

Skint in Moray

a rough guide to living on less!

Skint: adj.slang - 1.having no money 2.to be without sufficient income 3.struggling through difficult financial times

doric translation - “*nae haein a job an nae haudin yer heid abeen watter*”

in Moray place name -

1.north east Scotland 2.area of outstanding natural beauty 3.region where whisky, biscuits and soup are made

local references - *Buckie, Mosstodloch, Elgin, Keith, Forres, Dufftown, Tomintoul, Aberlour, Fochabers, Rothes, Lhanbryde, Spey Bay, Findhorn, Kinloss, Cullen, Grange, etc...*





THE MORAY AGAINST POVERTY NETWORK

During 2001 there was a noticeable interest in forming a local group with ambitions to get involved in raising public awareness of poverty in Moray. Proposals led to commitment, which in turn led to a determination to establish the Moray Against Poverty Network. In a very short space of time, MAP has become a centre of information with connections at local and national level and an influential group with a constructive agenda. This is entirely due to the tireless efforts of all those involved

Who is MAP?

The Moray Against Poverty Network is an organisation that provides a collective voice for those experiencing poverty in Moray.

What MAP is now and will continue to be is an independent, self help group run for the benefit of individuals and families who are facing hard times.

MAP is about volunteering yourself, supporting others and encouraging everyone. It is about getting by with some dignity, managing to cope in difficult circumstances, demanding respect from all

and expecting at the very least living to a decent standard.

Above all, poverty is all about people. MAP people who themselves know all about poverty first hand. Caring people who unite to form groups to defend the weakest in the community. Compassionate people who are employed by agencies to do the right thing for those less fortunate.

What does MAP do?

We don't talk we do! MAP is about getting involved, being constructive, challenging the usual way and changing things for the better. All this at a personal and group level! How do we do this

Training is the key to MAP and its individual members becoming effective, empowered and successful. MAP has an ongoing, high quality training programme available to all members. The courses deal with matters which are of importance to the members and have included confidence building, information technology, poverty research, dealing with the media and using video as a campaigning tool.

MAP is presently working in partnership with the Robert Gordon University, Aberdeen in a ground breaking research project. Members of the network are engaged in identifying areas of poverty in Moray and examining exactly how it affects people in both

rural areas and towns. The research hopes to learn how individuals and families establish their own set of poverty indicators.

MAP annual gatherings have become the high point of each year when members meet experts to examine the impact of poverty in Moray and explore ways of tackling some of the issues.

Oh and we do have fun! There is a strong social side to the MAP network. Our meetings usually include having lunch together and time-out for "a wee blether". The kids are always included! While the adults are busy the kids are catered for in one activity or another. It is MAP policy that all childcare costs are paid by the network to ensure that all members can join in all the activities and meetings.

"Skint in Moray"

Very often when MAP members get together the discussion gets round to the difficulties that each face in making ends meet, getting help and dealing with authorities.

The committee decided that it would be really helpful to have a resource pack which would bring together information, tips and advice that would be useful for all individuals and families, in particular young adults, who find themselves "living on peanuts".

To produce this booklet a considerable amount of research and investigation was undertaken. Nobody was better qualified than the members of MAP themselves to compile and prioritise hard to get at facts, information and opinion.

It is to the credit of all involved that their efforts have resulted in the production of this valuable booklet. It also underlines the fact that many folk who find themselves on hard times are still very talented individuals capable of producing high quality work.

This booklet, therefore, is a tool for life designed and produced by folk who have been there. It is essentially a device for agencies to use in their own work in reducing the effects of poverty in our area and improving the quality of life for individuals and families who, usually through no fault of their own, find themselves "Skint in Moray".

This production would not be possible without the involvement of a number of enthusiastic individuals. Thanks are due to the MAP members who contributed valuable information and the advisors who guided the project.

Special thanks to Bruce McLaren for the great cartoons.

Finally, thanks are due to Moray Youth Start, REAP and Housing Services (The Moray Council) who have financed the end product.

Using “Skint in Moray”

“Skint in Moray” can be used as a resource pack by agencies working with people living on low incomes, especially those agencies with a focus on young adults.

We encourage you to use it as a tool to network with other agencies and as a platform to create in Moray a multi-agency response to poverty issues.

Included in this pack is a list of all the agencies that will be in receipt of “Skint in Moray”. We recommend that when your organisation brings out new information that adds or replaces parts in this pack a copy is sent to every agency so that they can keep their pack updated.

The pages in this pack are dated so that we can revise all our copies as regularly as possible.

If you feel that you, your organisation or the work you undertake has been mis-represented or omitted please do not hesitate to contact us.

The Moray Against Poverty Network
c/o REAP
177 Mid Street
Keith
AB55 5BL

Notes

“SKINT IN MORAY”

There's stuff about:



benefits & employment
section 1



accommodation & housing
section 2



**how to stay out of debt
& make your money go further**
section 3



**keeping a healthy mind,
body & soul**
section 4



**how to make friends, influence
people & make a difference**
section 5



having fun learning new things
section 6



**transport...getting around when
you're skint**
section 7

Look out for these symbols.....

✓ good idea

£ money saving idea

☺ great people to know

💣* be careful!

Notes

... aye Wullie,
gettin guid advice
is no an easy job.
Ma stockbroker says one
thing then ma accountant
says anither!



Benefits are a regular topic of conversation at many MAP meetings. Many folk in the network have said that this is the area that causes most frustration.

As far as employment is concerned Moray has nothing to be proud of.... this is an area with one of the lowest wage levels in Scotland. The average gross weekly full time wage in Moray is £346 compared with £427 for Scotland and £465 for GB.

Young people between the ages of 16 and 24 make up over a quarter of the unemployed in Moray. Many folk throughout the area depend upon benefits just to get them through to the next week.

"How can I get help to make a claim?"

Knowing what you are entitled to claim, how to do it, when and where has become valuable information.

However, there are a number of folk out there who know their way around the benefits system and will go the extra mile to help you make a successful claim.

"Where do I go, who do I see?"

Check this out before you start.....

