



Could you spot a Loan Shark?

With the Cost of Living Crisis starting to bite, and benefits only rising by 3.1%, many of us are starting to feel the squeeze.

You might be approached by a parent at the school gate, a 'friend of a friend' at the pub, or introduced to someone, who offers to lend you money to help you out. But not everyone who offers to give you a helping hand actually means well.

Illegal moneylenders, often known as loan sharks, are those who lend money to people without the valid credit authorisation from the Financial Conduct Authority (FCA). Loan sharks usually advertise by word of mouth and appear friendly and accommodating at the start. However, they prey on the most vulnerable people in society and cause immense misery.

If you are worried that someone you have borrowed money from or are planning to borrow money from is a loan shark, consider the following questions. If you can answer yes to one or more of them then it is possible you are borrowing from an illegal money lender:

- Did they offer you a cash loan?
- Did they not give you any paperwork?
- Have they added huge amounts of interest or APR to your loan?
- Did they change the terms of the loan without warning?
- Have they threatened you?

Have they taken your bank/post office card, passport, watch or any other valuables from you? If you have answered yes to any of these question, contact the Scottish Illegal Money Lending Team 24 hours a day in complete confidence:

- Phone their confidential helpline 24/7: **0800 074 0878**
- Text 'loan shark' and the details to **07741 701 325**
- Visit their website: <https://stopillegalending.co.uk>

If you are struggling with your finances and debt, you can contact either Heather or Morag for a benefit check. Many people are missing out on benefits that they are entitled to. The Scottish Welfare Fund can help with emergency costs for food, gas and electric, as well as white goods and furniture, if you are on a low income.

If you are struggling with debts, there are several charities who provide free debt advice- such as Citizens Advice, StepChange and the Money Advice Service. Speak to Morag or Heather if you would dlike to be referred to a debt management charity or the Illegal Money Lending Unit.

Tax Credits & PO Accounts

More than 7,000 tax credits, child benefit and guardian's allowance claimants have not yet switched away from using a Post Office card account to receive payments ahead of the 5 April 2022 deadline imposed by HMRC.

HMRC has been writing to claimants that receive benefits it administers into a Post Office card account since October 2019 to notify them that their accounts will be closing - initially with an end date set for 30 November 2021 which was subsequently extended to 5 April 2022 - advising them to set up new bank accounts and to inform the Department so that their payments will not be affected.

However, with just over a month to go before the deadline expires, HMRC has warned that while more than 138,000 claimants have already switched their accounts and provided updated bank account details, 7,500 claimants have yet to do so and, if they miss the 5 April deadline, their payments will be paused until they inform the Department of their new account details.

Post Office card accounts will continue until November 2022 for DWP benefit claimants to safely move over to traditional bank accounts or a new Payment Exception Service.

Most High Street banks offer a basic bank account which has no fees or overdraft facilities. You do not need to have photo ID to open a bank account, as official documents— a birth certificate, benefit letter, council tax, or utility bill— can be classed as official ID.

If you still have your benefits paid into a Post Office Card Account (POCA) we would strongly urge you to open a bank account as soon as possible and report your new bank details to the DWP and HMRC to prevent a delay in you being paid your benefits.



Rent increase and UC

Important Notice

It's that time of the year again! If you're a Universal Credit claimant, then you'll need to report your rent increase through your journal.

This year, the DWP will be putting up a 'to-do' on your journal from April the 1st, and this is a fast-tracked version of the rent increase, whereby you will only be asked to put in your new rent charge.

However, if your UC Assessment Period ends between 28th March and the 1st April, to ensure that you don't miss out on the rent increase for that month, we advise that you report your new rent charge through the 'Change of Circumstances' option from your journal's homepage.

As always, if you're not sure about how to update your rent, or would like help with your journal, please do not hesitate to get in touch with either Morag or Heather. You can contact us on 0141 578 0200.

