



Challenge Poverty Week 2021

Tuesday 5th October 2021 – Financial Wellbeing Factsheet

Dumfries & Galloway Citizens Advice Service

Dumfries and Galloway Citizens Advice Service (DAGCAS) is an independent charity. DAGCAS provides free confidential advice and assistance to the public via its three Citizens Advice Bureaux, which are located in Annan, Dumfries and Stranraer.

In addition, outreach advice sessions are provided in Annandale and Eskdale, Dumfries (hospitals), Upper Nithsdale, Wigtownshire and Stewartry.

Our volunteer advisers are trained to help with a wide-range of issues including Benefits advice, Consumer rights, Debt, Employment, Court appointments, Housing and homelessness, Immigration, NHS complaints, and Relationships.

Detailed information on a selection of a range of our services are all listed below including the contact numbers, e-mail addresses and links for web chats are all listed within each section.

The main contact details for Dumfries and Galloway Citizens Advice Service are as follows:

Contact Us
Tel: [0300 303 4321](tel:03003034321)

Email: info@dagcas.org

Debt and Money

Keeping on top of your money is a very important aspect of most people's lives. Sometimes unexpected events can cause real money problems. Dumfries & Galloway Citizens Advice Service offers a full range of debt and money services, ranging from assistance to accessing formal and informal debt remedies.

These range from negotiating repayment plans for multiple debts by negotiating with creditors, assisting with applications to the Scottish Government's 'debt arrangement scheme' and applications for bankruptcy.

The Money Advice Process

The money advice process is used to help people struggling with problem debt, and is a well-established five-step process. The five steps are:

Find out all your background information

We will aim to gather all the relevant information about your background to ensure we take a holistic approach when dealing with your debts. This includes gathering all relevant information about your health, your household, your income and your debts.

Help you with any emergencies

We will seek to address any emergencies you have. We understand that emergencies are often the reason people seek out debt advice and it is important to deal with these quickly.

Maximise your income and help minimise your expenditure

We aim to maximise your income whilst advising you on how you may be able to minimise your expenditure. This may include completing a benefit check and also ensuring you are not paying any unnecessary direct debits or charges. You may be asked to see one of our financial capability advisers before you see a debt adviser.

Assist you to draft a personal budget plan

We will help you to draft a personal budget, which will outline what your income and expenditure is. This is a crucial stage in dealing with your debt problems, as it is important your finances are balanced and we establish what you can afford to pay towards your debts.

Discuss all the options open to you

We will then discuss with you all the options available to you to help you deal with your debts.

Online Guides & Resources

Citizens Advice provide a wide resource of advice, information and guidance relating to family and relationship issues at the following link:

[Debt & Money Resources – Citizens Advice Scotland](#)

Benefits Advice

It's important to make sure that you get all the help that you're entitled to. Dumfries & Galloway Citizens Advice Service will help you, your family and carers identify any social security benefits you are entitled to claim. We provide practical assistance to apply for these benefits & help you identify and apply for any additional funding you may be entitled to.

We can provide assistance with benefit appeals by referring you to our specialist staff who are experienced and skilled in representing clients at First and Upper Tribunals. In addition to our generalist advisers in each bureau we also have a specialist Support4 Life team who support clients affected by a long term condition/illness/disability including individuals/families affected by terminal illness.

At present we also have projects running that will help provide support, advice and assistance for those that are needing financial health checks and for making their first universal credit claim. In some circumstances we can arrange a home visit such as when you are unable to attend at bureau or outreach facility.

The Help to Claim team is part of a national service that can offer advice and support on Universal Credit from the first benefit check right up to the first Universal Credit Payment. Help to Claim offer advice over phone, webchat and face to face. Find out more information and contact details [here](#).

The Money Talk Team service will support you to maximise your income by ensuring you are not paying more for essential goods and service than you need to and that you are getting all the benefits, grants and exemptions (council tax, energy) you are entitled to.

It's really easy to get your free advice from the Money Talk team – call **0800 085 7145** or call / drop in to your local bureau. They are also available on webchat through the website [here](#).

Housing and Homelessness

Housing issues can always arise and therefore it's important to know your rights and responsibilities. You may also find yourself threatened with eviction if you can't cope with your mortgage or rent payments.

Dumfries & Galloway Citizens Advice Service offers advice on many aspects of housing, from rental problems through to homelessness. Our specialist housing advisers are fully-trained and here to help. We can provide information about how to go about renting or buying a home or simply finding somewhere to live.

We can also advise on handling problems with your landlord and help to avoid losing your home.

Online Guides & Resources

Citizens Advice provide a wide resource of advice, information and guidance relating to housing and homelessness issues at the following link:

[Housing Resources – Citizens Advice Scotland](#)

Work

Having a job is an essential part of most people's lives and when you are in work, you can be faced with many difficult issues. Knowing and understanding what your rights are is very important.

It does not matter whether you are an employer, an employee or self-employed Dumfries & Galloway Citizens Advice Service can assist you with all aspects of employment advice and support. This may include terms and conditions such as holiday entitlement, sick pay, maternity and/or paternity leave. It may be redundancy or dismissal.

In addition to advice on such a broad spectrum of work-related matters we also have two specialist employment support advisers available to provide additional advice and support to help you address your issue.

Online Guides & Resources

Citizens Advice provide a wide resource of advice, information and guidance relating to work and employment issues at the following link:

[Work & Employment Resources – Citizens Advice Scotland](#)

Kinship Care

Kinship carers are the thousands of people – grandparents, aunts, uncles and family friends – across Scotland who look after the children of family or friends because their parents are unable to do so.

National Kinship Care Advice Service for Scotland Update for DAGCAS Website

The National Kinship Care Advice Service for Scotland has been provided by Citizens Advice Scotland for a number of years, with DAGCAS delivering specialist advice to kinship carers in south west Scotland and Glasgow.

Earlier this year, the contract for the service went out to tender. A different service provider won this bid. This means that the National Kinship Care Advice Service for Scotland will be delivered under a new partnership between Adoption UK Scotland and the Adoption and Fostering Alliance Scotland from 1st September 2020.

We appreciate that kinship carers will have questions about the service that they can expect to get from DAGCAS in the future. We have listed a few questions and answers below:

I am a kinship carer. Can I still call at my local Bureau for advice?

Yes kinship carers, like anyone else in Dumfries & Galloway, are welcome to contact DAGCAS for advice. We can give advice on issues such as entitlement to benefits, housing matters, debt etc. We will still be able to give advice on some of the simpler queries relating to kinship care.

What will happen if I call at my local Bureau and they are unable to help me?

Adoption UK Scotland will be the Kinship Service provider from 1st September. If your kinship case is complex, then your CAB Adviser will advise you about the service that Adoption UK Scotland provides. You can then chose to contact them directly if you wish.

I'm a kinship carer who does not live in Dumfries & Galloway. Where can I get help and advice?

You can contact your local CAB for advice if there is one in your local authority. If there is no CAB in your area, your local Council may have a Welfare Rights Advice Service who should be able to give you some benefits advice, or signpost you to the most appropriate agency to help you.

Adoption UK Scotland has written a leaflet with information about the service that they will provide from 1st September 2020:

[Adoption-UK-Scotland-Kinship-Service-Update](#) [Download](#)

Online Guides & Resources

Citizens Advice provide a wide resource of advice, information and guidance relating to kinship care issues at the following link:

[Kinship Care Resources – Citizens Advice Scotland](#)