

VOCAL Information Sheet: Financial Recovery

Managing money and household finances can be a major source of stress and worry to carers. There are supports available to help carers reduce costs, increase their income and manage their debt. All the services listed below are free and provided professionally.

Energy costs

There are ways to manage energy costs, and organisations that will help you look at energy use, energy providers and the best way to keep your home warm. There are other organisations and funds that may be able to provide financial support around energy costs.

- Changeworks aims to alleviate fuel poverty by helping householders to heat their homes more affordably. They provide advice and information on warming homes efficiently and managing fuel poverty. Visit their [website](#).
- The Money Saving Expert [website](#) provides free information and advice on financial matters including information on getting the best deal from your energy provider.
- Home Energy Scotland helps people in Scotland create warmer homes, reduce their energy bills, and lower their carbon footprint. Visit their [website](#).

There are a range of grants and funds that may be able to help you:

- British Gas Energy Trust – apply on their [website](#).
- The Scottish Power Hardship Fund – apply on their [website](#).
- Ovo Energy Fund – apply on their [website](#).
- E.ON Energy Fund – apply on their [website](#).
- E.ON Next Energy Fund – apply on their [website](#).
- EDF Energy Customer Support Fund – apply on their [website](#).
- Bulb Energy Fund – apply on their [website](#).

Please note that some of these funds may require detailed information on financial and household circumstances.

Debt advice

If you are struggling with bills and debt repayments, do not worry. The most important step you can take is to ask for help. There are a number of places to go for free support and advice although this list is by no means all of them.

- Money Helper is a government website that provides information on managing household finances. It provides links to all the debt advice services noted below. Visit their [website](#).
- Money Support Scotland is a [website](#) by the Scottish Government to support those financially impacted by the pandemic.
- Face-to-face support for managing debt is provided by Citizens Advice Bureau. You can find out more on their [website](#).

- The Salvation Army Debt Advice Service can also help. Email: edinburghcitydas@salvationarmy.org.uk or call 0131 528 6351
- Telephone and online support is available from debt charity, StepChange. Visit their [website](#) or call 0800 138 1111.
- PayPlan provide free, confidential advice and practical solutions to help you deal with your debts. Visit their [website](#) or call 0800 280 2816.
- National Debtline can talk you through options and give clear advice on how to take back control of your finances. Visit their [website](#) or call 0808 808 4000.

Benefits advice

It is important to ensure you are receiving all the income you are entitled to so your income can be maximised.

- VOCAL provides appointments to check you are receiving the correct benefits and can help you with the application process. More information is on our [website](#).
- A similar service is available at [The Advice Shop](#).
- You can also contact Citizens Advice Bureau through their [website](#).
- Parent Carers can get support from VOCAL, [The Action Group](#) and [FAIR](#).
- Housing Associations often have their own welfare benefits team.
- MILAN provide benefits support for carers from South East Asian communities. Find out more on their [website](#).
- There are a number of other organisations providing benefits advice and support such as [CHAI](#) and [Turn2us](#).