated each year based on what employees and their families need to live
- The real Living Wage is £8.75 an hour
- The rates apply to all workers over the age of 18 – in recognition that young people face the same living costs as everyone else



A number of employers across South Lanarkshire including the local authority pay the Living Wage. The idea behind the Living Wage is that it is enough to ensure that workers live free from poverty. Employers pay it on a voluntary basis.

If you have any questions about your employment rights, your local Citizens Advice or Trade Union can advise or check the rights to work section of the Citizens Advice Guide

[www.adviceguide.org.uk](http://www.adviceguide.org.uk)



# Claiming the right benefits

If you are on a low income or out of work you may be entitled to Universal Credit (UC). UC replaces the following benefits with one single monthly payment:

- Income based Jobseekers Allowance
- Income related Employment and Support Allowance
- Income Support
- Housing Benefit
- Working Tax Credit
- Child Tax Credit

To make sure you are claiming the benefit you need and are entitled to, make an appointment with the Money Matters Advice Service or Citizens Advice Bureau and ask for a benefit check.

Professional advisors understand benefits and the rules that apply to them. They can help you challenge decisions if your claim for benefit has been refused or your benefits stops, or has been sanctioned. This could involve providing additional information to support your claim and asking for your decision to be reconsidered. If you have to appeal to an independent tribunal, they will help you through this process and, if necessary will represent you at a tribunal hearing.

## Finding support when you need it

Support and advice is available, whether you are making a new Universal Credit claim ([www.gov.uk](http://www.gov.uk)) or telephone **0800 055 6688** or see page 19 for contacts details of Money Matters Advice Service and Citizens Advice) or if you are having difficulties in managing your claim get in touch with the Benefits are Changing Team.



# Dealing with debts

**Money advisers at Citizens Advice Bureaux and the Council's Money Matters Advice Service help people who are in debt or who realise they can no longer pay bills when they are due.**

They will not judge you in any way but you need to give full details of everything you owe and everything you have coming into your household.

Money Matters Advice Service or the CAB will give you impartial help that is free of charge, and their service is totally confidential. They'll speak to all the people you owe money to on your behalf and can use different ways, for example the Debt Arrangement Scheme – to renegotiate your outgoings and make things more manageable. Above all, they will try to make sure you don't lose your home.

There is also online information available:

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

See page 19 for Money Matters Advice Service contacts.



# Budgeting

**Money Matters Advice Service budgeting team and Citizens Advice staff can provide one-to-one advice on budgeting and managing money.**

People sometimes get into difficulty.

For example, an electricity bill may fall due in a couple of days before a particular benefit is paid into their account. Getting a calendar and looking at the days money comes in and when money goes out to pay bills can help establish a better routine that works for you. Landlords or energy suppliers might agree to change the date of a direct debit so that it comes off the day a particular benefit or wages go into the bank.

Keep receipts or a spending diary and if you have less money than before, you might be able to see where you could make some savings, for example by switching the regular shop to the cheaper supermarkets, cutting down on take away meals or coffees. You can also get help to give up smoking which can literally burn up a lot of your cash – the Stop Smoking Service in Lanarkshire will help you – just call **0300 303 0242** Monday to Friday from 9am-5pm or text **ADVICE** to **81066**.

There is excellent advice on budgeting and helpful tools you can use to budget online in the Money Matters Advice Service [www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk). Or see page 25, 26 and start drawing up your budget.





# Credit unions – people helping people

A credit union is a not-for-profit organisation which offers a savings and low cost loans service to its members. Credit unions basically work by members saving together to create a pool of money from which low cost loans are made. A credit union is a financial co-operative owned by its members. The aim of the credit union is:

- to encourage members to save regularly
- to provide low cost loans to members
- to encourage careful money management among members
- to develop a sense of co-operation and community

Joining a credit union couldn't be easier, and putting a few pounds away on a regular basis can go a long way towards coping with expensive times like Christmas or sudden unplanned expenses like repairs. Paying in your money is easy, this can be done at your local branch, online, or over the phone using your debit card, at shops using your Credit Union Paypoint card, collection points or by standing order or direct debit.

**Credit unions are fully regulated and savings are protected by the Financial Services Compensation Scheme (FSCS), so your money is as secure as with any bank or building society.**

A list of credit unions is on page 22.



# Your main costs

## ■ Rent

It is important to keep your rent payments up to date. If you are having problems paying your rent, speak to your landlord as soon as possible.

