

Trust deed/Bankruptcy/Sequestration

We cannot give you any advice on trust deeds, bankruptcy or sequestration. If you are looking for advice on any of these things we would suggest you contact Citizens Advice (<http://www.cas.org.uk/>) You can also look on the Governments website – <https://www.gov.uk/bankruptcy/overview>

Scotcash

If you find it difficult to get a bank account or affordable credit, you are likely to be paying more in interest charges. Scotcash can help you open a bank account, even if you do not have photographic ID, and assist you in looking at how to get the best deal. Scotcash can also provide an affordable loan as an alternative to home collected credit, so if you need to borrow, they can help to ensure you do not pay excessive interest charges. Scotcash is a voluntary organisation and a charity.

- <https://www.scotcash.net/>

Credit Unions

Credit unions provide saving accounts – members are encouraged to build up their assets and accumulate savings. They also offer affordable loans taking into account the members personal circumstances, payment history and ability to repay the loan. Many credit unions also supply banking services offering members a current account so they can access their savings as well as financial education, money advice and sometimes insurance products and other financial services.

Credit unions distribute their profits to members in dividends which means that the money stays in the community rather than going to faceless shareholders.

-Glasgow credit union - <http://www.glasgowcu.com/>

How to contact us

By phone 0141 781 2277 By email enquiries@easthallpark.org.uk via Facebook or Twitter [#Easthallpark](https://twitter.com/Easthallpark) or calling in to the office at: **Glenburn Centre, 6 Glenburnie Place, Easterhouse, G34 9AN**

Opening hours;
9 am – 5pm Monday/Tuesday/Thursday
9 am – 3pm Wednesday
9 am – 3.30pm Friday

We always welcome your views and comments about improving our service.

If you would like this leaflet in another format, for example in large print or on tape, or in another language, please contact reception at the above address.



WELFARE RIGHTS

INFORMATION SHEET 27



What we can help with:

- Claiming correct benefits
- Deal with benefit letters
- Get the maximum correct entitlement
- Help fill in benefit forms
- Appeal against benefit decisions
- Work out how much housing benefit and council tax reduction you can get
- Help apply for grants for furniture and flooring
- Help you apply for grants to clear gas and electricity arrears

What we can't help with:

- Cancelling Sky/BT/Virgin subscriptions
- Advise on what gas/electricity company to go with
- Dealing with debts or bankruptcy

Citizens Advice Bureaux can also help with these issues if we can't:

- Benefits – entitlements, support with applications and appealing decisions
- Debt and money advice – how to manage debts, improve your financial situation and maximise your income
- Consumer issues – from used cars to difficulties with gas and electricity suppliers
- Work-related problems – terms and conditions, dismissal, redundancy and intimidation
- Housing – from renting through to homelessness
- Relationships – splitting up, children and bereavement

WELFARE RIGHTS

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Glasgow - Easterhouse Citizens Advice Bureau

Opening Hours

Monday	09.30 - 16.00 (Drop in)
Tuesday	09.30 - 17.00 (Appointments only)
Wednesday	09.30 - 16.00 (Drop in)
Thursday	09.30 - 13.00 (Drop In) & 13.00 - 17.00 (Appointments Only)
Friday	09.30 - 16.00 (Appointments only)
Saturday	10.00 - 13.00 (First Saturday of month - by appointment)

Location

46 Shandwick Square, Glasgow G34 9DT

Telephone

0141 771 2328

Glasgow - Parkhead Citizens Advice Bureau

Opening Hours

Monday	09.00 - 17.00 (Appointments Only)
Tuesday	10.00 - 15.30 (Drop In)
Wednesday	09.00 - 19.30 (Appointments Only)
Thursday	10.00 - 15.30 (Drop In)
Friday	09.00 - 17.00 (Appointments Only)

Location

1361 - 1363 Gallowgate, Glasgow G31 4DN

Telephone

0141 554 0004

Citizen Advice Scotland Website - <http://www.cas.org.uk/>

Citizen Advice Direct free advice helpline: 0844 848 9600

Citizen Advice free money advice service: 0300 500 5000

G-HEAT

Phone: 0800 092 9002

Email: g-heat@thewisegroup.co.uk

G-HEAT can be contacted directly by any householder in the city with a view to organising a home visit from an advisor. All advisors will carry photo identification. If a householder wishes they can arrange to have a unique password to verify the advisors identity when they visit your home.

The advisors are able to provide advice on a range of issues such as:

Reducing fuel bills, including obtaining the best tariffs

Making the most efficient use of heating systems,

Provide advocacy and assistance in dealing with the utilities in respect of billing or metering issues,

Arrange benefits health checks,

Provide access to grants or discounts for home insulation measures,

They may also be able to assist in accessing discounted white goods (Fridges etc.) through the utilities schemes.

Where appropriate and if asked, they will also be able to make appointments or refer householders on to specialist financial advisors through the Glasgow Advice and Information Network.

WEBSITE - <http://www.gain4u.org.uk/>