The DSS (Department of Social Security) has become the DWP (Department for Work and Pensions).

In Moray the Social Security Offices and Jobcentres are merging to become **Jobcentre Plus** offices where you can claim all benefits and look for work in the same place.

"I get very confused about what benefits I can apply for and what I can't...help!!"

It can be confusing but here's what's out there and who's entitled to it.....

Generally you have to be 18 to claim
Income Support.

To be eligible for income support you need to be unable to work.

This includes people that are ill or disabled, single parents, carers or women at least 29 weeks pregnant.

If you are working it must be under 16 hours a week (your earnings will affect the amount of benefit you get).

If you are eligible for Income Support, make sure that you make use of the add-on benefits you may be able to claim.

For example free prescriptions and dental care, or if you have kids, free school meals and clothing grants.

or

Generally you have to be 18 to claim **Jobseekers Allowance**.

You must be unemployed, or working under 16 hours a week (your earnings will affect the amount of benefit you get).

You have to be available for full-time work and show that you are actively looking for work.

If you are over 18 and have no job after 6 months on Jobseeker's you will probably have to take part in the New Deal scheme.

If you are under 18 and unemployed you can apply for a **Skillseeker Placement**.

You can get information at school as well as at your local jobcentre.

On some placements you will be classed as a trainee and the minimum amount you should receive as an allowance is £55 per week.

Some work places might take you on as an employee and then you receive a wage.

On some placements you'll be classed as a trainee and receive an allowance the same as your normal weekly benefit.

Otherwise your employer will pay you a wage.

If you are 18-24 and unemployed for more than 6 months you will probably have to go on a **New Deal** placement.

Housing Benefit

is help towards paying the rent when you are on Income Support, Jobseeker's Allowance or on a low income

and

you are 16 or over
and responsible for paying the rent on the place you live,
whether a Council or private let.

You need to fill in a form from
your Council (Housing Benefits Dept).

You will have to show proof of your national insurance number,
provide a bill,
show the amount of rent you pay
and you might have to show proof of your tenancy agreement.

If you pay for services (meals, heating etc)
with your rent

or

if you have a private landlord, the amount of benefit you get may not cover everything.

Working Tax Credit

is money given depending on your annual income for people who are:

aged 16-24, employed or self-employed for 16 hours or more per week and

who either have a child or are disabled or are over 25 and work 30 hours + per week

the amount you'll get will depend on your circumstances, whether you have children, are a lone parent, a couple or disabled

you have to fill out the form from the Inland Revenue to claim it you can do this on line at www.inlandrevenue.gov.uk/taxcredits

(remember it's free to go on line at the library)

Children's Tax Credit

is money for people with one or more child

you don't have to be working to claim it

fill in the Inland Revenue form

Social Fund

When you are living on a tight budget you may sometimes need extra help, there may be changes in your life or you may be facing a crisis. You may be able to get help from the social fund for important costs that are hard to pay out of your regular income.

Community Care Grants can be for moving to a new place or if you need help to stay in the place you are in. It can be for essentials like furniture, cooking utensils and bedding. It can also be given for travelling for special reasons.

For example, a close family member has died or is ill in hospital. In addition, for job interviews outside the local area.

You can apply for these if you are over sixteen and are already getting income support or jobseekers allowance, or if you are likely to get these benefits in the next weeks because you are leaving institutional/residential care.

The community care grant does not need to be paid back. However, if you have savings it may affect the amount of money you can get.

Budgeting loans can be used to spread the cost of things other than regular expenses. For example, buying furniture or household equipment, clothing or footwear, paying rent in advance or removal expenses for a new home.

You can apply for this loan if you have been getting Income Support

or

Jobseekers Allowance for at least 26 weeks

A budgeting loan is an interest free loan that must be paid back. The maximum loan is £1,000.

Crisis loans can be used when you have real and urgent need and have no other money. For example, when you first apply for benefits and no money has come through.

You can apply for this loan if you are 16 or over. You do not have to be on benefits but there must be clear purpose.

Interest free loan, maximum is £1,000 which must be paid back.

“What’s the best way to apply for the benefit that I know I am entitled to?”

- ✓ Apply as soon as possible because it’s much harder to get money back-dated and you could lose out. Claims take time to be dealt with and you may have to wait a while before you actually get the money.

“I’m not that good with forms, can I get help?”

To make sure your application is processed as quickly as possible complete all forms fully and accurately.

The rules are pretty strict and your application will not be dealt with straight away if the forms are incorrectly filled out.

- ✓ You can get help with your applications from the Citizen’s Advice Bureau, the Benefits Agency or the Housing Benefit/Council Tax Benefit staff.

It is everyone’s interest to make sure that your form is OK and that there is no mistakes.

"Sometimes all this bureaucracy makes me very angry!"

It's so easy to get angry and frustrated but remember that people switch off to aggressive behaviour and can become obstructive and unwilling to help.

✓ Have the right attitude!

Be clear, calm, collected, firm and persistent if you can.

"What about some general tips to prevent things going wrong?"

Whatever benefit you are applying for.....

✓ Always keep a copy of your application

✓ Always send your application by recorded delivery

✓ Always ask for a receipt when personally handing in an application

✓ Always take note of the date, time and the name of the person you are talking to on the phone. Even make a note of identifying accents.

“What about if I have to discuss my claim with someone in their office?”

If you are talking to an official face to face do all the above but also.....

- ✓ make a mental note of the description of the person you are talking to or handing an application to. Try to remember if they were tall, dark or wore glasses, for example?

If you don't do this and they claim that an application has not been received they are likely to just send you out another form.

“Is that a problem?”

Yes!

- * This is serious because your claim will not be back-dated. Your claim will start from the date of the second application which means you could lose out on a lot of money!

“Why does it take so long to get the money I am entitled to?”

Officially and in reality times for the settlement of claims can vary greatly.

- ✓ A good question to ask is *“Once my application has been properly filled in and passed by your department, how long should it be before I receive my benefit?”*
- ✓ Remember or make a note of the answer to this question!

“OK, give me an example”

Most claims such as income support should be processed within a couple of days.