If you are a South Lanarkshire Council tenant, contact your local housing office on 0303 123 1012, who will be able to help, for example, by:

- reaching an agreement with you for paying any money you owe
- helping you find easier ways to pay
- checking if you qualify for any benefits, such as Housing Benefit or Council Tax Reduction

You can also check if you are entitled to Housing Benefit by using our online benefits calculator at [www.southlanarkshire.gov.uk](http://www.southlanarkshire.gov.uk)

If you already receive Housing Benefit, it is important that you report any changes in your circumstances immediately as you will have to pay back any overpayment if you are paid too much Housing Benefit.

If you are a South Lanarkshire Council tenant and have lost Housing Benefit because of the under occupancy rules, you can contact the Council's Benefits are Changing Team on **0303 123 1012** or email [benefitsarechanging@southlanarkshire.gov.uk](mailto:benefitsarechanging@southlanarkshire.gov.uk)

If you have another landlord contact them or your local housing office for advice.

## ■ Mortgage

If you can't pay the mortgage, you may qualify for help to reduce the payments in the short term or help from a number of Government schemes. Contact Money Matters Advice Service or Citizens Advice for assistance. See contacts on page 19.

## ■ Threatened with homelessness

If you are threatened with homelessness because you are struggling to pay your rent or mortgage, seek help from Housing or from Shelter Scotland Housing Advice helpline **0808 800 4444**. Other helpful contacts are on page 19.

If you need somewhere to stay and offices are closed, call **0800 242024**.



## ■ Council Tax

People on low income with savings of less than £16,000 may qualify for the Council Tax Reduction Scheme. Check on the council website ([www.southlanarkshire.gov.uk](http://www.southlanarkshire.gov.uk)) or call the Council's Benefits and Council Tax Call Centre see page 19. Remember single people qualify for 25% discount and some groups, for example full time students, are exempt from council tax altogether.

## ■ Gas and electricity bills

Keeping warm in winter is one of the biggest challenges for people on low incomes. Speak to your supplier or contact Home Energy Scotland, Citizen's Advice or Money Matters Advice Service if bills come in that you can't pay. There is also help available from the **Home Energy Scotland helpline 0808 808 2282**.

Home Energy Scotland is funded by the Scottish Government to provide free and impartial advice to help households reduce their energy bills and make their homes cheaper to heat. Trained advisors will support households to get the best possible advice based on their situation. Scottish Government Fuel Poverty alleviation schemes are designed to help vulnerable clients make their homes warmer and comfortable and can be accessed through Home Energy Scotland.

Pensioners qualify for winter fuel allowances and payments may also be triggered for people on benefits when the weather has been exceptionally cold. See The Citizens Advice guide for more information: [www.citizensadvice.org.uk/scotland/](http://www.citizensadvice.org.uk/scotland/)

## ■ Insurance

If you are a South Lanarkshire Council tenant, your building insurance is included with your rent. But what about the contents of your home? What would you do if you had a break-in, a fire or flood? You can sign up for the contents insurance the Council arranges with a major insurance company. Payments depend on the cover you need and are spread over the year. Contact housing on **0303 123 1012**.

## ■ Transport

Your children can use the National Entitlement Card – Young Scot cards to continue to get discounted rates on public transport when they reach 16. Those 60 plus in Scotland can apply for a pass that entitles them to free bus travel – phone **0141 333 3211**. Remember that where children qualify for free bus travel to school, it's only provided when they attend the school that serves their catchment area.



# Healthy eating on a budget

Having access to quality affordable food is important to everyone. However, when money gets tight one of the first places people try to save money is on food bills. Using a food co-op is an ideal way of making money go that bit further.

Food co-ops are run by volunteers, open to everyone and provide a range of fresh fruit, vegetables and other basic food items at affordable prices. There are a small number of food co-ops operating in neighbourhoods across South Lanarkshire. To find out about food co-ops in your area call Community Links or the nearest food co-op to you – check [www.locator.org.uk](http://www.locator.org.uk).

Many organisations offer cooking on a budget groups bringing people together to learn or share skills. Community and Youth Learning often runs courses on healthy eating. There are also a number of school and community based food growing initiatives encouraging healthy eating. Contacts are available on page 19.

## **Food banks – helping individuals and families in an emergency**

For many on a low income, a sudden crisis – delay in receiving benefits, changes in circumstances, redundancy or an unexpected bill may mean having to make impossible choices about money or even having to go hungry. Food banks are community based organisations that collect food for free distribution to people facing crisis. Their aim is to support individuals and families by providing them with emergency food parcels until their circumstances improve or their situation is resolved. Food banks also provide information and assistance to access other support and services. To access a food bank you may need a referral, from a frontline worker or care professional such as a support worker, health visitor, social worker, or someone from a voluntary organisation who offers support or advice.



