



RENFREWSHIRE CARERS CENTRE
A Lifeline for Carers in Renfrewshire



Finance Information Booklet for Carers

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Introduction from our Carers Centre Manager

Renfrewshire Carers Centre is a one stop shop for unpaid Carers, established by Carers for Carers. We can assist you with all aspects of your caring role and support you through your journey. Our staff are caring, experienced and knowledgeable, and many of them are Carers or have been previously. We are passionate about supporting you and want to ensure you are well informed, involved, supported and empowered.

Caring comes with additional costs that can have a significant impact on Carers' finances which can lead to financial hardship. These costs could include paying for care services or higher living expenses. 44% of working-age adults who are caring for 35 hours or more a week are in poverty. ([Statistic from Joseph Rowntree Foundation, UK Poverty 2022](#)).

Many Carers are also impacted by having to give up their work or reducing their hours which can have an impact on household incomes. On average, 600 people a day leave work in the UK to care for someone ([Statistic from Carers UK, Juggling Work and Care – published in 2024](#)).

The State of Caring 2024 survey found that unpaid Carers are finding it increasingly difficult to afford day-to-day living costs, with the worry and anxiety of this affecting their mental health and wellbeing.

Seeking help and figuring out what works best for you and your loved one can be difficult, however there are many resources available to make life easier for both of you. Our information pack offers guidance on the various types of financial support you can access.

Please get in touch if we can assist you in any way.
Best wishes,
Diane

Diane Goodman
Carers Centre Manager



Renfrewshire Carers Discount Card

Unpaid Carers contributions are vital to our communities and Carers deserve to be recognised, valued, and supported for the essential role they play. This is why we have developed a Renfrewshire Carers Discount Card.

Our Carers Discount Card will not only help raise awareness of the valuable work Carers do, but it will also provide them with access to a wide range of discounted goods and services across Renfrewshire. This could be anything from a discounted massage or evening meal to a special offer on a new hair colour or prescription glasses.

Renfrewshire Carers Centre | Apply for a Carers Discount Card:

<https://renfrewshirecarers.org.uk/carers-discount-card/>

Carers Benefits

There are numerous benefits that can offer extra support with caring. It is a good idea to get a benefits check to make sure you and the person you are looking after are claiming all the benefits to which you are entitled. In addition, it can help to get benefits advice if you or the person you are looking after have a change of circumstances. The change might affect your benefits, so it is important to make sure you make the right decision for your situation. Although benefits can be complicated, they can increase your household income and can sometimes help protect your State Pension entitlement in the future.

For benefits advice contact:

In partnership with Renfrewshire Citizens Advice Bureau, a CAB adviser is in the Renfrewshier Carers Centre weekly and you can get in touch with us to book in for an appointment. To contact them directly:

Renfrewshire Citizens Advice Bureau | Free, impartial, and confidential advice:

<https://www.renfrewshirecab.org.uk/>

Renfrewshire Council | Where to get money and benefits advice:

<https://www.renfrewshire.gov.uk/article/2103/Where-to-get-money-and-benefits-advice>

Carer's Allowance

Carer's Allowance is a weekly payment of £81.90 (subject to change, relevant as of November 2024) if you care for someone at least 35 hours a week and they get certain benefits. You do not have to be related to, or live with, the person you care for. You do not get paid extra if you care for more than one person. If someone else also cares for the same person as you, only one of you can claim Carer's Allowance.

UK Government | Carer's Allowance | How it works:

<https://www.gov.uk/carers-allowance>

Carer's Allowance Supplement

Carer's Allowance Supplement is an extra payment for people in Scotland who get Carer's Allowance on a particular date. Carer's Allowance Supplement is paid two times a year.

Scottish Government | Carer's Allowance Supplement:

<https://www.mygov.scot/carers-allowance-supplement>

Young Carer Grant

Young Carer Grant is a yearly payment of £383.75 (subject to change, relevant as of November 2024) for Young Carers in Scotland. To be able to get Young Carer Grant, you must be 16, 17 or 18 years old and have been caring for an average of 16 hours a week for at least the last 3 months.

How you spend the Young Carer Grant is up to you. You could use it for things like new clothes, driving lessons or a holiday. You do not need to tell us what you spend the money on.