However, Housing Benefit, for example, can occasionally be very slow to come through and lead to problems.

- The delay could mean that you soon find yourself with rent arrears.
- ✓ If this happens make your landlord or housing officer aware of the situation and keep at them to process your claim as quickly as possible.

“What benefits are available if I am over sixteen but under eighteen?”

If you are sixteen or seventeen things are a bit more tricky when it comes to claiming benefit. You may be entitled to something especially if you are homeless through no choice of your own or if you have left school and your parents are on benefits or a low income.

☺ The first step is to register with **Careers Scotland**. There are lots of quirks in the benefits system when you are at this age so a clever move would be to get proper advice and support from someone who knows how to get the very best for you.

Finding a Job in Moray

Finding a job in Moray is not an easy task, especially one that offers a decent wage to live on. However, there is help and support out there if you know where to look....

"Looking for work, especially work that I enjoy doing and will stick at seems like an impossible task. Where do I start?"

☺ A good place to start is the **Jobcentre Plus** office.

There's one in Buckie, Forres and Elgin. They deal with looking for work and advising you on benefits you may be entitled to. When you first go there they will take your details then arrange for you to have a meeting with a personal advisor who will offer advice and guidance.

✓ Jobcentre Plus has an internet service called Job Search where you can go online to look for employment.

☺ You should also visit your local **Careers Scotland** office. They can help you with employment, training, and will offer additional support if you need it. Careers Scotland claim that they give *"the most comprehensive and independent advice on employment"*.

☺ **Moray New Futures** helps a wide range of young people (16-35) who may have difficulties getting ready for work. They can help with building confidence, developing life skills and improving communication skills. They'll work with you on a one-to-one basis, and sort out the support you feel you need to get a job.

"Are there other ways of finding a job?"

Sure, here are some ideas to try...

- ✓ Look in the local press.
The Northern Scot and the Press and Journal both have job sections on a Friday. Also, have a look in the Midweek Extra and Jobs North. Don't buy newspapers – libraries have copies of every one in the reference section!
- ✓ Word of mouth.
This can be a great way of finding work. Let as many people as possible know that you're looking for a job - you never know what may turn up!
- ✓ Small ads
Post cards in shop windows and newsagents often let you know that there is local work available. However it's often casual or seasonal work and not for the longer term.

☺ **Moray Volunteer Centre** will help you to try volunteering with a local or national organisation.

✓ OK, if you do voluntary work you will not get paid but you'll gain great work experience. You could make some valuable contacts that could lead into work that you would find interesting.

the “**benefits and employment**”
contact list

Moray CAB 01343 548421
30/32 Batchen Street, Elgin

Welfare Rights Dept 01343 543451
The Moray Council

Moray Advocacy 01343 556266
2 Commerce Street, Elgin

Jobcentre Plus 01343 528000
Elgin

Jobcentre Plus 01542 783838
Shanks Lane, Buckie

Jobcentre Plus 01309 542900
Tytler Street, Forres

Careers Scotland 01343 548884
Batchen Street, Elgin

Inland Revenue 0845 3003900
Tax Credits Helpline

Moray Volunteer Centre 01343 54410
15/16 High Street, Elgin

Moray New Futures 01343 549778
19 Commerce Street, Elgin

Notes

... I'm a teenager
GET ME
OUT OF HERE!



Somewhere to live is going to be one of your basic needs and something you should think very carefully about.

At sixteen you can leave home without your parent's consent. This might sound great but the reality can be very different..... If you're having problems at home perhaps taking time out and staying with friends or family can help you take stock of things.

If you do find yourself out on your own in the big wide world, here are a few ideas....

"OK, so what do I do if I find myself homeless?"

Firstly, don't panic! There are a lot of professionals whose job it is to help people in this situation.

Go to the nearest **Moray Council Housing Needs** office. There's one in Buckie, Forres, Keith and Elgin.

Young people (16–24) who find themselves homeless may be given temporary accommodation.

Remember, young people have the same rights as anyone else who finds themselves homeless!

“What happens then?”

You can do a couple of things:

Contact the Moray Council.....

☺ The **Housing Office** has people with expert knowledge who work all the time to ensure people's housing needs are met.

☺ If you are homeless the **Housing Needs Officers** will carry out a Homeless Assessment to determine why you were made homeless.

☺ There is also a **Young Person's Officer** - ask for this person to help you if you're 16-24.

These people can be contacted at the main Housing Office in Elgin.

or try

☺ the **Citizens Advice Bureau** who give independent housing advice to anyone. CAB can also step in and get involved on your behalf if you feel that your claim is being unfairly treated.

“What support is there for me?”

If you're 16–24 get in contact with the Young Person's Officer. They should be able to access all sorts of support for you such as help with independent living and budgeting.

- ✓ Make a friend of your Housing Needs Officer. Don't see them as “the enemy”. They can help in so many ways even if you're not in Council housing.

“How do I get council accommodation?”

If you want to rent a council house you should contact your local Area Housing Office and ask them to send you a Housing Application form.

Once the form is returned to the council your application will be assessed and you will be placed on the council housing waiting list. A letter will be sent to you advising you of the number of points you have been awarded.

“What if I want to rent somewhere privately?”

Private letting is an option, but it can be a bit of a “mine field”. Standards vary a great deal and for young people private letting can mean living in multi-occupancy residences (hostels).

- Often in this type of accommodation facilities are shared, and you don't get to choose who your housemates are. Extras like washing machines and pay phones can be expensive.
- ✓ However, if you feel that you want to go down this route, find out what your rights are as a tenant and make sure that you read the lease properly.

Again the Citizen's Advice Bureau should be able to do this for you.

"Where can I find out about accommodation to rent locally?"

You can find out the availability of private accommodation through local newspapers, small ads in newsagents, "word of mouth" and through some estate agents.

Think about asking the landlord some of these questions before you sign on the dotted line:

Do I need references?

What's the cost of Council Tax?

Is the accommodation near proper services like bus routes and shops?

Can I smoke and bring my dog, hamster and goldfish with me?