**To find out more about how to access a food bank in your area please use the contact numbers below**

Hamilton District Food Bank	<b>07884451512</b>
Clyde, Avon and Nethan Food Bank	<b>07591104027</b>
Rutherglen and Cambuslang Food Bank	<b>07706052442</b>
East Kilbride Community Food Bank	<b>01355 247660</b>
Loaves and Fishes East Kilbride	<b>01355 224375</b>

The Clydesdale Food Bank serves the whole of the Clydesdale area. Individuals and families can be referred to this service by care organisations and agencies such as the Citizens Advice Bureau, social services, local churches, at doctors surgeries and other voluntary organisations such as Healthy Valleys 01555 662 2496.

Hamilton Salvation Army can also be contacted for assistance on 01698 282461.

### ■ **Reach for the freezer**

Keep a supply of frozen fruit and vegetables in the freezer. They tend to be cheaper than fresh fruit and vegetables but still count towards your five-a-day. Plus you can use them when you want which cuts down on waste.

### ■ **Tins win**

Tinned oily fish like sardines and salmon can be cheaper than buying fresh fish. They still contain heart-friendly omega 3 fats, are simple to prepare and have a long shelf life. Opt for ones in spring water to keep the salt to a minimum.

### ■ **Stock up on store cupboard staples**

Canned tomatoes, beans and dried pulses are cheap and count towards your five-a-day. Beans on toast make a healthy lunch, but try to choose ones with less sugar and salt. There's a whole variety of other beans and pulses to choose from too, all of which are great for adding bulk to casseroles, stews or salads.



## ■ **Go seasonal**

Fresh fruit and veg in season taste great and are cheaper too. Leftovers can be turned into tasty homemade vegetable soups or fruit salads. Overripe soft fruits are also great combined with frozen berries to make delicious smoothies.

## ■ **Take your own lunch**

Make your own healthy packed lunch. Not only will you save pounds each week, you'll be in control of what you eat. Leftovers also make delicious, cheap and healthy alternatives to high fat and salt laden microwave lunch meals.

## ■ **Oats the way to go**

Breakfast is an important start to the day and porridge is a great choice. It's cheap, and has no added salt or sugar. If you don't fancy hot cereal, try mixing oats with plain low fat yogurt and some grated apple and cinnamon.

## ■ **Waist not want not**

Keep an eye on your portion sizes and try not to cook more than you need. Measure out foods like pasta and rice before you cook rather than guessing portions. Not only good for saving money, but also better for your waist line.

## ■ **Go Italian!**

Pasta is another store cupboard essential that is both filling and cheap. It can be used in lots of different dishes like spaghetti bolognese, lasagne or minestrone soup. Go for wholegrain options if possible.

## ■ **Veg out**

Vegetables tend to cost less than meat, so why not try adding more vegetables to your meat based meals. The meat will go further saving you money and it'll help cut down on the saturated fat too.

## **For handy affordable tips on shopping, cooking and eating**

Eat better feel better – so you and your family can eat better and feel better [www.eatbetterfeelbetter.co.uk](http://www.eatbetterfeelbetter.co.uk)



# Crisis and Community Care Grants from Scottish Welfare Fund

**The Council can award crisis grants and community care grants for people in need, who are on benefits or a low income and are having difficulty because of an exceptional situation or in meeting one-off expenses.**

A crisis grant may be available if you need help with costs that have arisen as a result of a disaster, emergency or to keep you and your family safe from harm.

You may be in crisis because of a disaster like a fire or flood, or an emergency such as losing all your money or having to visit a sick child in hospital.

## **Community care grants may be available to you if:**

- you are about to leave care to live on your own in the community
- you face going into care because you don't have the things you need to continue living at home
- you need help because you are struggling to provide a safe and secure home for your family
- you need help to get essential household items like a cooker or washing machine

You must be aged 16 or over to apply for help from the Scottish Welfare Fund and normally need to be in receipt of benefits – though there are some exceptions. See contacts on page 19.



# Are you a pregnant mum or do you have a baby?

The Council's Money Matters Advice Service runs a telephone advice line for pregnant mums and young families to make sure they are claiming the right benefits.

You can call the helpline on **01698 453154**. There is also a section for mums to be on the Money Matters Advice Service website [www.moneyadvice.service.org.uk/en/categories/having-a-baby](http://www.moneyadvice.service.org.uk/en/categories/having-a-baby)

## Healthy Start

All pregnant women are entitled to Healthy Start vitamins, but if you are pregnant, a new mum or have children under four and are receiving certain benefits, you may be entitled to Healthy Start vouchers. The vouchers can be exchanged for fresh or infant formula milk and for fresh or frozen vegetables. To find out more ask your health visitor/midwife or visit [www.healthystart.nhs.uk](http://www.healthystart.nhs.uk)

## Information for carers

You have the right to a carer's assessment if you provide a substantial amount of care to someone on a regular basis.

