

ALTERNATIVES TO BORROWING MONEY SUPPORTER TRAINING

Five partner agencies from the advice and support practitioner community across Scotland worked with Shelter Scotland and MAPs to develop this money first-aid training product. A total of 50 individuals were involved in the co-design process, contributing their own knowledge and experience to the information and resources within. The training product is intended to be **piloted with 250 individuals upon its release nationally.**

ALTERNATIVES TO BORROWING



If someone wants to borrow money for:

- Food
- Daily living expenses
- Rent arrears
- A deposit for a flat
- To buy school uniforms for their children
- To buy basic goods for their home.

There may be possible alternatives:

Create a budget

The person you are supporting may have more money than they think they have. Identifying what's coming in and what's going out will determine where savings can be made. It will also identify if they can afford the repayments of a loan.

Maximise Income

Part of creating a budget is about ensuring that the person is getting all the benefits they are entitled to.

Discretionary Housing Payment

Available to people who are not receiving enough money to cover their rent.

DHP is also available for one-off costs like a rent deposit, rent in advance or removal costs to help someone move into a new home.

Scottish Welfare Fund

Provides a safety net to people in crisis and/or on a low income.

The grant is tax free and does not have to be paid back. Applicants should access their local authority website and apply online. If an applicant is unable to or has no computer, it can be applied for by someone else on their behalf. Applicant may receive money or vouchers.

[How to apply](#)

Best Start Grant

This grant can help towards costs associated with:

- Pregnancy
- Early learning years
- School age children
- Best start foods.

[How to apply](#)

Foodbank

Provides access to at least 3 days supply of food in an emergency. People are normally referred by social workers, health visitors or schools. A voucher is required and local foodbanks will tell you how to obtain a voucher.

[Local foodbanks in your area](#)

IF SOMEONE WANTS TO BORROW MONEY

You do not have to be a specialist money adviser to provide vital financial support to others and this training product has been designed for those who provide a range of frontline support services. As well as knowledge it also provides you with a toolbox-like collection of resources. Which you can make use of to facilitate the advice and support you provide to others.