Scottish Government Website | Young Carer Grant:

<https://www.mygov.scot/young-carer-grant>

Moving from Carer's Allowance to Carer Support Payment in Scotland

A new benefit called Carer Support Payment is replacing Carer's Allowance in Scotland. If you get Carer's Allowance, you do not need to apply for Carer Support Payment. DWP and Social Security Scotland will move your benefit for you. You will be paid the same amount of Carer Support Payment as you get from Carer's Allowance. If you get Carer's Allowance Supplement, you will still get payments twice a year.

Some people's benefits have already moved to Social Security Scotland. The process started in February 2024. It will take until spring 2025 to move everyone's benefits across.

Scottish Government | Carer Support Payment:

<https://www.mygov.scot/carers-support-payment>

Money and Debt Advice

If you have benefits issues, are struggling with debt or are having difficulty managing your budget, Advice Works can provide advice. Advice Works offer free, confidential, and independent advice on money and debt issues including budgeting, negotiating with creditors, and mortgage and rent arrears - as well as checking you are getting all the benefits you are entitled to.

Renfrewshire Council | Advice Works:

<https://www.renfrewshire.gov.uk/article/2103/Where-to-get-money-and-benefits-advice>

It can be difficult to understand what benefits you are entitled to, how to claim them, and what to do if your benefits are stopped. Renfrewshire Citizens Advice Bureau can offer support and guidance to everyone who needs more information about benefits.

Renfrewshire Citizens Advice Bureau | Free, impartial, and confidential advice:

<https://www.renfrewshirecab.org.uk/>

The Renfrewshire Affordable Credit Alliance, or RACA, is made up of a variety of organisations including Renfrewshire Council, credit unions and not-for-profit social enterprises and affordable lenders, to help you access fair and affordable forms of credit. RACA also partner with the Stop Loan Sharks campaign to educate people about what a loan shark is and how to avoid using them.

Renfrewshire Affordable Credit Alliance - RACA:

<https://www.raca.org.uk/>

Good Guide to Credit

Online resource which provides valuable information for anyone who has ever borrowed money or is thinking about borrowing money but do not know where to start. It also has information on Social Tariffs, scams, and fraud.

Produced by Renfrewshire Affordable Credit Alliance (RACA), Engage Renfrewshire, Stop Loan Sharks and Renfrewshire Council:

<https://www.stoploansharks.co.uk/>

Credit Unions

Credit Unions offer ethical, affordable finance. Providing low interest loans compared to payday lenders, doorstep lenders, catalogues and rent to buy furniture companies. Having a poor credit score will not necessarily stop you from accessing credit from a credit union. The money put into a community credit union stays in that community, helping others within it.

- Gleniffer Credit Union - Glenburn, Foxbar and Brediland
<https://gleniffercreditunion.co.uk/>
- Right Way Credit Union
<https://rwcua.co.uk/>
- White Cart Credit Union - Loans and Savings - Paisley
<https://www.whitecartcu.co.uk/>
- Johnstone Credit Union
<https://www.johnstonecu.co.uk/>
- Scotwest Credit Union
<https://www.scotwest.co.uk/>

To join a credit union, you will need proof of address, some form of personal ID and a small joining fee.

Working and Caring

If you are juggling work with looking after someone, you are not alone – there are five million working Carers in the UK.

Your Rights

Unpaid Carer's leave

From 6 April 2024, employees will be entitled to unpaid leave to give or arrange care for a 'dependant' who has:

- a physical or mental illness or injury that means they are expected to need care for more than 3 months.
- a disability (as defined in the Equality Act 2010)
- care needs because of their old age.

The dependant does not have to be a family member. It can be anyone who relies on them for care.

Employees are entitled to Carer's leave from their first day of work for their employer. Their employment rights (like holidays and returning to their job) are protected during Carer's leave.

UK Government | Employment Rights:

<https://www.gov.uk/employee-rights-when-on-leave>

UK Government | Unpaid Carer's leave:

<https://www.gov.uk/carers-leave>

Flexible Working

Flexible working is a way of working that suits an employee's needs, for example having flexible start and finish times, or working from home.

All employees have the legal right to request flexible working. Employees can request a change to:

- the number of hours they work.
- when they start or finish work
- the days they work.
- where they work

This is known as 'making a statutory application.'

From 6 April 2024, employees will be able to request flexible working from their first day in a new job.

UK Government | Flexible working:

<https://www.gov.uk/flexible-working>

Available Support

Financial

Renfrewshire Council - Crisis Grant

Renfrewshire Council may be able to help with a Crisis Grant if you are on a low income and suffering financial hardship because of something that has happened to you or your family. This could be because of an emergency like an unexpected expense or because of a disaster like fire or flood damage.

