

Experiencing financial difficulties or worried about losing your job? We can help you



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Here to Help

This information pack has been compiled by Aberdeenshire Council for the benefit of local people to provide a comprehensive range of information about the services that are available to any one who may be affected by redundancy or are experiencing financial difficulties.

This information pack may not contain all the answers, nor can it allay all your fears and anxieties of if you are facing an uncertain future in regard to your job and finances. It can however provide you with information about the help and support that is available to you.

A number of organisations offer advice to people who may be facing redundancy or are experiencing financial difficulties. This can range from employment rights and legal issues through to money matters and benefit entitlement.

Please note that every effort has been made to ensure the contents are correct when going to press.



Redundancy Rights and Information

Redundancy Payment and Employment Rights

If you have been made redundant, you should seek advice as soon as possible from your employer, union or one of the agencies detailed within this advice pack as you may legally be entitled to redundancy payments and pay in lieu of notice. The amount you may be entitled to will depend on a number of factors, for example years of service, hours of work, age and wages.

To find out more information on the rates you may be entitled to please check with the Redundancy Payments Helpline. They can be contacted on 0845 145 0004. You may also wish to contact the Department for Business Enterprise and Regulatory Reform (BERR), website: www.berr.gov.uk

Trade Unions

Where there is a recognised Trade Union in the workplace employers must consult with Trade Union Representatives regarding any proposed redundancies.

Where there is no Trade Union, or you are not a member, ask your Personnel Department who your Employee Representative is and speak to them. Your employer has a duty to consult with you as an employee.

If you are not already a member of a Trade Union, you may find it useful to make contact with one of the following:

- The Trade Union Congress (TUC) provides a helpline (0870 600 4882) if you want to join a Union, and have a website: www.tuc.org.uk and leaflet relating to redundancy and employment rights.
- The Advisory, Conciliation and Arbitration Service (ACAS) provides a range of advice and information on employment legislation, work and redundancy related issues. They can be contacted on 08457 474 747 or you can visit their website: www.acas.org.uk

Money and Debt Advice

There are a number of local agencies and organisations who can provide free personal money and debt advice.

“The earlier you recognise that you need help with debt the easier it is to manage”

If you follow these golden rules, you won't go far wrong:

- Don't ignore the problem. It won't go away and the longer you leave it, the worse it gets
- Don't borrow money to pay off your debts without thinking carefully. Get advice first. This kind of borrowing could lead to you losing your home
- Make sure you tackle your priority debts first - for example, debts that could mean losing your home or having your gas or electricity cut off
- Work out your personal budget. Make sure you show it or send it to your creditors when you tell them about your difficulties
- Check you are claiming all the benefits and tax credits you can
- If you have lost your job, or are off work because of illness, check whether your payments are covered by payment protection insurance
- Contact everyone you owe money to. If you make arrangements to pay some creditors but not others, you could run into difficulties again
- Get in touch with your creditors straight away and explain your difficulties. Go and see them, phone them or write to them
- Work out a reasonable offer. Don't worry if it appears very small - if that is really all you can afford. Creditors prefer you to pay a small amount regularly than make an offer you can't afford
- If the first person you speak to is unhelpful, ask to speak to somebody more senior who may be able to agree to what you want
- Don't give up trying to reach an agreement even if creditors are difficult

If someone you owe money to takes you to Court:

- Fill in the reply forms to court papers and let the court have all the facts. This information will be used to decide if you owe the money and what instalments you should pay
- Always attend court hearings. Take a copy of your Personal Budget with you. Don't think that going to Court about a debt matter makes you a criminal; it's not that kind of court. They will not send you to prison and there is no jury
- Always keep copies of any letters or court forms you send or receive

Money and Debt Advice (continued)

The Citizens Advice Bureau (CAB) service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

To find out your nearest CAB office contact: Website: www.cas.org.uk

- Banff & Buchan Citizen Advice Bureau, Townhouse, Broad Street, Peterhead, AB42 1BY
Telephone: 01779 478486, Fax: 01779 471515

The Aberdeenshire Advice Services Network (AASN) is an advice agency that represents all the independent agencies in Aberdeenshire that offer, advice, information and representation to everyone based on the principles of Citizens Advice Scotland. Website: www.aberdeenshire-advice.info. (AASN) Advice agencies can be found in:

- Aboyne, Banchory, Banff, Ellon, Fraserburgh, Huntly, Inverbervie, Inverurie, Peterhead, Portlethen, Newtonhill, Stonehaven, Turriff.