Is it furnished, how big is the room and how many other folks will I be sharing with?

Does the rent include bills?

Will the landlord accept rent from Housing Benefit?

How much are the rent and deposit going to be?

“What other options are there?”

- £ Flat-share is renting a room with others, sharing the living space and bills. You might also save money cooking together and it can be fun. This kind of accommodation is usually private and you'll find out about in the same ways as under that section.
- ✓ Supported Accommodation means housing with the support of workers to help you cope with living on your own, with little or no family support. Sometimes it can be a few young people sharing a house with the workers living in, or a hostel.

The rent is often higher for this accommodation, but it can be a good stepping stone before moving on to living on your own.

“How do I hold on to the house once I have found it.”

Prevent eviction from rent arrears by paying off your arrears slowly. This stops you being classed as a non-paying tenant, which means that you will find it difficult to be housed in the future.

Speak to you landlord, housing officer or the Citizen's Advice Bureau if you are having difficulties.

- * You are also responsible for all your visitors behavior. It's important to have friends around but you need to make sure they respect your home.

Don't just keep an open house; this can attract some dodgy types. Get friends to phone or text before they come round. It's easy for things to get out of control otherwise, leaving you to pick up the pieces.

Drug dealers particularly like the open house set up where people come and go and you could end up with a whole load of trouble.

- ☺ Noise can be a big problem especially with your neighbours. If you are going to have a party let them know in advance. Better still, if you like them, invite them!

Notes

the “**accommodation & housing**”
contact list

Moray Council housing access points. Use these as your starting point to get housing information:

Elgin	High Street	01343 563000
Buckie	Cluny Square	01542 837200
Forres	High Street	01309 694000
Keith	Mid Street	01542 885500

If you are between 16 and 24 years old contact:
The Young Person’s Housing Officer 01343 563597

For information on hostels in Moray contact:
Shelterline 0808 800 4444

To get more advice about accommodation contact:
Housing Needs Officers 01343 563597

For advice and help in dealing with landlords contact:
Moray CAB 01343 548421
30/32 Batchen St, Elgin

If you are suffering in a violent situation contact
Moray Women’s Aid 01343 548549

If you need to discuss family problems contact
Moray Council Social Work Department 01343 543451

Notes

... and then the bank gied me a credit card in case ma student loan ran oot!



how to stay out of debt & make your money go further

If you're living on a low income then money problems can feel like a huge weight around your neck. We all sometimes end up spending far more than we ever meant to.

Ask yourself.....

Do I need this or just want it? Can I get this cheaper somewhere else? How will I pay for this? These are good questions to ask yourself before you buy.

"So what are the golden rules?"

Three things are important to know if you are living on a low income;

- £ how to use of all the hints and tricks you can to help you make your weekly income do more.
- ☺ how and where to borrow money safely.
- * what to do when things go seriously wrong and you have got yourself into a lot of debt.

Hey, you are not the first or the only person ever to have money problems.... the answers are out there!

"OK, So how can I live better on less?"

- £ Mobile Phones can be a real expense. Most of us have "pay as you go" which is more expensive to run, but you don't run up big bills with them, as you can only top them up when you have the cash. Meanwhile, your friends can always phone you.

- £ Buy second hand phones through Scot-Ads.

- £ Libraries – why buy CD's when you can rent them from the library for 50p for 4 weeks?

- £ Libraries have a whole range of items to borrow including cassettes – 50p for 4 weeks, kids tapes – 20p for 4 weeks, DVD's - £2.50 for 2 weeks, videos - £1.50 for 2 weeks and art prints free for 9 weeks.

- £ Moray Playhouse offers concessions to those on Income Support, students and disabled people (and their carers). It's better value if you are going to the evening showings.

- £ To get money off a whole range of things it's a good idea to always carry evidence of the fact that you are receiving benefit, or a student or disabled.

- £ Buying clothing from charity shops is a cheap and fun way of getting yourself kitted out on a budget. It's also pretty trendy nowadays to wear

“vintage clothing” and you can find some cracking stuff out there if you trawl the clothing racks thoroughly.

£ Auctions or marts are another really good place to check out for cheap furniture and other stuff if you are setting up home for the first time. Going along to an auction can also be a fun day out for would be “bargain hunters”. Auctions are held regularly at Forres, Elgin and Buckie.

£ Car boot sales are another option where you can pick up loads of stuff cheaply, especially during the summer months. Check the local press for details of the big boot sales at Kinloss and Baxters at Mosstodloch.

Remember, if you don't ask you don't get!!

“What can I do to make my money go further?”

Why use money?

£ As an alternative join your Local Exchange Trading System (LETS). Basically, LETS is a bartering system where little or no cash changes hands. You offer skills that you have and “buy” goods or services from others.

“Why should I get involved in a LETS scheme?”

LETS encourages local people like you, to trade even if they have very little spare money.

There are loads of different things that you can “buy” on the LETS system: haircuts, things for the home, dog walking and freshly baked bread to name but a few.

“But I don't have anything to trade!”

You might think that you have nothing to offer but the great advantage about LETS is that it helps you realize that you do have things to offer.

✓ Whether you are skilled or not your time, energy or resources will be of value to someone. A few examples of what people do for LETS are: shopping, answering the phone, cooking, cleaning, gardening, childcare, car lifts, home equipment or tool hire.

☺ There is also a great social side too, with LETS parties and LETS events! There are LETS schemes in Moray and Keith.

“It's easy to get a credit card, why not use it if the money's on offer?”

Getting credit might look like a fast and easy solution to all your problems but paying it off can be a nightmare!!

Rather than get a credit card why not join a Credit Union?

“What is a Credit Union and how does it work?”

£ Credit Unions are like community banks and make it easy for you to save (from as little as 50p a week) and borrow (up to twice your savings).

Think of them as local savings and loan co-ops!
There are credit unions in Forres and Elgin.

“What’s so good about borrowing from a Credit Union?”

- ✓ Everyone is welcome
- ✓ No appointment needed
- ✓ No previous credit checks
- ✓ Stress free paper work
- ✓ Affordable interest rates
- ✓ Quick response to requests for loans
- ✓ You can borrow up to twice your savings

“Are my savings safe?”

