

BetterOff is a local service for working age people who live in North Ayrshire. We offer a package of supports through key workers. BetterOff can help lone parents, people out of work or on low incomes, to improve their financial circumstances.

Benefits advice

Affordable loans

**Reducing
Energy Bills**

Budgeting advice

**Best deals
through digital
access**

**Affordable
household goods**

**more pounds
in your pocket**

**Shared
Tenancies**

**Managing
debt**



Managing your money and your debts

Across North Ayrshire, key workers are working with people to help them make their money go further. They can help you to maximise your income, reduce your outgoings, manage debt, and provide tools for managing your budget.

Digital Access and Training



Access the internet and receive training in digital skills through CHAP, helping you to:

- Compare financial services and products to access better rates, tariffs, rates of interest, etc
- Manage your money through access to online banking and payments
- Apply for benefits online and manage ongoing claims

Lemon Aid provide a home visit energy advice service for people across North Ayrshire, including those with pre-payment meters. The service also includes support with utilities debt, and support to access white goods schemes, other grants and discounts on energy bills.

Citrus Energy Lemon Aid Home Energy



Call **01294 475629** for more information



Affordable Furniture Project



Low cost new as well as quality re-useable furniture and household goods are available through the Cunninghame Furniture Recycling Company (CFRC) retail outlet in Irvine, next to Tesco. You can see the range of quality products on their Facebook page: www.facebook.com/cfrcfurniture/

1st Alliance Credit Union can provide affordable finance for people living on benefits, on low incomes or with poor access to credit, including finance to purchase goods from the Affordable Furniture Project. Loans can be granted to help with any situation from purchase of white goods, changes to benefits or general living expenses. This loan can be a great way for people to access the benefits of credit union membership, build savings and a positive credit history.



1st Alliance Credit Union



Shared Tenancy Project



People aged 16-34 receiving benefits or on a low income who are seeking rented accommodation may be eligible to apply for a Shared Tenancy through the Community Housing Advocacy Project (CHAP). Successful applicants are matched before being provided with a shared tenancy for up to 12 months, during which time they will receive training in basic independent living skills and tenancy sustainment, including money management. CHAP also provide support to link in with volunteering, further education or employment opportunities and assistance with finding long-term accommodation.

or email: betteroffna.chap@gmail.com

How to Contact Us:

If you would like to speak to a worker in the Better Off Team about your financial situation, please complete our online referral form available at: northayrshire.betteroff.org.uk/referral

We will get back to you within 48 hours to make an early appointment with an Advisor in your local area.

If preferred you can email us with your name, address, telephone number, and details of your circumstances to betteroffna.chap@gmail.com or you can call us on **01294 475629**.

The BetterOff North Ayrshire website has an online calculator which will show you the benefits you are entitled to - you can access guidance and apply for these online. You can also use the site to search and apply for jobs, and to access childcare, budgeting and debt advice.

northayrshire.betteroff.org.uk