Other organisations:

The National Debt Helpline:

Telephone: 0808 808 4000

Website: www.nationaldebtline.co.uk/scotland/

Money Advice Scotland:

Telephone: 0141 572 0237

Website: www.moneyadvicescotland.org.uk/

Welfare Benefits, Allowances, Tax Credits

Tax Credits

Tax credits are payments from the government which are administered by H.M. Revenue & Customs. If you're responsible for at least one child or young person who normally lives with you, you may qualify for Child Tax Credit. If you work, but earn low wages, you may qualify for Working Tax Credit.

To apply or find out more about tax credits:

- To claim tax credits you have to fill in a claim form. You can order a tax credits claim pack from the Tax Credit Helpline on Tel 0845 300 3900 or textphone 0845 300 3909.
- The helpline is open from 8.00 am to 8.00 pm every day except Christmas Day, Boxing Day and New Year's Day.
- You can fill the form in yourself and send it back by post. If you need any help completing the form you can call the Tax Credit Helpline who will be happy to provide further advice.
- Visit the web site: www.hmrc.gov.uk/taxcredits/introduction.htm

If you claim other benefits, such as Income Support, Employment and Support Allowance or Jobseekers Allowance, your Jobcentre Plus office will help you with your tax credits claim form.

Jobcentre Plus

Jobcentre Plus is a part of the Department for Work and Pensions. Their aim is to:

- help more people into paid work
- help employers fill their vacancies
- give people of working age the help and support they are entitled to if they cannot work

If you are of working age, between 16 to 65, and fall in to any of the following categories, Jobcentre Plus may be able to provide you with financial help and support

- Able to work and looking for work
- Bringing up children
- Caring for someone
- Caring for children with special needs
- Coming from or going abroad

Welfare Benefits, Allowances, Tax Credits (continued)

- Lone Parent
- Disabled
- Expecting a baby
- Going back to work
- Living on a low income
- Separated or divorced/Civil Partnership dissolved
- Ill or Disabled
- Studying or leaving school
- Suffering from a dust related disease
- Widowed

Jobseeker's Allowance

Jobseeker's Allowance is the main benefit for people who are out of work. If you are eligible it is paid when you don't have a job and are looking for work.

There are 2 types of Jobseeker's Allowance:

- The first is called 'Contribution-based Jobseeker's Allowance'. You may get Contribution-based Jobseeker's Allowance if you have paid or been credited with class 1 National Insurance (NI) contributions in the relevant tax years. Self employed contributions will not generally qualify you for Contribution-based Jobseeker's Allowance.
- The other is based on your income and savings. This is called 'Income-based Jobseeker's Allowance'.

To find out more about Jobseeker's Allowance:

- Call 0800 055 6688 (8am - 6pm Monday to Friday).
- A textphone service is available if you have a speech or hearing impairment 0800 023 4888.

You can also find out more information about Working Age Benefits or claim Jobseeker's Allowance online at: www.jobcentreplus.gov.uk

Housing Benefits

What is Housing Benefit?

Housing Benefit is a state benefit that is paid by the Government, but distributed through local authorities, to help people who have little or no money, to help pay their rent if they are responsible for making rent payments. Housing Benefit can only be paid for people in rented property and depending on your circumstances may only pay part of your rental liability. If you have a mortgage, then housing benefit is not available, but depending on your circumstances you may receive some help with mortgage payments if you qualify for Income Support or Income Based Jobseekers Allowance.

Who is eligible?

You may get housing benefit if you pay rent and your income and capital (savings and investments) are below a certain level. If you rent from a private landlord there's a new way of working out housing benefit - known as local housing allowance.

Who isn't eligible?

You can't usually get housing benefit if:

- you have savings of over £16,000, unless you are aged 60 or over and receiving the 'guarantee credit' of Pension Credit. Redundancy payments will be treated as capital and may affect your entitlement. Payment in lieu of notice and holiday pay may also affect entitlement.
- you live in the home of a close relative
- you are a full-time student (unless you're disabled or have children)
- you are an asylum seeker or are sponsored to be in the UK

The amount of housing benefit you may get depends on your personal and financial circumstances. This includes:

- money you and your partner or civil partner have coming in, including earnings, some benefits and tax credits, and occupational pensions
- your capital and savings (and your partner's or civil partner's capital and savings)
- your circumstances: such as your age, the size of your family and their ages, whether you or any of your family are disabled, and whether anyone who lives with you could help with the rent

Housing Benefits (continued)

How to apply

If you wish to apply for Housing Benefit and/or Council Tax Benefit contact us for an application form. Do not delay in applying as benefit is normally paid from the Monday following your date of claim. You can contact us by any of the following ways to obtain a claim form:

- Telephone: 08456 08 01 49
- E-mail: benefits@aberdeenshire.gov.uk
- In writing: Aberdeenshire Council, PO Box 18533, Inverurie, AB51 5WX

If you would like to find out if you would qualify you can contact us for an estimate or you may wish to try the online benefit calculator: www.aberdeenshire.gov.uk/benefits

Council Tax Benefit

What is Council Tax Benefit?