Yes, Credit Unions must abide by lots of strict legislation. Also, the Credit Union has insurances against any chance of fraud or theft.

Each year the accounts are audited and an Annual General Meeting held.

"Sounds good, but who is in control?"

You are!

- ✓ You decide how much or how little to save each week.
- ✓ This means that there is no pushy salesmen just good, friendly advice.
- ✓ Your savings help others to borrow and their savings help you.
- ✓ You can also volunteer to help run the local group.

"How can I avoid getting into debt?"

Debt is something members of MAP have some experience of and offer these tips to prevent a bad situation becoming a serious one.

- ✓ A good start is to take a moment to write down all you finances on a piece of paper and take a long hard look at reality. What do I spend every month and what income do I have coming in? If there's a big difference then alarm bells should be sounding!

Prioritise your bills from "urgent" to "it can wait". If you are not able to pay a bill or if it looks like you are going to be late in paying talk to the people concerned as soon as possible and tell them you are having some difficulties. Most folk will understand your problem and be pleased that you have contacted them early to work out a solution.

Budgeting is a bit of a swear word! There are not a lot of folk around to tell you how to do it but it can certainly be a very helpful tool to keep you out of debt and make the most of what you have.

☺ Talk to the CAB or **Fair Trading Standards Department**. Both have qualified staff keen to help you avoid problems. Booklets on many subjects are available including how to organise a budget.

"Too late!! I'm already up to my neck in debt. What can I do?"

✓ Don't bury your head in the sand – debt won't go away and the sooner you address the problem the better.

☺ If you are only in debt for one thing then the Citizen's Advice Bureau is a good place to start.

If your debts are more complicated go to the **Fair Trading Standards Department**. Their service is free and confidential and there are many ways of seeing them, from interviews and telephone help, or through booklets and information packs if you want to tackle the problem yourself.

☺ Other people who offer free debt counselling services are **Consumer Credit Counselling Service** and **Payplan**.

Some debts are “priority debts” which means that if you don’t pay, serious action can be taken against you. These need to be dealt with pronto and include: fines, rent, electricity, gas and phone bills, Council tax and TV licence.

£ Why not speak to your local Credit Union? Perhaps you can pay off your high interest debts and take out a low interest loan from them.

⚠ Be very wary of organisations that want any kind of payment for debt advice. This includes those “very helpful companies” who advertise on the TV!

Notes

the "how to stay out of debt & make
your money go further"
contact list

Fair Trading Standards Dept 01343 554617
232 High St, Elgin

Debtline 0808 8084000

Moray CAB 01343 548421
30/32 Batchen St, Elgin

Forres Credit Union 01309 676735
Forres House Community Centre
High St, Forres

Elgin Area Credit Union 01343 810920
PO Box 6702, Elgin

NHS Grampian Health Promotions 01343 545246
239 High St, Elgin

New Moray LETS 01309 673300
(Kinloss, Forres, Elgin,
Findhorn, Lossiemouth & Llanbryde)

Keith LETS 01542 887859

Moray Council Libraries
Elgin Library 01343 563398
(check the phone book for other libraries)

The Moray Playhouse 01343 542680

Elgin Auction Centre 01343 547047

Hendry Roberts & Son 01542 882535
(Keith)

Forres Sales Rooms 01309 672422

Cluny Auctions 01542 83331
(Buckie)

Notes

... aye ye'r quite right,
to keep fit there's nothing
like a wee walk
doon Lossie beach!



Good health is to do with your mind, body and soul. Your health and that of your family are especially important when you're living on a restricted income. In fact, research has shown that there are links between mental health problems and families living in poverty.

Additional problems relating to health include the difficulty of providing good, nutritious meals on a limited budget.

Did you know that you are entitled to the free and confidential services of a doctor and dentist? All kids under 16 are entitled to free sight checks and glasses from an optician ... but check to see if you are also eligible especially if you receive benefits.

In addition, there is a huge amount of good advice and guidance available from many experts to keep you fit and well. Make use of your local chemist if you need general health advice.

In Moray there are a number of very good support groups and specialist care organisations who are all there to assist with individual and family problems or worries.

Remember, you are not alone in facing up to health concerns. Help is available throughout Moray.....

"I need to see a Doctor but it's personal and everyone at my clinic knows my family and me. Where can I go?"

- ✓ Treatment by a GP is available to anyone, including under 16's, at any practice and clinic. You don't need to be registered with a practice to see a GP.

Simply phone, or go in and ask to speak to the Practice Manager for an appointment.

"What if it's about a sexual health problem is there anywhere else I can go?"

There are a number of other options available to you including;

☺ The **Family Planning Clinic** is run from the Outpatient Department of Dr Grays Hospital, Elgin every Monday 5.00-7.30pm and Thursday 5.15-7.45pm. They offer a free and confidential service on many topics.

☺ The **Genito-Urinary Medicine (GUM)** is a Sexual Health Clinic that runs one full day per month at Dr Grays Outpatient Department. To arrange an appointment telephone 01224 555555 and say that you would like an Elgin appointment.

☺ **NHS Grampian Health Promotions** in Elgin run the SMS Clinic each Saturday 2.00-4.00pm at their premises in the High Street. It is a drop-in health clinic for young people up to the age of 24. There you will have access to a nurse and sometimes a Doctor to discuss any health problems or worries that you have. It is a free, confidential service where you can access treatment, leaflets, advice and condoms.

keeping healthy...eating better on less

£ The older folks in Moray Against Poverty say that it's cheaper to live off home cooked food like soups and "mince and tatties" rather than buying fast, convenience food all the time.

£ Also it can be worthwhile investing in a freezer. Frozen food is often cheaper, can be just as healthy and it means you can cook a load of food and freeze some of it for another time.

"How could I buy in bulk and make savings?"

✓ Easy! Shop with friends! By sharing resources such as transport and organising child care you could make use of many "two for the price of one" offers promoted by some stores.

✓ Remember, it's generally much cheaper to shop in Elgin than in rural stores, particularly for food.