Renfrewshire Council can help with:

- living costs in an emergency or because of a disaster
- replacing household goods because of a disaster.

You must be sixteen or over to apply. Normally you should also be entitled to certain benefits, although this is not essential:

Renfrewshire Council | Apply for a Crisis Grant:

<https://www.renfrewshire.gov.uk/crisisgrant>

Renfrewshire Council - Community Care Grant

Community Care Grants help cover the costs of setting up or keeping a home and support individuals and families facing exceptional pressure.

Renfrewshire Council can help with costs if:

- you are leaving care or imprisonment and need help to start a settled home.
- you have been homeless, or living an unsettled life, and need help to start a settled home.
- you need support to stay out of care.
- you are caring for someone who has been released from prison or a young offender's institution.
- you are experiencing great pressure and need help to keep a settled home.
- you are escaping domestic abuse.
- a child's health is at risk.

You must be 16 or over to apply. Normally you should also be entitled to certain benefits, although this is not essential.

Renfrewshire Council | Apply for a Community Care Grant:

<https://www.renfrewshire.gov.uk/communitycaregrants>

Cost of Living Support Portal

The Scottish Government has launched a new online portal to support everyone in Scotland through the cost-of-living crisis. The website offers advice on managing debt, claiming benefits, paying bills, and covering healthcare costs for things like dental care and glasses. It also highlights the support available for families, older people, people with disabilities, and Carers.

More resources on supporting mental health and wellbeing are available in the 'Health and Wellbeing' section.

Scottish Government | Cost of Living Support Scotland:

<https://costofliving.campaign.gov.scot/>

Food

Active Communities – Community Pantry

Members can access discounted groceries and specials, as well as a fresh breakfast. Plus, chat with services such as Renfrewshire Citizens Advice Bureau for free, impartial advice, and Social Security Scotland. New members are always welcome, and you can easily sign up when you come in. Membership is a one-off fee of £1 and each shop is £2.50.

Active Communities | Community Pantry:

<https://www.activecommunities.co.uk/stories/community-pantry/>

STAR PROJECT Pantry Plus

STAR Project's Pantry Plus is a local, sustainable, and dignified shopping experience which provides food at a much lower price than supermarkets.

STAR PROJECT | Pantry Plus:

<https://www.facebook.com/STARPantryPlus>

Renfrewshire Foodbank

The Foodbank provides three days' nutritionally balanced emergency food and support to local people referred to us in crisis.

Renfrewshire Foodbank | Helping Local People in Crisis:

<https://renfrewshire.foodbank.org.uk/>

Energy

Renfrewshire Council – Help with energy bills.

Where to get advice about your energy bills, money to help with energy bills, funding for improvements, energy efficiency at home or switching your energy supplier.

Renfrewshire Council Website | Help with energy bills:

<https://www.renfrewshire.gov.uk/article/2545/Energy-advice>

Home Energy Scotland

Home Energy Scotland helps people in Scotland create warmer homes, reduce their energy bills, and lower their carbon footprint. Home Energy Scotland are funded by the Scottish Government and managed by Energy Saving Trust.

Home Energy Scotland work with people and organisations to help tackle fuel poverty and the climate emergency – both key priorities for Scottish Government (and humans in general).

Home Energy Scotland do this through a network of regional advice centres covering all of Scotland, which offer local knowledge and expert advice on:

- saving energy and keeping warm at home
- funding options including Scottish Government grants and interest free loans.
- installing renewable energy at home
- greener travel including electric vehicles and e-bikes.
- cutting water waste.

Home Energy Scotland's Website:

<https://www.homeenergyscotland.org/>

Get help if you cannot afford your energy bills

If you are struggling to pay for energy or think you may get into difficulty, you need to contact your energy supplier.

Contact your energy supplier as soon as you can if you are worried about paying your energy bills or are in debt to your supplier.

Suppliers must work with you to agree on a payment plan you can afford under Ofgem rules. This includes reviewing a plan you have agreed before.

You can ask for:

- a review of your payments and debt repayments
- payment breaks or reductions.
- more time to pay.
- access to hardship funds.
- advice on how to use less energy.
- Priority Service registration – a free support service if you are in a vulnerable situation.