Council Tax Benefit is a state benefit that is paid by the Government, but distributed through local authorities, to help people who have little or no money, to help pay their Council Tax. You may get council tax benefit if you are liable for council tax and your income and capital (savings and investments) are below a certain level

Who isn't eligible?

- If you have savings of over £16,000 you can't normally get council tax benefit, unless you're aged 60 or over and getting the 'guarantee credit' of Pension Credit.
- Your income and savings won't affect Second Adult Rebate. Second Adult Rebate is based on the other person's circumstances.
- Most asylum seekers and people sponsored to be in the UK won't get Council Tax Benefit.

The amount of council tax benefit you may get depends on your personal and financial circumstances. This includes:

- money you and your partner or civil partner have coming in, including earnings, some benefits and tax credits and things like occupational pensions
- your capital and savings (and your partner's or civil partner's capital and savings)
- your circumstances: for example your age, the size of your family and their ages, if you or any of your family are disabled

The most council tax benefit you can get is 100% reduction on your council tax liability but there is no reduction on the water and sewerage charge elements of your bill.

Council Tax Benefit (continued)

Second Adult Rebate

If you do not qualify for council tax benefit because your income is too high you may qualify for Second Adult Rebate. This is an alternative form of council tax benefit. You may qualify for this benefit if the person you share your home with is:

- not your partner or civil partner
- aged 18 or over
- not paying you rent
- not paying Council Tax themselves
- on a low income

How to apply

If you wish to apply for Housing Benefit and/or Council Tax Benefit contact us for an application form. Do not delay in applying as benefit is normally paid from the Monday following your date of claim. You can contact us by any of the following ways to obtain a claim form:

- Telephone: 08456 08 01 49
- E-mail: benefits@aberdeenshire.gov.uk
- In writing: Aberdeenshire Council, PO Box 18533, Inverurie, AB51 5WX

Free School Meals

What are Free School Meals?

A Free School Meal is a school lunch provided free of charge by Aberdeenshire Council to children from families on a low income.

If your child is at primary school he/she will be given a free dinner ticket. The ticket is handed over to canteen staff at lunchtime giving your child the same choice from the daily menu as a paying pupil. If your child is at secondary school, he/she will be given a daily credit allowance to be used in the school cafeteria at lunchtime. The credit allowance has the same value as a two course meal.

Can my child/children get Free School Meals?

Children are eligible for Free School Meals if their parents (or carers) are in receipt of the following:

- Income Support*
- Income Based Job Seekers Allowance (JSA)*
- Pension Credit (Guarantee Credit)
- Any Income related element of Employment Support Allowance*
- Child Tax Credit (CTC, but not Working Tax Credit (WTC)), and have an income of less than £16,040*
- Child Tax Credit (CTC) and Working Tax Credit (WTC), and have an income of less than £6,420
- Support under Part VI of the Immigration and Asylum Act 1999

*Pupils are eligible for Free School Meals in their own right if they are 16-18 and fall into this category.

Children from families within the following categories may also be eligible for Free School Meals:

- Student parents who have children at school
- Parents or carers who have savings above £16,000, but very low income.

Free School Meals (continued)

Where can I obtain an application form?

If you are in receipt of housing benefit and/or council tax benefit you will not need to submit a separate application form for free school meals. If you qualify for free school meals we will write to you and confirm your entitlement.

If you are not in receipt of housing benefit or council tax benefit you can obtain an application form for free school meals by contacting us:

- Telephone: 08456 08 01 49
- E-mail: benefits@aberdeenshire.gov.uk
- In writing: Aberdeenshire Council, PO Box 18533, Inverurie, AB51 5WX

You can download an application form for Free School Meals by visiting our web site: www.aberdeenshire.gov.uk/parentscarers/financial/meals.asp

School Clothing Grants

How much is the school clothing grant?

The grant is up to £50 per year (1st April to 31st March) for each child.

Can I get a school clothing grant?