- ✓ However, if you take into account the cost of travel sometimes there are special offers in your local store which can make shopping there cheap. The moral of the story is to “shop around!”

“OK, but I need help in making good meals for the family”

- ☺ In Elgin, **NHS Grampian Health Promotions** offer a variety of informal “classes” and support ranging including their helpful *“now you’re cooking!”* course which covers basic food and menu preparation.

keeping healthy exercise and fresh air!

There is much research to support the idea that exercise has a very positive effect on certain bio-chemicals that affect our mood and how we feel.

- ✓ Exercise can sometimes be as effective as medication in treating anxiety and depression.

“I want to stay fit and enjoy sport but everything seems to be so expensive. What’s available for folk on low incomes?”

- £ If you’re into swimming there are pools at Buckie, Forres, Keith, Lossiemouth and Speyside that offer swimming free of charge Monday to Friday up to 6.00pm including holidays.

Reduced cost from 6.00pm onwards and at weekends. You need to show your UB40 or ES40 card/booklet which are available from your local **Job Centre Plus**.

£ Moray Leisure Centre in Elgin offers reduced cost entry if you're under 16, an OAP, unemployed, on Income Support, disabled or a student. Take some proof of benefit, your student card for example, along to the centre to apply and get reduced price entry on all the facilities at the centre. You need to apply for a lifestyle card, which costs £1.

☺ Moray Leisure Centre's **Healthy Living Centre Project** is aiming to get more people into the Leisure Centre, including those struggling on a low income. Phone the Leisure Link Co-ordinator to find out about the low cost services on offer including complementary therapies, pool, ice rink, relaxation suite and Health and Wellness Centre facilities.

"OK, I want to keep fit, get some fresh air but at absolutely no cost!"

No problem!

✓ Walking is perfect no expensive gear to buy or pricey lessons before you start. Better still, it can be a very interesting way to get exercise.

The Moray Council Coast and Countryside Ranger, Speyside Way Rangers and Forest Enterprise organise free guided walks around the Moray area.

- ✓ You could find yourself learning a bit about wildlife, exploring little known corners of the countryside or even doing your bit for the environment.

Kids are welcome on most outings but not dogs and we're talking about a great morning or afternoon walk not an expedition for the super-fit!

Leaflets giving all the details are available in libraries and community centres.

While you are in the library make sure you get a copy of "the Green Diary" which gives details of many free or cheap fun days out for the family particularly throughout the summer.

keeping healthy ... mental health

Mental Health is not mental illness!

It's about feeling good about yourself and life and coping well with the challenges it throws at you.

Here's a scary fact: 1 person in 4 will have some kind of difficulty with their mental health in the course of a year.

Another established fact is that living on low income increases stress levels and puts pressure on individuals particularly if you have been living on very little for a long time.

Check out some of the tail tale signs of mental stress.....

Finding it difficult
to sleep

Not bothered about
eating properly

Getting upset
easily and falling out
with people

Thoughts going
round and round
in your head

Finding it
difficult to
concentrate

Not wanting to
go out

There are lots of things that you can do yourself to take the pressure off things before it gets too serious. Here are a few ideas for stress relief.....

Re-arrange your
living space and
get a new
perspective

If you don't want to
talk write it down -
getting stuff out of
your head and onto
the page often helps

Talk to someone
about what's
going on

Get a friend to
give you a massage

Have a nice long
bath with a bit of
relaxing music

Put on your favourite
dance/rock/thrash
track (loud) and have
a bit of a boogie

Remember none of us can cope on our own all the
time!

If feeling down persists don't sit and stew – there are people out there who are waiting to help.

✓ If friends and family aren't the ones you want to talk to, or some of the tips above aren't working try contacting some of these people:

☺ **Your GP** – go and see your doctor if you're having problems with your mental well-being. They will talk to you and can refer you to other services such as psychologists and counsellors or prescribe drugs to help with your symptoms.

☺ **The Samaritans** – are available 24 hours a day to provide confidential emotional support if you're feeling distressed, despair or suicidal. They give you the chance to talk about difficult feelings and problems. They also have a drop-in service in Elgin – check the opening times when you ring the help line.

☺ **NHS Grampian Health Promotions** – drop in to their place on the High Street and check out their leaflets including the brilliant one called "Cool Heads" on how to stop stress. Health Promotions also run the SMS drop-in health clinic for young people up to age 24 every Saturday afternoon from 2.00-4.00pm.

☺ **Moray Association on Mental Health - (Mamh)** – supports people who are experiencing or recovering from mental health problems or distress aged 16-63. They have a

drop-in service and a preparation for work wood workshop.

☺ **Moray Drug and Alcohol Services** - offers confidential support to people who have addiction problems or who live with or care for someone who has an addiction. They can offer one-to-one counselling, day or evening, to establish whether or not substance misuse is causing a problem. They can be contacted at Moray Council on Addictions.

☺ **Moray Women's Aid** – if you're experiencing domestic abuse, call the help line for confidential advice and support.

☺ **Gay, Lesbian and Bisexual Switchboard** – feeling confused about your sexuality is not uncommon, or feeling clear about your sexuality and wanting to make contact with other gay, lesbian or bi-sexual folks. The Grampian Switchboard offers advice and support every Wednesday 7.30-9.30pm. If you really need to speak to someone more urgently contact the Lothian Switchboard any evening 7.30-9.30pm.

☺ **Moray College** – if you are currently attending college a guidance and one-to-one counselling service is available for students. Contact the Student Guidance Officer for help and information.

☺ **Detached youth workers** - are employed

by the council and aim to meet young people on their own territory, wherever young people gather by choice, and on their own terms. They provide information and support according to the needs of young people and can signpost you to other services and help. Find out how to contact your local worker through the Council's Community Development Department.

keeping healthy other stuff

Here's some more issues and sources of help.....

"My kids driving me up the wall!"

☺ "Parenting Classes" to help young parents cope with all the issues that parenting can bring are provided by **NCH**. Designed to minimise stress levels!