Ofgem | Get help if you cannot afford your energy bills:

<https://www.ofgem.gov.uk/get-help-if-you-cannot-afford-your-energy-bills>

Citizens Advice Scotland - Grants and benefits to help you pay your energy bill:
<https://www.citizensadvice.org.uk/scotland/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/>

Energy Suppliers – links to more information if you cannot afford your energy bills

The British Gas Energy Trust | Help with energy debt & more:
<https://www.britishgas.co.uk/energy/british-gas-energy-trust.html>

Scottish Power Hardship Fund:
<https://www.scottishpower.co.uk/support-centre/help-paying-your-bill/hardship-fund>

Struggling to pay | E.ON Next Policies:
<https://www.eonnext.com/policies/struggling-to-pay>

Help to pay and manage your bills | EDF Energy:
<https://www.edfenergy.com/help-support/help-pay-and-manage-your-bills?steps=23244>

Grants

Renfrewshire Carers Centre - Time to Live Grant

Our Time to Live Grant programme is funded through The Scottish Government's Short Breaks Fund and facilitated by Shared Care Scotland. This funding is part of The Scottish Government's commitment to the development of short breaks to support all unpaid Carers, and if they wish, those they care for. The grant will help Carers to take a break from their caring responsibilities to help maintain their own wellbeing.

Renfrewshire Carers Centre | Find out about eligibility criteria and how to apply:
<https://renfrewshirecarers.org.uk/carers-breaks/>

You can also contact our Short Breaks Team at:
shortbreaks@renfrewshirecarers.org.uk

Carefree Breaks - Accessed via Renfrewshire Carers Centre

Carefree offer free 1-2 night breaks, usually with breakfast included, that are donated from hundreds of hotels across the UK.

Breaks are offered to full-time (30+ hours weekly) unpaid Carers aged over 18, plus a companion (not available to those they care for). You must be able to cover your own travel and food costs. You may take one break every 12 months and you may apply regardless of any other short breaks or funding for a break awarded by us.

*Only one Carer per household can be registered with Carefree.

Carers we refer are sent a link to the booking portal online where you can view all available breaks and find one that suits you. Available breaks are updated daily, and availability is 2-3 months in advance.

If you are eligible and interested in a Carefree Break send an email to shortbreaks@renfrewshirecarers.org.uk giving us your name and the name of your chosen companion and we will get that referral submitted for you so you can register and get planning your Carefree Break.

This is a wonderful opportunity for many of our Carers who deserve that extra break for themselves.

Respite - Accessed via Renfrewshire Carers Centre

Respite (Respite + Hospitality = Respite) breaks are sourced and organised for Carers by the Short Breaks Team. Each Carer's needs and preferences are identified by the team and matched with donated breaks offered by the hospitality and leisure industries across Scotland. Breaks could be visitor attractions, short overnight breaks in a wide range of accommodation, leisure activities, event tickets and more.

To find out more, you can contact our Short Breaks Team on 0141 887 3643 or shortbreaks@renfrewshirecarers.org.uk

In joint partnership with Shared Care Scotland



Turn2us - Grants Search tool

Turn2us is a national charity providing practical help to people who are struggling financially. You could be missing out on money which you never have to pay back. Use their Grants Search tool and they'll match you to grants for which you may be eligible.

Turn2us | Use the Grants Search tool:

<https://grants-search.turn2us.org.uk/>

Family Fund

Family Fund believes that families raising disabled or seriously ill children and young people should have the same choices, quality of life, opportunities and aspirations as wider families. They try to make this happen every day by:

- Giving grants to families on a low income for items they may not otherwise be able to afford. For example family breaks, digital equipment, white goods, clothing, bedding, furniture and play equipment.
- Offering services to help parents and carers to achieve the outcomes they want for their child and family. This includes where to go for support with money, benefits and budget planning, information on mental health and wellbeing. And practical workshops to help people get online and use digital tools.
- Providing ways for families to share their experiences, so they can influence lasting change on issues that matter to them.

Family Fund | Mission and vision:

<https://www.familyfund.org.uk/>

Disability Grants - Your Guide to Grants for the Disabled

If you have a disability or if you're the parent or Carer of a disabled child/adult, you can check out Disability Grants' website to save time on finding grants for those with disabilities.

Charities and Trusts provide funding towards the high cost of disability equipment, holidays, housing, days out - in fact anything above and beyond the normal costs of everyday living.

Searching for extra funds takes time - in between work, hospital appointments, caring, therapies - and the hundred and one other things we all have to juggle every day!

That's why Disability Grants is there to help YOU, your family or anyone you're supporting with a disability.

