

# Mental health, money questions and signposting tool

Signposting for Scotland



# Introduction

For some people, money can impact on their mental health, or their mental health can have an impact on their money. I'm not a trained money adviser so I can't give you any advice about your money situation. But if anything to do with money is impacting on how you feel it might be helpful for us to explore that. If you can get help for any money worries that might also have a positive impact on your mental health.





Are you happy to talk about any money worries you may have so we can look at ways of getting you support with these if you want help?

## No

That's fine. If you have money worries that you would like to talk about at any time in the future, please do let me know.

## Yes

Ok great, I'm going to ask you a few questions now to explore your situation and what kind of help might be useful.





# Is your money situation affecting your mental health at the moment?

# Nove to Q3

## Yes

There are some resources I can share with you that might help how you feel about money.

#### National services, tools and resources

 The Mental Health and Money Toolkit has both CBT exercises to support how you are feeling as well as some useful money guidance information.
www.mhma.org.uk/toolkit

(As a mental health professional, you can also order physical copies of this toolkit to provide directly to the people you're supporting. Email **partners@maps.org.uk** to order some. There is also a guide for professionals which explains a bit more how to use the Toolkit; **www.mentalhealthandmoneyadvice.org/ en/toolkit-health-professionals**).







Have you fallen behind with any bills or payments? E.g. rent or mortgage, council tax, gas, electricity, credit card, loan, Buy Now Pay Later agreement?

# Nove to **03b**

## Yes

If you've missed payments it's important to get free, independent debt advice. A debt adviser is trained to explore all the options you have to deal with the missed payments.

#### National services, tools and resources

 You can search for free, independent debt advice services where you live using the debt advice locator tool; <u>www.moneyhelper.org.uk/en/money-</u> troubles/dealing-with-debt/debt-advicelocator







Do you need any help with welfare benefits? This could include help finding out if you are entitled to any, help with a claim, or help with any problems you might be having with any benefits you are currently getting.

manager

# No

Move to Q3c

## Yes

There is a lot of information online about welfare benefits so I can give vou some links to useful resources. If you think you might need help from a specialist adviser, I can also try and find you a service that can help.

#### National services. tools and resources

- You can find a welfare benefits adviser by searching on advicelocal.uk
- You can check which benefits you might be entitled to using this calculator; www.moneyhelper.org.uk/en/ benefits/benefits-calculator
- www.mentalhealthand moneyadvice.org/scot/welfarebenefits/can-i-claim-welfarebenefits-if-i-m-living-with-a-mentalillness/

Local services, tools and resources

- www.moneyhelper.org.uk/en/

benefits/universal-credit/money-

- Help to Claim advisers can help you

the phone, or online over chat. www.cas.org.uk/helptoclaim

with the early stages of your Universal

Credit claim. You can talk to them on





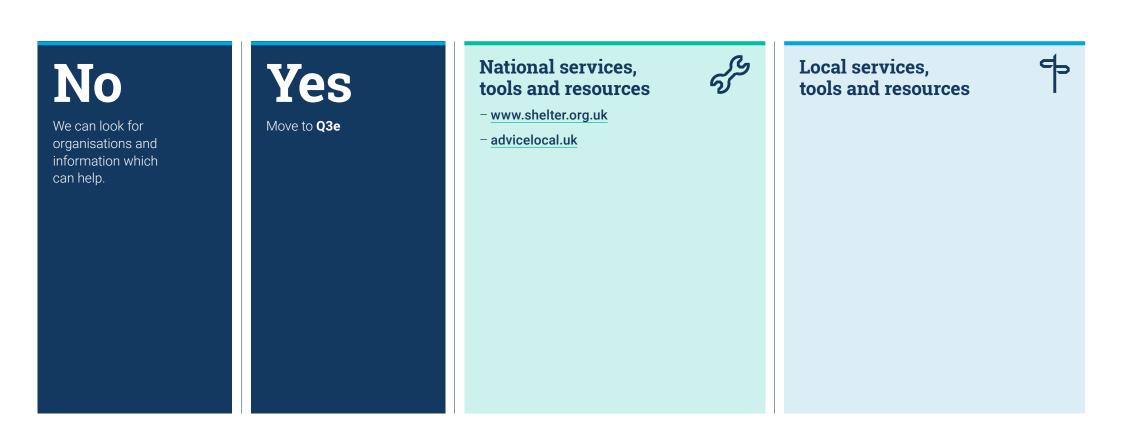
### Do you have enough money for food?