"I have a different kind of pain in the head! I need to see a dentist but there are none in the area taking on NHS patients"

Getting a dentist on the NHS in Moray at the moment is very difficult as many of the surgeries are full up. Visit the Health Promotions shop in the High Street, Elgin to find out more on dental care.

☺ If you are under the age of 18 and still in full time education, then you can get treatment from the **Community Dental Service**.

**the “keeping a healthy mind, body
& soul”**

contact list

Family Planning Clinic 01343 567574 or
Dr Gray’s Hospital 01343 543131

SMS Health Promotions 01343 545246

NHS Grampian 01343 545246
Health Promotions

Moray Council 01542 888055
Swimming Pools
& Sports Facilities

Moray Leisure Centre 01343 550033

Healthy Living Centre 01343 550033
Link Co-ordinator

Moray Coast 01343 557048
& Countryside Ranger

Forest Enterprise Moray 01340 563399

Speyside Way Rangers 01340 881266

Sport & Recreation 01343 543400
Officer

Samaritans 08457 909090

Moray Association for Mental Health (Mamh) 01343 550707

Detached Youth Work 01343 543451
Moray Council Community Learning
& Development Department

Moray Council on Addictions 01343 552211

Grampian Lesbian, Gay & Bisexual Switchboard 01224 212600

Lothian Lesbian, Gay & Bisexual Switchboard 0131 5564049

Moray Women's Aid 01343 548549

Elgin Community Dentist 01343 56720

National Children's Homes (NCH) 01343 549557

Notes

... and if I gie
him een of my best
wee smiles it should be good
for getting aff
a couple o
parking tickets
at least!



how to make friends, influence people and make a difference

As the song goes "everybody needs somebody sometime". OK, so it's an old song but the sentiment is as true today as it always was.

- ✓ You need friends to have a laugh with, confide in, go out with, share a problem, and beat the system!

"I agree but I'm now far away from family and have lost touch with school mates. How do I go about creating my own circle of friends?"

Maybe it's not as big a problem as you think! Here are six suggestions to help you link in with other folks so you are not known as "Billy no mates".

- ✓ Think about further education. Night classes are a great way to learn all sorts of stuff from hairdressing (useful), painting and decorating (very useful), car mechanics (could lead to a new job!) or even a new language (Très bon!!!). This is a brilliant way to make new friends with something in common.
- ✓ Go back to college. OK this is a big step but it could be the start of a new career. At the very least it will broaden your horizons and give you renewed confidence in your own abilities. Live the student life and make really good friends.

- ✓ Join a women's group. (sorry guys – it's only for women!).
- ☺ **The "Y" project** offers a wide range of activities and support to young women and a great crèche facility every week day morning for the kids.
- ☺ **NCH** also run womens' groups, especially for young mums.
- ✓ Volunteer to do something. Could be anything from running a railway line, counting dolphins, helping disabled kids or teaching adults to read and write. As a volunteer you will be appreciated, valued and thanked for your efforts – wouldn't that make you feel good? It's also a great way to make new friends and contacts. Who knows, your experience as a volunteer could lead to a new start or change of direction in your life.
- ✓ Join local networks. You have an important opinion which needs to be shared. Environmental, social, political and other issues need your contribution to the debate and discussion. Joining a local group like MAP, for example, means you can benefit from support, learn new skills and make a difference! Get involved, get known, get stuck in!
- ✓ Use the internet. A fantastic way of getting loads of information and making new contacts near and far. No computer, no problem!

Remember, **Moray libraries** offer FREE internet access to everyone.

- ☛ Be careful, however, when you make contacts not to give out personal information like your address and phone number. If you are meeting up with folks do it in a public place or with a friend.

influencing people

Dealing with people in authority can be a very frustrating, time-consuming exercise which can test your character to the full. MAP members are all too aware of this and in this section offer a few tips to help you keep your cool and keep your options open.

- ✓ Have the right attitude. Be clear, calm, collected, firm and persistent. It's easy to get angry and frustrated but remember people switch off to aggressive behaviour.
- ✓ Don't always take what you are told at face value, especially if you feel that you are being treated unfairly.
- ✓ Do your homework beforehand and go in there knowing what you are entitled to. Contact the CAB, The Moray Council Welfare Benefits/Rights department or Fair Trading Standards for free advice.

- ✓ Get to know the people that are dealing with your issues. Write down and remember their names. Go back to the ones that are helpful and you feel safe with.
- ✓ Completing forms can be a nightmare. Ask for help to fill them in from the CAB or Moray Advocacy Project.
- ✓ Every agency has a citizen's charter which outlines the service they provide and your rights. Ask for a copy. Find out about the complaints procedure if you feel you are not getting a fair hearing.
- ✓ Take a friend or a support worker (if you have one) to increase your impact with authority, this can ease the situation and help you feel more confident.

how to make a difference

Sometimes it is very frustrating feeling that you can do nothing to influence things. However, if there is something that you feel strongly about and you feel needs changing why not contact your local councillor, Member of Parliament or Member of the Scottish Parliament.

☺ **Local councillors** are elected by local folk and make up the Moray Council. Councillors make decisions on our behalf regarding local issues

including planning, schools and housing.

☺ **Angus Robertson** (Scottish National Party) represents the Moray constituency in the Parliament at Westminster. Angus is the youngest member of the UK parliament from Scotland and has a particular concern for young people and the problems they face today.

☺ **Margaret Ewing** (Scottish National Party) represents Moray in the Scottish Parliament in Edinburgh. Margaret is a well respected and experienced politician and has taken a great interest in the fight against poverty in Moray.

Remember you have the right to be respected.

the “**how to make friends, influence
people & make a difference**”
contact list

Moray CAB 30/32 Batchen Street, Elgin	01343 548421
Moray Advocacy 2 Commerce Street, Elgin	01343 556266
Moray Against Poverty 177 Mid Street, Keith	01542 888070
Volunteer Centre Moray 15/17 High Street, Elgin	01343 544104
Moray Council Welfare Rights Dept	01343 543451
Elgin Library Cooper Park, Elgin	01343 562600
The “Y” project Elgin Community Centre Trinity Rd, Elgin	01343 54373
NCH Action for Children Winchester House King Street, Elgin	01343 549557
Moray College Flexible Learning Unit	01343 576431

Local Councillors 01343 563114
(Members Support)
The Moray Council

Angus Robertson MP 01343 551111

Margaret Ewing MSP 01343 551111

Notes

... and finally,
ma ane arrangement
o Beethoven's 3rd
in the style of
Black Sabbath



Being skint doesn't mean that you should have no life. One of the ways of leading a richer life is by learning something new.