This can be a relative or friend who has a physical disability, learning disability, illness or long term condition, mental ill health, drug or alcohol addiction or who is frail because of older age. Contact Social Work see page 19.

In partnership with South Lanarkshire Carers Network, a welfare rights service for carers is provided through Money Matters Advice Service. See contacts on page 19.

Information and support for carers is also available from the South Lanarkshire Carers Network and Lanarkshire Carers Centre. Contacts are on page 24.





# Coping with anxiety

**Losing your job or coping with a very tight budget can be stressful. It's important to look after yourself as well as you can.**

Well Connected is Lanarkshire's programme for people experiencing stress or low mood and people who feel they would simply like to feel better in themselves and enjoy life more.

The programme includes Stress Control courses free of charge in community centres. You will find a lot of ways to deal with anxiety on Lanarkshire's Element website [www.element.org.uk](http://www.element.org.uk)

If you are experiencing very low mood, speak to your GP. There are also helplines you can turn to where experienced counsellors are on hand as well as some local initiatives. See health and wellbeing contacts on page 23.

# Getting involved in volunteering

**Are you interested in volunteering? It benefits others but it can benefit you too – providing purpose and developing skills for work.**

Voluntary Action South Lanarkshire (VASLan) hold information about an array of volunteering opportunities available throughout South Lanarkshire. You can browse the volunteer opportunities online at [www.vaslan.org.uk](http://www.vaslan.org.uk) or make an appointment with an advisor who will help you find something that matches your interests and provides a volunteering position that fits your availability. Phone **01698 300390** for an appointment. See contacts on page 24.



# Enjoying life

**Make a list of the things you can do with friends or with your children that won't cost too much. Simply visiting each other for a cup of tea, going for a walk in the park or using the local library where borrowing books, audiobooks, DVD's, eBooks, eMagazines, eNewspapers, eAudiobooks and eComics are all **free** for library members.**

Check out what's happening in your local halls. And whenever you check ticket prices for things, ask if discounts are available – for example for unemployed or seniors.

You should also check out any discounts available at South Lanarkshire Leisure and Culture from the Activeage card for pensioners to discounts for young people. For contact information see page 23.



# Contacts

## South Lanarkshire Council

**Housing enquiries** 0303 123 1012

(if you have concerns about your rent payments or housing circumstances)

**Council tax and benefits** 0303 123 1011

(for council tax and benefits enquiries)

**Scottish Welfare Fund** 0303 123 1007

(for Crisis and Community Care Grants)

**Minicom service** 0303 123 1017

(if you are hard of hearing)

**Social Work** 0303 123 1008

## Benefits, debt and budgeting advice

**Money Matters Advice Service** 0303 123 1008

(located in Council offices in Cambuslang, East Kilbride, Hamilton, Lanark and Larkhall)

## Citizens Advice

### Benefits, debts, budgeting, employment issues

(for advice on housing matters, benefits, debts, budgeting, employment, consumer and relationships issues)

Hamilton 01698 283477

East Kilbride 01355 263698

Rutherglen/Cambuslang 0141 646 3191

Clydesdale 01555 664301



# Contacts

## Armed Service Advice Project (ASAP)

Armed Services Advice is a project of the Citizens Advice Scotland which works in partnership with Poppy Scotland, SSAFA (Soldiers, Sailors and Airmen's Families Association) and other military charities to deliver information, advice and support on a wide range of topics to serving and ex-serving members of the Armed Forces as well as their dependants or carers.

The Lanarkshire ASAP delivers its service from the 9 Citizens Advice Bureau located throughout Lanarkshire or by visiting ASAP clients in their own home if this is preferred.

For more information contact **01698 265349**.

[asapadministration@motherwellcab.casonline.org.uk](mailto:asapadministration@motherwellcab.casonline.org.uk)

## Youth, Adult and Community Learning Service

A range of learning activities to support adults; young people and families is available from the service. For more information on up to date programmes and contacts please see

[www.facebook.com/Adultlearninginslc/](http://www.facebook.com/Adultlearninginslc/)



# Contacts

## Employment

**Benefit Enquiry Line** 0800 169 0310

to find your nearest job centre go to

[www.dwp.gov.uk](http://www.dwp.gov.uk)

**Skills Development Scotland** can be found at:

Hamilton 01698 477120

Lanark 01555 707013

East Kilbride 013552 25478

Cambuslang 0141 642 0508

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

**Community Links SELECT Project** 01698 827583

(community hubs where local volunteers provide help to use the internet to apply for jobs)

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

**Forth Community Resource Centre** 01555 811002

run Work Clubs to help with CV's, job search, interview skills, etc.