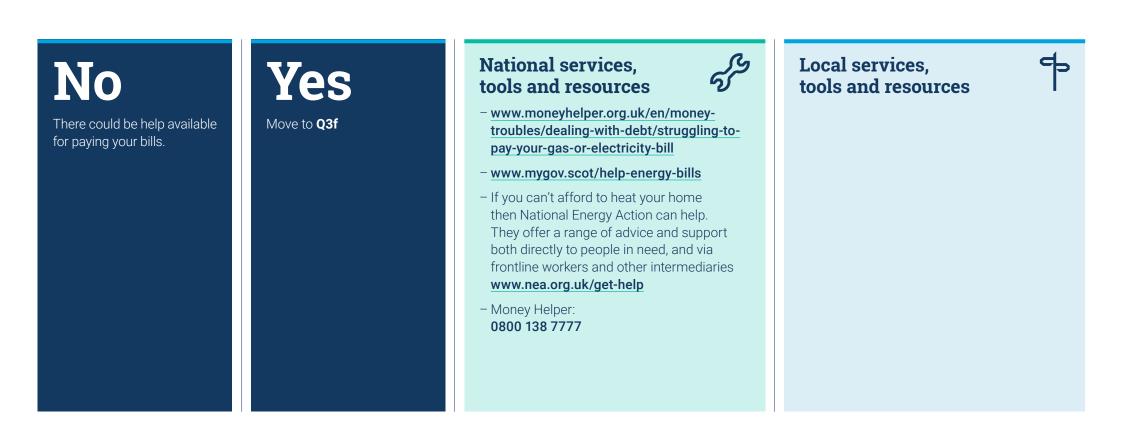
### Do you have somewhere to live?







### Can you afford to heat your home?







## Do you need any help with budgeting?



## Yes

There is a lot of information online and tools that help you with budgeting and managing your income and outgoings.

#### National services, tools and resources

 www.moneyhelper.org.uk/en/everydaymoney/budgeting/beginners-guide-tomanaging-your-money

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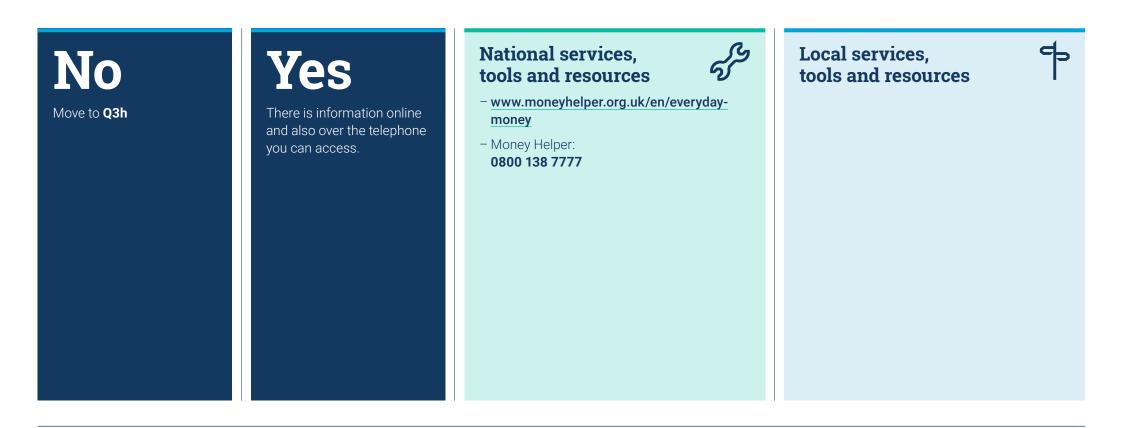
Money Helper:0800 138 7777