Disability Grants | Discover what's available nationally and in your local area:
<https://www.disability-grants.org/>

Scottish Welfare Fund

On the Scot Gov website, you can find out about:

- What the Scottish Welfare Fund is
- What a Crisis Grant and Community Care grant are for
- Asking for a review on a grant decision

The Scottish Welfare Fund helps families and people in Scotland who are on low incomes through Crisis Grants and Community Care Grants.

There are two different grants, depending on your circumstances.

Crisis Grant

This grant can help cover living costs in the case of an emergency or to cover living costs and replace household goods as a result of a disaster such as a fire or flood.

Community Care Grant

This can help cover the costs of setting up or maintaining a home and to support individuals and families facing exceptional pressure.

Scottish Welfare Fund | Help with living costs:
<https://www.renfrewshire.gov.uk/article/2210/Scottish-Welfare-Fund>

Citizens Advice Bureau - Check what benefits you can get

If you're struggling financially, you should check if you can claim benefits or increase your current benefits. You might be able to claim certain benefits even if you work, have savings or own a home. To check what benefits you can get, you can:

- use a benefits calculator - for a detailed check based on your personal situation
- read their general benefits advice - to quickly check if you could get Universal Credit and other benefits

Citizens Advice Bureau | What benefits can I get:

<https://www.citizensadvice.org.uk/scotland/benefits/benefits-introduction/what-benefits-can-i-get/>

Discounts

CEA Card - Free Cinema Tickets for Carers

The UK Cinema Association (UKCA) and its members want to make visiting the cinema an inclusive and enjoyable experience for all. We fully appreciate that some disabled people face barriers at the cinema as a result of the effect of their disability. We are working hard to identify and remove these barriers.

Some disabled people need to be accompanied by someone else to enjoy the cinema experience. To make being accompanied as easy as possible the UKCA operates the CEA Card scheme. The scheme allows a Cardholder to be accompanied by someone, free of charge, when they purchase a ticket to visit a participating cinema with that person.

The UK Cinema Association (UKCA) | CEA Card

<https://www.ceacard.co.uk/>

Discounts for Carers

Exclusive discounts, cashback & vouchers for Carers & Care Workers.
For care assistants, live-in carers, those that care for loved ones, and everyone in between.

Discounts for Carers | Carer & Care Worker Discounts:

<https://discountsforcarers.com/>

Blue Light Card

We are the discount service for the emergency services, NHS, social care sector and armed forces, providing our members with thousands of amazing discounts online and on the high street.

For just £4.99, members of the Blue Light community can register for 2-years access to more than 15,000 discounts from large national retailers to local businesses across categories such as holidays, cars, days out, fashion, gifts, insurance, phones, and many more.

<https://www.bluelightcard.co.uk/>

Council Tax Support

Council Tax Reduction

You could be eligible if you're on a low income or claim benefits. Your bill could be reduced by up to 100%.

You can apply if you own your home, rent, are unemployed or working. What you get depends on:

- where you live - each council runs its own scheme
- your circumstances (for example income, number of children, benefits, residency status)
- your household income - this includes savings, pensions and your partner's income
- if your children live with you
- if other adults live with you

<https://www.gov.uk/apply-council-tax-reduction>

Council Tax Allowance

How much Income Tax you pay in each tax year depends on:

- how much of your income is above your Personal Allowance
- how much of your income falls within each tax band

Your tax-free Personal Allowance

The standard Personal Allowance is £12,570, which is the amount of income you do not have to pay tax on. It decreases if your income is over £100,000. For every £2 you earn over £100,000, you lose £1 of your tax-free Personal Allowance. Find out more below.

Scottish Government | Income Tax rates and Personal Allowances:

<https://www.gov.uk/income-tax-rates>

Company Shop - Savings on Groceries

Company Shop may help you save on your weekly grocery. They take the surplus from supermarkets and resell them at reduced cost - and there's a store in Renfrew. You could be eligible for membership if you're on means tested benefits, work with the NHS, support services and more.

Company Shop | Apply for a free membership:

<https://www.companyshopgroup.co.uk/company-shop/>

Links

We have written this information booklet using our own services as well as services across Renfrewshire who support people with their finances. We have provided links where appropriate but want to add them all in one handy place.