**Routes to Work South** 0141 646 0500

[info@rtws.org](mailto:info@rtws.org)

**Hamilton Information Project for Youth (HIPY)** 01698 891687

(provide a range of employability support for young people)



# Contacts

## Credit Unions in South Lanarkshire

**Scotwest** 0141 584 2911

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

(open to anyone who lives/works in West of Scotland)

**Lanarkshire Credit Union**

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

Blantyre office: 01698 711112

Larkhall office: 01698 711112

Rutherglen office: 01698 711112

**Cambuslang Credit Union** 0141 641 0888

[www.cambuslangcu.org.uk](http://www.cambuslangcu.org.uk)

**East Kilbride Credit Union** 01355 224771

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

**Hamilton Credit Union** 01698 282200

[www.findyourcreditunion.co.uk/  
credit-unions/hamilton-credit-union/](http://www.findyourcreditunion.co.uk/credit-unions/hamilton-credit-union/)

**WHEB, Burnbank** 01698 307334

[www.whebcreditunion.com](http://www.whebcreditunion.com)



# Contacts

## Health and wellbeing

Healthy n Happy Community Development Trust 0141 646 0123  
(Rutherglen and Cambuslang)

[www.healthyhappy.org.uk](http://www.healthyhappy.org.uk)

Healthy Valleys (Clydesdale) 01555 662496

[www.healthyvalleys.org.uk](http://www.healthyvalleys.org.uk)

South Lanarkshire Leisure and Culture (SLLC) 01698 476262

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

Stress Control Classes 08458 725132

NHS 24 111

Breathing Space 0800 838587

NHS Lanarkshire

[www.nhslanarkshire.org.uk](http://www.nhslanarkshire.org.uk)

Community Links (South Lanarkshire) 01698 827583

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

For Health Information contact NHS Inform 0800 22 44 88

[www.nhsinform.scot](http://www.nhsinform.scot)

Carluke Listeners 07434 843 518

Hey Girls

(an organisation committed to providing sanitary provisions for school girls living in homes with low incomes to help ensure that they don't miss any school days)

[www.heygirls.co.uk/about/](http://www.heygirls.co.uk/about/)

The Lanarkshire Money Worries App is available to download for free within the app store or Google play.



# Contacts

## Volunteering

Voluntary Action South Lanarkshire VASLan

[www.vaslan.org.uk](http://www.vaslan.org.uk)

01698 300390

Healthy n Happy Cambuslang

[www.healthynhappy.org.uk](http://www.healthynhappy.org.uk)

0141 646 0123

Community Links

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

01698 827583

Healthy Valleys

[www.healthyvalleys.org.uk](http://www.healthyvalleys.org.uk)

01555 662496

## Advice on keeping energy bills down

Home Energy Scotland

0808 808 2282

## Advice for Carers

South Lanarkshire Carers Network

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

01698 285163

Lanarkshire Carers Centre

[www.lanarkshirecarerscentre.org.uk](http://www.lanarkshirecarerscentre.org.uk)

01698 428 090

## Clothes and other essential goods

To find out more about the many groups, organisations and projects who provide clothes, household goods, recycled and up cycled products across South Lanarkshire visit **Locator**

[www.locator.org.uk](http://www.locator.org.uk)







# Expenditure

<b>Expenditure</b> (weekly, fortnightly, 4 weekly or monthly)	<b>£</b>
Mortgage or rent	
Council Tax	
Insurances	
Child support payments	
Child care costs	
Gas and electricity	
Phone (home)	
Phone (mobile)	
Internet	
TV Licence	
TV rental/satellite/cable	
Car costs (tax, insurance, fuel etc)	
Transport and meals for work	
Food	
Clothing	
Other	
<b>Total expenditure</b>	
<b>Cash flow (income less expenditure)</b>	



# Notes





The information in this booklet has been pulled together by South Lanarkshire's Financial Inclusion Network which brings together the voluntary sector, NHS and the Council.

**We welcome your feedback or suggestions for how it could be improved.**

If you need this information in another language or format, please contact us to discuss how we can best meet your needs.  
Phone: 0303 123 1015 Email: [equalities@southlanarkshire.gov.uk](mailto:equalities@southlanarkshire.gov.uk)

**[www.southlanarkshire.gov.uk](http://www.southlanarkshire.gov.uk)**