



## Financial Inclusion Pathway to money advice in North Ayrshire

Find out if the person you are working with has concerns about their finances, benefits, fuel bills or cold housing by asking them:

**“Do you have any worries about money or affording to heat your house?”**

Yes

No

Yes

Ask them if they would like you to refer them to **Money Matters**

Remind the person that if they change their mind they should ask to be referred. *Ask again when the opportunity arises.*

Ask them if they would like you to refer them to **Home Energy Scotland**

Yes

Yes

Gain verbal consent for referral and refer online or by phone

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### North Ayrshire Money Matters

✉ [moneymatters@north-ayrshire.gov.uk](mailto:moneymatters@north-ayrshire.gov.uk)

☎ 01294 310456

💻 <https://www.nahscp.org/care-support-community/benefits-welfare-rights-and-advice>

### Home Energy Scotland Portal

💻 <https://hespartnerships.est.org.uk/>

☎ : 0808 808 2282

### What happens next?

When a person’s contact information is sent to the point-of-contact, with the brief reason for the referral, it will be assessed and followed up by the appropriate advice agency who will contact the person.

Please let the person know that someone will be in touch by phone so that they are expecting a call from a number they may not recognise.

Please remember to insert your Service’s Unique Identifier in the email header (as per below)

Mental Health	Learning Disabilities	Third Sector
Justice Services	Social Work Services	Secondary Education
Older People	Housing	Other H&SCP
Better Health Hub		

N.B. For Early Years please see specific pathway using the Request for Assistance route

### ***Why is it important?***

- Living in poverty has a negative impact on health and wellbeing, ill health can trigger a range of worries about money, effect on wages, benefits, paying the rent and food and fuel bills.
- Eight out of ten people living in income poverty live in fuel poverty.
- In Scotland 67% of children living in poverty have at least one parent in work.
- Fuel poverty is linked to asthma, chest and breathing problems and mental health problems.
- By asking a simple question and referring people you work with to where they can get help, practitioners can do a lot to prevent ill health and improve quality of life.

### ***When to raise concerns about income and fuel poverty***

- You should use your own judgement about when and where to raise the issue of money worries.
- The earlier the question is asked the quicker help and support can be provided.

### ***How to raise the issue: suggestions***

- Would you like information on services that can help you with money worries you might be having?
- Are you finding the house difficult to heat or difficult to keep warm?
- Will you need any help with money issues/concerns, such as paying electricity/gas bills, benefit claims, debts and affording good food?
- Do you have any worries about money for heating and food?
- There are really good services in South Ayrshire that offer free and confidential help with money and home heating, would you be interested in me putting you in touch with them?

### ***How to respond***

People's individual situations can be complicated and involve the new welfare benefits, debt, rent arrears, prepayment meters and other issues. Staff do not need to know all the details or try and fix problems for people because expert help is only a referral away.

### ***Where people have money worries, the role of staff is to:***

- reassure that support is available - gain verbal consent for referral
- a brief summary of the issues when referring is all that is required

**Unique Identifiers** – it is important to use these as it will allow Money Matters to monitor the financial gain by each areas within North Ayrshire. The aim of financial inclusion is to increase incomes, reduce outgoings and reduce poverty and inequality.