You can apply for a school clothing grant if you, or your family:

- receives Income Support; or
- receives Income Based Job Seekers Allowance; or
- receives Widowed Persons Allowance; or
- receives Disabled Persons Tax Credit; or
- receives Retirement Pension and an annual income of less than £16,040; or
- receives Child Tax Credit and an annual income of less than £16,040; or
- receives Working Families Tax Credit and an annual income of less than £16,040; or
- receives help under the Immigration and Asylum Act 1999.

How old does my child have to be?

School clothing grants are available for all school age children from Primary 1 until they reach their school leaving age (16). You cannot apply for clothing grants for children attending nursery school.

Where can I get an application form?

You can also get application forms from your child's school, or from your local Education Office. If you have more than one child and they are attending different schools you will need to complete a separate application form for each school.

Housing Costs - Rent or Mortgage Payments

What happens if I miss a rent payment?

If, for any reason, you miss a rent payment you should contact your landlord immediately. You may be able to come to an agreement to clear the amount due thereby avoiding any further action being taken against you. It is important for you to take action as soon as possible before the arrears become more difficult for you to clear.

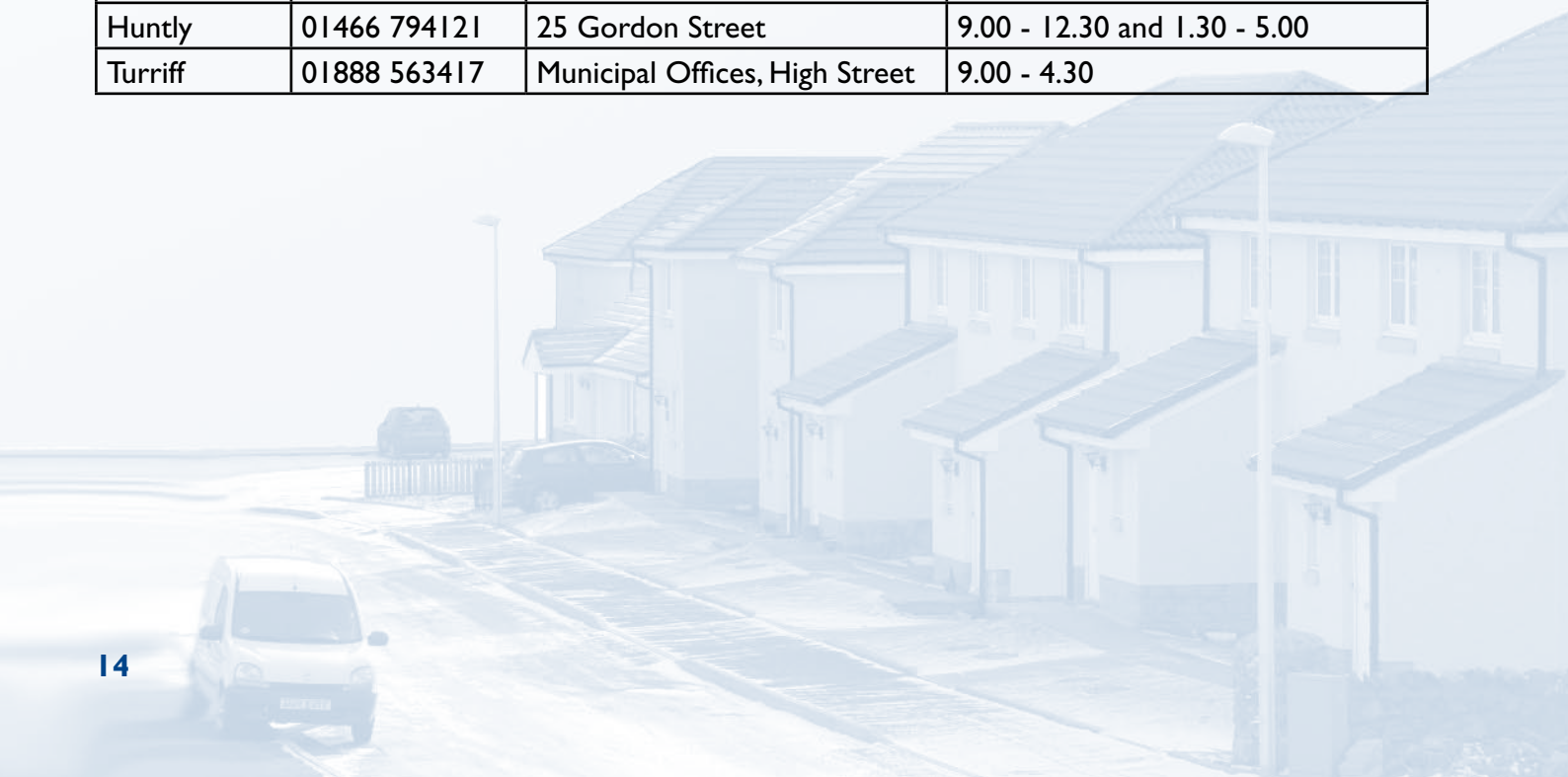
If you do not contact your landlord, or fail to pay your arrears in full, then further action may be taken. This could cause you to incur extra costs and could ultimately lead you to lose your house. If you are on a low income you may qualify for housing benefit – see page 7.