Renfrewshire Carers Centre | A Lifeline For Carers in Renfrewshire:

<https://renfrewshirecarers.org.uk/>

Renfrewshire Citizens Advice Bureau | Free, impartial, and confidential advice:

<https://www.renfrewshirecab.org.uk/>

Links

Renfrewshire Council | Where to get money and benefits advice:

<https://www.renfrewshire.gov.uk/article/2103/Where-to-get-money-and-benefits-advice>

GOV.UK | Carer's Allowance | How it works:

<https://www.gov.uk/carers-allowance>

Scottish Government | Carer's Allowance Supplement:

<https://www.mygov.scot/carers-allowance-supplement>

Scottish Government | Young Carer Grant:

<https://www.mygov.scot/young-carer-grant>

Scottish Government | Carer Support Payment:

<https://www.mygov.scot/carers-support-payment>

Renfrewshire Council | Advice Works:

<https://www.renfrewshire.gov.uk/article/2103/Where-to-get-money-and-benefits-advice>

Renfrewshire Affordable Credit Alliance - RACA:

<https://www.raca.org.uk/>

Produced by Renfrewshire Affordable Credit Alliance (RACA), Engage Renfrewshire, Stop Loan Sharks and Renfrewshire Council:

<https://www.stoploansharks.co.uk/>

Gleniffer Credit Union - Glenburn, Foxbar and Brediland:

<https://gleniffercreditunion.co.uk/>

Right Way Credit Union:

<https://rwcuc.co.uk/>

White Cart Credit Union - Loans and Savings - Paisley:

<https://www.whitecartcu.co.uk/>

Johnstone Credit Union:

<https://www.johnstonecu.co.uk/>

Scotwest Credit Union:

<https://www.scotwest.co.uk/>

Links

UK Government | Employment Rights:

<https://www.gov.uk/employee-rights-when-on-leave>

UK Government | Unpaid Carer's leave:

<https://www.gov.uk/carers-leave>

UK Government | Flexible working:

<https://www.gov.uk/flexible-working>

Renfrewshire Council | Apply for a Crisis Grant:

<https://www.renfrewshire.gov.uk/crisisgrant>

Renfrewshire Council | Apply for a Community Care Grant:

<https://www.renfrewshire.gov.uk/communitycaregrants>

Scottish Government | Cost of Living Support Scotland:

<https://costofliving.campaign.gov.scot/>

Active Communities | Community Pantry:

<https://www.activecommunities.co.uk/stories/community-pantry/>

STAR PROJECT | Pantry Plus:

<https://www.facebook.com/STARPantryPlus>

Renfrewshire Foodbank | Helping Local People in Crisis:

<https://renfrewshire.foodbank.org.uk/>

Renfrewshire Council Website | Help with energy bills:

<https://www.renfrewshire.gov.uk/article/2545/Energy-advice>

Home Energy Scotland's Website:

<https://www.homeenergyscotland.org/>

Ofgem | Get help if you cannot afford your energy bills:

<https://www.ofgem.gov.uk/get-help-if-you-cannot-afford-your-energy-bills>

Citizens Advice Scotland - Grants and benefits to help you pay your energy bill:

<https://www.citizensadvice.org.uk/scotland/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/>

Links

The British Gas Energy Trust | Help with energy debt & more:

<https://www.britishgas.co.uk/energy/british-gas-energy-trust.html>

Scottish Power Hardship Fund:

<https://www.scottishpower.co.uk/support-centre/help-paying-your-bill/hardship-fund>

Struggling to pay | E.ON Next Policies:

<https://www.eonnext.com/policies/struggling-to-pay>

Help to pay and manage your bills | EDF Energy:

<https://www.edfenergy.com/help-support/help-pay-and-manage-your-bills?steps=23244>

Help to pay and manage your bills | EDF Energy:

<https://www.edfenergy.com/help-support/help-pay-and-manage-your-bills?steps=23244>

Renfrewshire Carers Centre | Find out about eligibility criteria and how to apply:

<https://renfrewshirecarers.org.uk/carers-breaks/>

Turn2us | Use the Grants Search tool:

<https://grants-search.turn2us.org.uk/>

Disability Grants | Discover what's available nationally and in your local area:

<https://www.disability-grants.org/>

Scottish Welfare Fund | Help with living costs:

<https://www.renfrewshire.gov.uk/article/2210/Scottish-Welfare-Fund>

Citizens Advice Bureau | What benefits can I get:

<https://www.citizensadvice.org.uk/scotland/benefits/benefits-introduction/what-benefits-can-i-get/>



0141 887 3643
enquiries@renfrewshirecarers.org.uk
www.renfrewshirecarers.org.uk



St. James House, 25 St. James Street, Paisley, PA3 2HQ

Renfrewshire Carers Centre is a Scottish Registered Charity
Charity Number: SC023986