You never know where it might lead...

"I can read, write and count. I just sometimes have problems. Is there anywhere I can get free help but not as part of a group?"

☺ **Moray Council's Community Learning and Development Service** offer "Essential Skills" training.

✓ This is training designed to help you get better at the skills you already have be it, reading, writing, spelling, working with numbers and even study skills. It's on a one-to-one basis, usually at times and places that suit both you and the tutor. If you want this kind of help then contact the Essential Skills Co-ordinator for your area

"What about getting better skills that'll help me at work?"

☺ **Workers Educational Association (WEA)** run training courses on topics such as Workplace Literacy. To find out more about what they offer contact WEA Aberdeen.

“OK. How could I do something like computing or belly dancing at low cost?”

☺ **Moray Council’s Community Education Centres** offer short evening class courses on a variety of subjects. There are concession rates available for people on Jobseeker’s and certain other benefits. You can find out what’s on offer through the local press, contacting your local Community Centre or picking up a leaflet at the library.

“Aren’t libraries really boring?”

No they’re not!

- ✓ Libraries are great places to go and most of the things on offer there are free.
- ✓ As well as books for borrowing, there are over 1,000 learning packages covering many subjects you can borrow free for up to three months.
- ✓ Use this stuff to develop your career, pursue interests or for further education.
- £ and don’t forget the free Internet access available at all libraries to support your learning needs.

“What if I want to take the plunge and go to college?”

£ You can get travel allowances, childcare, grants

and loans or grants to take up college courses at Moray College in Elgin or at their Outreach Centres in Keith, Forres and Buckie.

- ✓ Courses can be evening, daytime, day release or distance learning and include computing skills, administration, child care, engineering, rural development.

- ☺ Courses are at different levels including SVQ, National Certificate and Degree. Phone the **Flexible Learning Unit** at the college to find out more.

Notes

Community Based Adult Learning Essential Skills Co-ordinators

Elgin	01343 543736
Lossiemouth	01343 815299
Speyside	01340 871641
Forres	01309 672838
Keith	01542 882028
Buckie	01542 832605
Fochabers	01343 820611
Portgordon	01542 832605
Cullen	01542 840701

Moray College 01343-576431
Flexible Learning Unit

Moray Council Libraries 01343 563398
Elgin Library
(check the phone book for other libraries)

**Workers' Education
Association** 01224 642725

Notes

I hope ye'r nae
in a hurry....
the next bus is
nae til Thursday!



transport.... getting around when you're skint

Moray is beautiful – great scenery, plenty of space and all the fresh air you could ever want! However, if you're living on a low income and in a rural part of Moray life starts to get pretty tough.

Affordable transport, or the lack of it, is a real issue in Moray. Getting about at a low cost is very difficult!

Owning a cheap car or car sharing solves many problems particularly if you plan regular shopping trips with neighbours or friends.

"That's fine if you own a car and can drive but are there any other ways of staying mobile?"

Cycling is a great way to get around, keeps you fit and costs almost nothing.

£ Pick up a good secondhand bike at an auction, car boot sale or through adverts in the local paper.

●* Don't forget you will need a safety helmet, fluorescent jacket and waterproofs.

Mopeds and scooters are quicker but more expensive to run. You'll need to consider road tax, insurance and training as well as a safety helmet and clothing.

☺ If you are unsure about the legislation for powered two-wheelers contact **Grampian Police** for assistance.

Bus services tend to give priority to the towns on the A96 (Inverness-Aberdeen) and a good service within Elgin. Coverage in rural Moray is much less frequent particularly at weekends and evenings. Timetables are available locally but change frequently!

☺ **Stagecoach Bluebird** operate on the main routes although other local companies offer services.

£ Look out for travel deals particularly throughout the summer months and other schemes for young people. Contact Stagecoach or the Moray Council for further information.

Travel on school buses is also an option. Some community centres run a mini-bus which makes getting to and from the youth club and education classes much easier. Contact the Moray Council for details.

☺ In addition, many voluntary groups within Moray have their own mini-bus or run a social car sharing scheme and may be able to help you get around. Contact **MVSO** for further details.

For example, **WRVS** run a social transport scheme using volunteer drivers to help those

folk who have genuine difficulties in getting around. A small mileage charge is made. Contact WRVS for more information.

Forres, Elgin and Keith are the only railway stations in Moray on the Inverness-Aberdeen single track line.

☺ However, **Scot Rail** offer good links and regular services to other parts of Scotland.

As with the bus, good deals and savings can be made travelling by rail.

£ For example, if you book and pay for tickets well in advance and choose to travel off-peak considerable savings can be made.

£ Look out for travel deals and concessions including Young Person's Rail Card, SuperSavers and cheap day singles and returns.

Remember, when planning a journey it may be necessary to budget for onward travel from the railway station by local bus or taxi.

Notes

the “getting around moray
when you are skint”
contact list

WRVS 01343 547047
Elgin

MVSO 01343 541713
Elgin

Stagecoach Bluebird 01343 544222
Elgin

ScotRail 08457 484950
Passenger Information

Grampian Police 01224 386733
Road Safety Officer

Moray Council 01343 562500
Transport

Skint in Moray

a rough guide to living on less!



Disclaimer

MAP and other contributors have gone to considerable effort to ensure the accuracy of the contents of this document. Details are believed correct at the time of printing, September 2003.

However, readers are advised to check with the relevant authority, organisation or group to be sure of receiving the very latest information.

The producers of this book cannot accept responsibility for harm or loss arising out of the information and advice contained in this document which is offered in good faith.