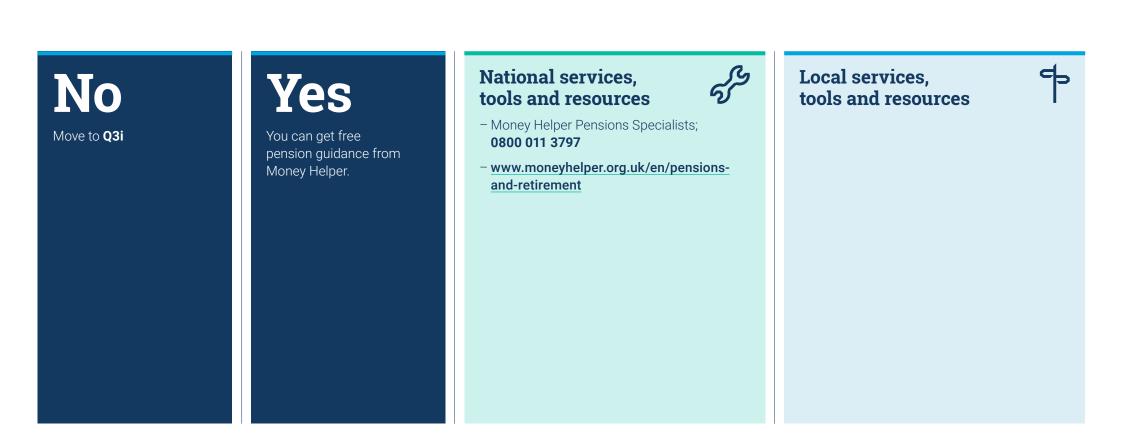
Do you need any help with your household spending in general? Such as how to save energy, how to pay for any adaptations you might need to make to your home?







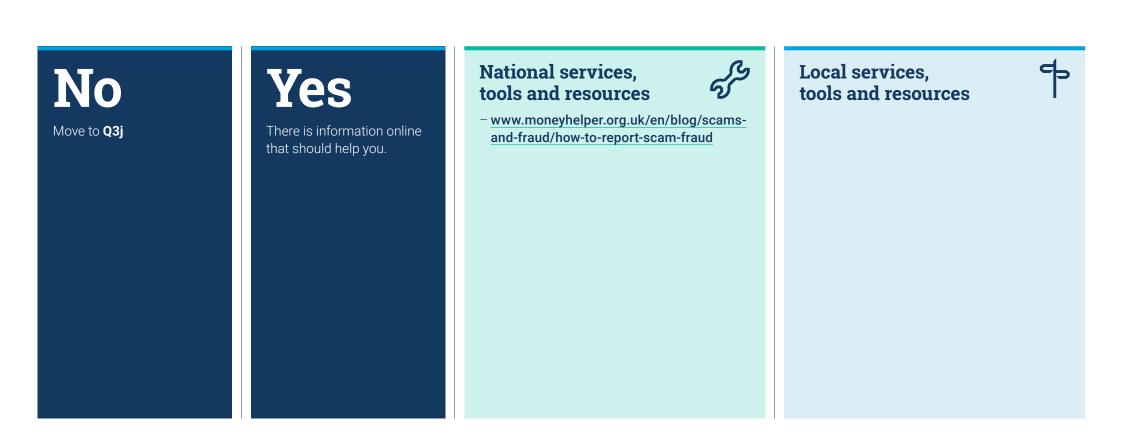
## Do you have any worries or questions about pensions?







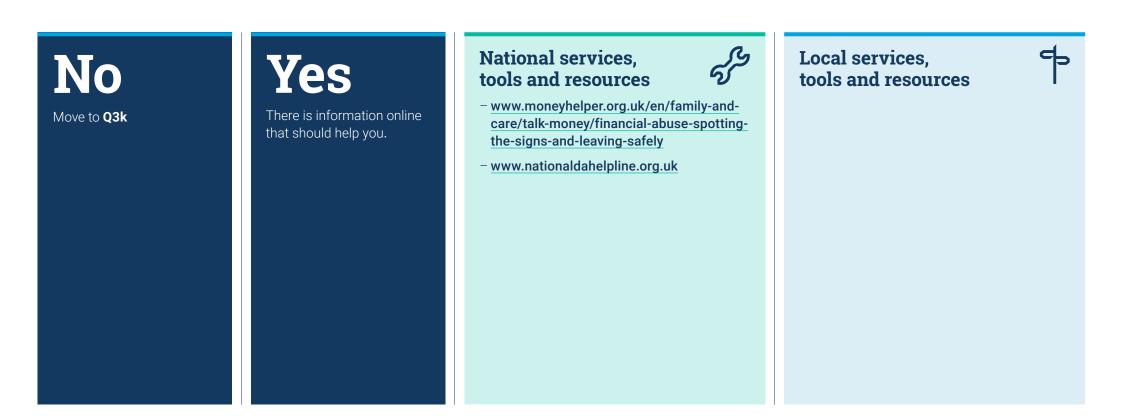
## Do you need help with a financial scam or fraud?







### Do you need help to stop someone else spending your money or controlling your use of money?





Yes



## Do you need help with spending money on drugs, gambling or other addictions?





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