I rent my home from the Council what should I do?

If you are having difficulties paying your rent and you are renting your home from the Council, the important thing is to act now. Don't wait until you receive a letter.

If you are worried about paying your rent please contact your local Housing Office as we will be able to help and offer advice. All the local Housing Offices and the appropriate telephone numbers are listed below alternatively you can e-mail housing@aberdeenshire.gov.uk:

Town	Telephone No.	Address	Opening Hours
Peterhead	01779 483278	Baltic House, Broad Street	9.00 - 5.00
Fraserburgh	01346 514866	55 Mid Street	9.00 - 5.00
Banff	01261 813260	32 Low Street	9.00 - 5.00
Inverurie	01467 620981	Gordon House, Blackhall Road	9.00 - 5.00
Stonehaven	01569 762001	16/22 Allardice Street	8.45 - 4.45 (Wed 9.45 - 4.45)
Huntly	01466 794121	25 Gordon Street	9.00 - 12.30 and 1.30 - 5.00
Turriff	01888 563417	Municipal Offices, High Street	9.00 - 4.30



Housing Costs - Rent or Mortgage Payments

What should I do if I own my own home and I have fallen behind with my mortgage payments?

If you are in arrears with your mortgage payments, your mortgage lender will want you to clear your arrears. You must not ignore the problem of mortgage arrears because if you do you risk losing your home.

If you are experiencing difficulties you should contact your mortgage lender to discuss the situation and the options available to you.

The Citizens Advice Bureau can help you explore the range of options that are available to you to assist you in maintaining your mortgage payments and their advice is free and impartial. You can get more details about how to contact the Citizens Advice Bureau on page 4.

If you are in receipt of income support, jobseekers allowance (income based) or income-related employment and support allowance you can get help with your mortgage interest payments. This is called Support for Mortgage Interest and if you want more information you should contact Jobcentre Plus whose details can be found on page 19.

Housing Options

If you require assistance accessing suitable Housing in Aberdeenshire you may wish to contact one of the Housing Options teams. Housing Options can help guide you through the application process for Council Housing and also provide you with alternative Housing Options, for example:

- letting agencies
- private landlords
- housing associations
- low cost housing

For more information about Housing Options please contact one of the rent offices listed on page 14 or visit our website: www.aberdeenshire.gov.uk/councilhousing/options_guide.asp

If you are homeless or threatened with homelessness you should contact the local authority at the nearest housing office listed on page 14. The local authority will provide temporary accommodation if you have nowhere to go and permanent accommodation if you meet certain criteria.

Homelessness

Homelessness is something that happens to many ordinary people all over Britain. Society has for many years accepted that it must find accommodation for those people who become “homeless”, as defined by Act of Parliament.

Local authorities have a legal duty to help homeless people - firstly by interviewing them and assessing their housing situation and, secondly, by offering them temporary or permanent accommodation - provided the applicant's circumstances warrant it, according to criteria laid down in Part II of the Housing (Scotland) Act 1987 and amended by the Housing (Scotland) Act 2001.

If you are affected by Homelessness please contact one of our Housing & Social Work offices listed on page 14 or visit our website for further information: www.aberdeenshire.gov.uk/homeless/index.asp

Out of Hours Emergency Service

Tel: 0845 840 0070

Our Out of Hours Emergency Service is available for social work emergencies and homelessness, which arise out with normal office hours.

Social work emergencies are situations which require the involvement of a social worker in order to ensure the immediate safety or well being of a member of the public.

This service covers the whole of Aberdeenshire.



Council Tax - Difficulty Making Payments

If you are having difficulties paying your Council Tax, the important thing is to act now. Don't wait until you receive another letter.

If you can't pay as requested, please contact our Council Tax Team as we may be able to help and offer advice.