UC Universal Credit

Scottish Disability Benefits



Social Security Scotland
Tèarainteachd Shòisealta Alba

Scottish Social Security have announced that from 29th August 2022, adults in Scotland will be able to claim the new Adult Disability payment.

It can help with the extra costs of living with a disability or health condition. It will replace Personal Independence Payment (PIP) and Disability Living Allowance (DLA) for adults in Scotland.

The Adult Disability Payment is payable to adults aged 16 years old until pension age (currently 66 years old). You can apply online, over the phone or by requesting a paper form.

If you are already in receipt of DLA or PIP, you don't need to do anything. From Summer 2022, Scottish Social Security will begin to transfer you over from the DWP onto the Scottish system. You do not need to do anything.

If you are already claiming DLA or PIP, you do not need to make a claim for Adult Disability payment, and you will be continue to be paid as normal whilst you wait to be transferred. You will get a letter from Scottish Social Security advising you of your transfer date.

For children under 16 years old, the Child Disability Payment remains in place, and has replaced DLA for children in Scotland.

More information on the new Scottish Social Benefits visit: www.mygov.scot/browse/benefits

If you'd like to discuss your entitlement to either the Adult or Child Disability Payments, please get in touch with Heather or Morag.

£150 Council Tax payment

East Dunbartonshire will be issuing letter shortly explaining that £150 will be provided to every household in receipt of council tax reduction in all council tax bands in Scotland and local authorities will receive funding to pass on £150 to other occupied household in bands A to D in Scotland. This will be directly deducted from your yearly bill and recalculations will be made. If you fall into these two categories, you do not need to do anything it will be automatically applied.

Higher council tax bands will not qualify for the £150 payment, and there is no right of appeal.

You can check your council tax band at www.saa.gov.uk if you're not sure what band your home is.

The £150 payment is made as well as Council Tax Reduction (formerly benefits) to low income households, and people on benefits. It is means-tested, and if you're not sure if you would qualify, please get in touch with Heather or Morag for a benefit check!



Child Bridging Payments

The Scottish Child Payment Bridging Payments bring together the Covid hardship payments and the Family Pandemic Payment into one payment, made 4 times a year. These payments are available for each child who gets free school meals because of low income. You could get the payment if you meet the eligibility criteria for free school meals (not just through your child having automatic entitlement because they are P1-3). This is usually because you're on a low income or getting certain benefits. Check the full eligibility criteria for free school meals on the council's website. If your child gets free school meals because you're on a low income and get a qualifying benefit you do not need to apply for it. Your local council will make the payment to you automatically. In 2022, 4 equal payments of £130 will be made at Easter, Summer, October, and Christmas. The payments will be made in line with the start of the school holidays

Benefit Contact Numbers

If you need to contact the UC service centre call this number	0800 328 5644
If you have a problem with your existing benefits, contact the DWP on this number	0800 169 0310
If you are having a problem with Tax Credits then you need to phone this number	0345 300 3900
If you have a problem with your state pension or Pension Credits, phone this number	0800 731 7898
If you need to make an application to the Scottish Welfare Fund (East Dunbartonshire)	0300 123 4510
If you need to make an application to the Scottish Welfare Fund (North Lanarkshire)	0300 555 0405
If you need to contact East Dunbartonshire Council phone this number. Alternatively, you can walk into The Hub, William Patrick Library.	0800 901 057
If you need to make a claim for Housing Benefit, contact North Lanarkshire Council for a form.	01236 856420

As you may know we keep a record of the extra money people have received as a result of using our advice services. Since the service came into being in the area in 2005 we have generated:

£6,874,000

from increased income, lump sum grants and a reduction in debts.

For the financial year 2021/22 alone, so far the figure is

£519,093.41

Performance figures

It is important that we keep a record of these figures, so if we helped you to claim a benefit, or just helped sort out your claim, please remember to let us know the outcome so we can update our records.

CONTACT INFORMATION

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