

Help for You

Everyone struggles with money worries at some time or another but sometimes it can feel overwhelming and can affect your health. When it feels like this talking to someone who can help makes a huge difference

Knowing where to go for information and advice is important. NHS staff can refer you to money advice services, talk to a member of staff if you would like this.

This card is designed to point you in the right direction for money and debt advice as well as entitlements you may be due.

The Money Advice Service

Staying in control of finances can be a challenge. On this site you'll find lots of information, resources and calculators to help you plan, budget and save

www.moneyadviceservice.org.uk

National Debt Line

0808 808 4000

The helpline that provides free confidential and independent advice on how to deal with debt problems

Problems with fuel bills

Energy Saving Scotland can give you advice on fuel bills and energy saving schemes

0800 512 012

Healthy Start

www.healthystart.nhs.uk

if you qualify you can get free vouchers every week which you can use to buy milk, plain fresh and frozen fruit and vegetables and infant formula milk. You can also get free vitamins
Helpline: 0845 607 6823

The cost of credit varies enormously from one lender to another so it's useful to be aware of this. The information below highlights just how costly borrowing from some lenders can be

If you borrow £300 over a year, you pay much less back with Credit Unions . With the Credit Union, you would pay back £320; with a doorstep lender £495; a High St Money Shop £884 and with Loan Sharks you would pay back £3000.

www.scottishcu.org

This website focuses on the considerable financial benefits people enjoy as a result of becoming a member of a credit union.

You can contact the Scottish League of Credit Unions on 0141 774 5020 as regards where your local credit unions are.

You too can enjoy these benefits by joining one or more of the credit unions in the NHS Greater and Glasgow Clyde area today

If you don't have a bank account, there are services that can help

Grand Central Savings (www.grandcentralsvings.org.uk) provides safe and accessible access to the unbanked to their money. It has branches in:

Glasgow: Uni4 4, 15 Carlton St, G5 9JP Tel: 0141 418 2290
Greenock: 30 Nicolson St, PA15 1UL, Tel: 01475 884 380

In Glasgow also, SCOTCASH provides affordable loans, savings accounts, white goods provision, bank accounts and money advice. Tel: 0141 276 0525, 55 High St, G1 1LX

<p>Breathing Space A confidential phone line you can call if you're feeling down 0800 83 85 87 6pm-2am Mon-Thurs 6pm Friday – 6am Monday (24hrs)</p>
<p>Domestic Abuse 24hr helpline 0800 027 1234</p> <p>Sexual violence /Survivors of Childhood Sexual Assault</p> <p>Rape Crisis Scotland Helpline: 08088 01 03 02 (Daily 6pm-12midnight)</p> <p>Support for male victims: www.mensadviceline.org.uk</p>
<p>Childline 0800 11 11 18yrs and under</p>
<p>Your Local Money Advice Services</p>