The Council Tax Team is available to deal with your enquiry, Monday to Friday from 8.00 am to 6.00 pm by:

Phone: 08456 08 12 01

Email: council.tax@aberdeenshire.gov.uk

Letter: PO Box 18533, Inverurie, AB51 5WX

Alternatively you can call at one of the offices listed below where a member of the Council Tax Team will help and advise you:

Gordon House, Blackhall Road, Inverurie, AB51 3WA

9.00 am to 5.00 pm

Grampian House, 88 Commerce Street, Fraserburgh AB43 9LP

8.45 am to 4.45 pm

Job Search - Career Advice

Some useful resources to assist you with:

- job searching
- career advice
- training

Jobcentre Plus

You can search for a job in a number of ways:

- Log on to www.jobcentreplus.gov.uk at any time and search by area and job type.
- Call on 0845 6060 234. (Textphone number is 0845 6055 255)
(Lines are open 8am to 6pm Monday to Friday, 9am to 1pm Saturday)

Careers Scotland

www.careers-scotland.org.uk

Provides assistance with:

- Researching a career
- Choosing a career
- Developing a career
- Creating Curriculum Vitae (CVs)
- How to apply for jobs and write covering letters

Job Search - Career Advice (continued)

Find out more about working for Local Government at:

www.myjobscotland.gov.uk

You can:

- Visit the recruitment site of each council by simply clicking their region on the map to the left or by using the buttons below. There you will find information about working and living within this council region, along with the opportunities currently available
- Register for alerts when a job matching your profile becomes available

Find out about starting up your own business or self employment at **Business Gateway**.

www.bgateway.com or contact them on 0845 609 6611

- Business Gateway provides practical advice and support for all new and growing businesses in Scotland.

Childcare Information & Support

Working for Families - What do we do?

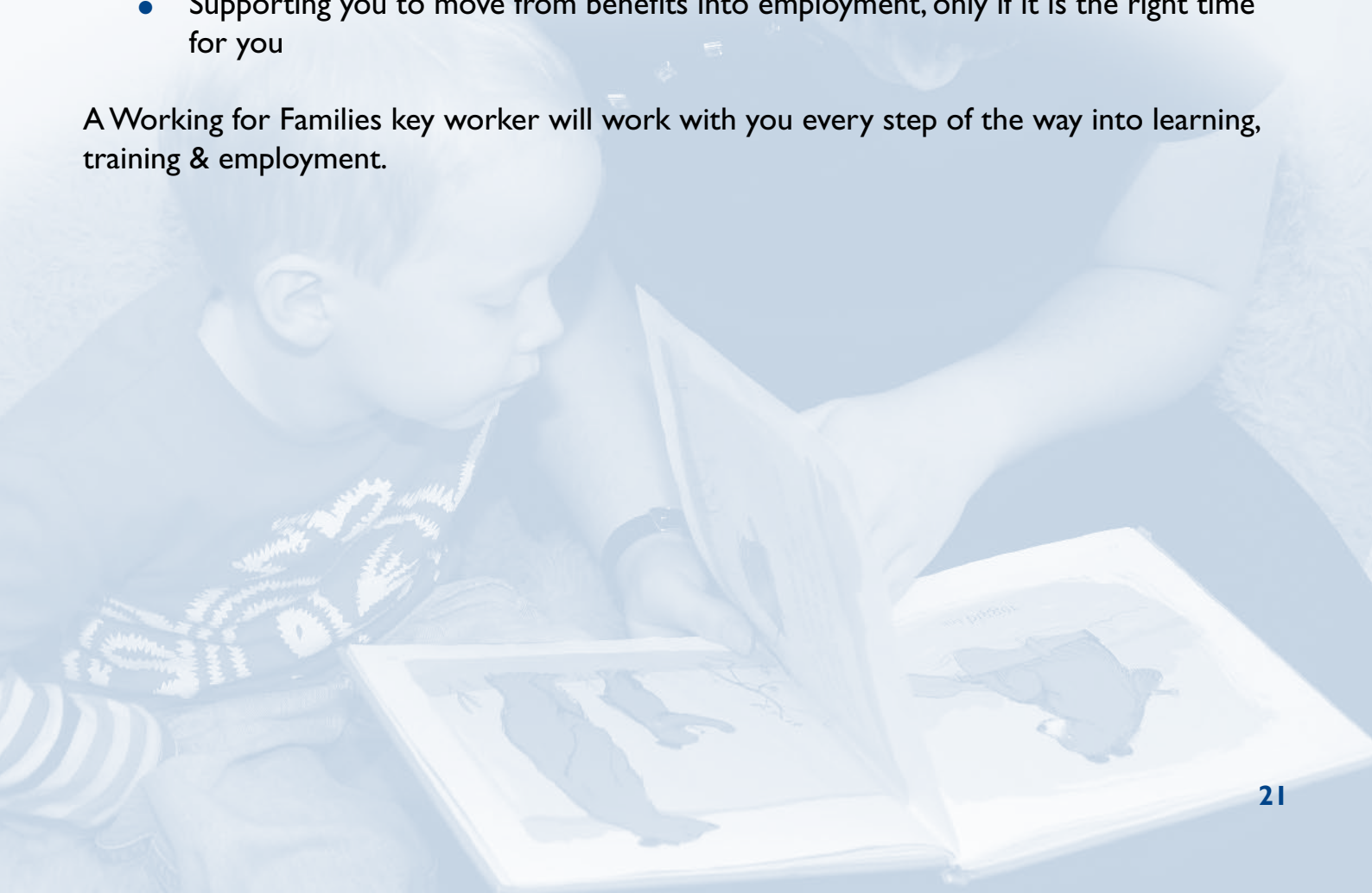
Provide friendly practical support for parents returning to learning, training or employment.

How can Working for Families help you?

Through the support of a Keyworker we can offer:

- Practical help in finding you opportunities to retain.
- Support for you to move from benefits into employment, only if it is the right time for you
- Information on learning, training and employment opportunities
- Support finding affordable, flexible childcare and access to short term financial help with childcare costs
- Advice about money, benefits and debt
- Information on learning/training and employment opportunities
- Support finding affordable, flexible childcare and access to short term financial help with childcare costs
- Practical help in setting and moving towards your own personal goals
- Supporting you to move from benefits into employment, only if it is the right time for you

A Working for Families key worker will work with you every step of the way into learning, training & employment.



Childcare Information & Support (continued)

For more information contact:

Working for Families Aberdeenshire
Thainstone Business Centre
Thainstone
Inverurie
AB51 5TB

Freephone: 08000 328 750

Textline: 07624 802 721

For example text: "Interested in Training in Banff" someone will then call you back.

Email: workingforfamilies@aberdeenshire.gov.uk

The Aberdeenshire Council, Childcare Information Service can provide information about:

- Childcare provision for children aged 0-14
- Getting Help with Childcare Costs
- Pre-school education places for 3 and 4 year olds
- Registering as a Childminder

For more information contact:

- Freephone 0800 298 3330 (Minicom available)

Help with Health Costs & Prescriptions

If you are in receipt of certain benefits, you may be exempt from health charges. If you have a low income, you may be able to get help to pay health costs through the low income scheme. These costs include:

- Dental charges
- Help with fares to visit hospital
- Costs of NHS wigs and fabric supports.

Who is exempt?

People exempt from paying health charges include those who are:

- aged under 16 (or those aged under 19 and in full time education)
- getting Income Support, income-based Jobseeker's Allowance or Pension Credit guarantee credit
- getting Child Tax Credit / Child Tax Credit and Working Tax Credit / Working Tax Credit which includes an amount for disability or severe disability and your income is less than a specified amount
- are the partner or family member of someone getting the benefits listed above
- People aged 60 or over are entitled to free prescriptions and sight tests.

How to claim

If you are getting Income Support, income-based Jobseeker's Allowance or Pension Credit, you will be asked to sign a declaration form when you access health services.

To find out more about the low income scheme or to claim help, ask for form HCI from your local Jobcentre Plus office, health services or call the Health Benefits Division on 0845 850 1166.

Emotional Health and Well Being

What is Emotional Health?

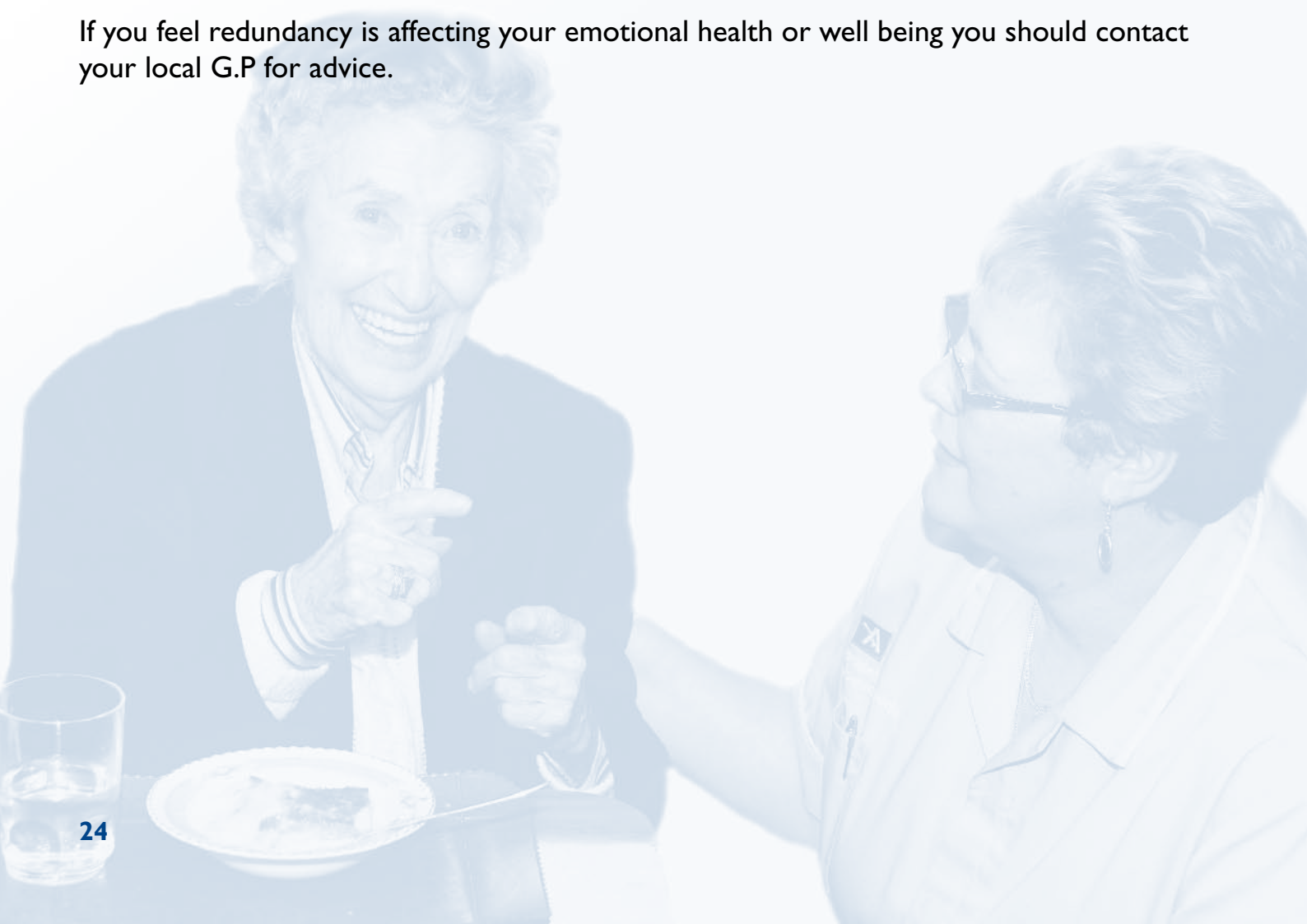
Emotional health is...

- part of our overall health concerned with the way we think and feel.
- it refers to our sense of well-being, our ability to cope with life events.
- and our ability to acknowledge and respect emotions, our own and those of others.

People do not automatically have either good or poor emotional health; you're not given a particular level of emotional health at birth. Your emotional health depends on the circumstances you grow up in, the knowledge and skills and experience collected throughout life, and how these are used.

You can think of emotional health as being a sort of sliding scale. At one end of the scale you have a sense of distress and despair, at the other a feeling of security and being able to cope. And people will go up and down this scale – that's part of life and an important part of being emotionally healthy.

If you feel redundancy is affecting your emotional health or well being you should contact your local G.P for advice.



Emotional Health and Well Being

Other help:

Redundancy or financial worries can cause uncertainty, fears and anxieties especially if the future appears uncertain. Organisations such as the Samaritans, aims to benefit society by improving people's health in order to create a greater sense of well being. Apart from being a 24 hours source of support on the telephone, by email, by letter or face to face, they also play an active role in the community visiting workplaces, schools and prisons.

The Aberdeen branch of Samaritans can be contacted at:

60 Dee Street
Aberdeen
AB11 6DS

Telephone: 01224 574488

Visit the branch website at www.samaritans.org/aberdeen

Usual hours open to receive callers: 9am - 10pm

Registered Charity Number: SCO 10661

