

Moved to Scotland and Worrying About Money?

Whatever your immigration status, financial advice and support is available in Dumfries & Galloway

MIGRATION
POLICY
SCOTLAND

INDEPENDENT
FOOD AID
NETWORK

CITIZENS
RIGHTS
PROJECT



DUMFRIES & GALLOWAY
CITIZENS ADVICE SERVICE

Supported by

Dumfries & Galloway
COUNCIL

The Depot



Supporting Refugees in
Dumfries and Galloway

christians
against
poverty
CAP

Step 1: What is worrying you?

I don't know my rights and entitlements

- I am unsure about visa restrictions on working or claiming benefits
- I don't know what help is available to me
- I don't know if I am eligible for support

Go to: **A**

I don't have enough money for everything I need

- I often have to decide between food/fuel/mobile credit
- Low income or zero hours contract
- Lost my job/reduced my hours
- Lost money/an unexpected expense
- A change of circumstances (new baby/illness/left partner)
- I need to travel abroad suddenly/my visa fees have increased

Go to: **A B C**

I have debt

- Rent or Council Tax arrears
- Gas or electricity
- University or college fees
- Personal loans and overdrafts
- Owe friends and family in Scotland or abroad
- Benefit repayments

Go to: **A B D**

I don't know who to speak to about my problems

- I have difficulty understanding English
- I don't know many people in this country
- I don't know where to start looking for information

Go to: **E**

Step 2: What can you do about this?

A Check your immigration status

Knowing your visa type will help you and your advisors know which support you can access. You may be entitled to access benefits. Even if your visa type means that your access to benefits is restricted through a No Recourse to Public Funds (NRPF) condition, you are still entitled to receive certain kinds of support. In some circumstances you could apply to have restrictions changed.

Remember that different members of your household may have different visa restrictions; this is known as a mixed-status household.

Where can I find more information about this?

- UK Government eVisa checker:
www.gov.uk/view-prove-immigration-status
- Scottish Refugee Council:
www.scottishrefugeecouncil.org.uk/evisa

Who can I speak to about this?

- Dumfries and Galloway Citizens Advice Service
- Citizens Rights Project
(Contact details on page 4)

B Maximise your income

Anyone who is struggling financially can speak to an adviser for free and confidential advice, regardless of their immigration status or what type of visa they hold.

When moving to a new country, it can be difficult to know how to reduce expenses, which expenses are necessary, and which expenses can be cut. There are places where you can seek advice to make sure you aren't paying too much for what you need.

There might be ways you can reduce your expenses, such as finding a cheaper internet and mobile phone provider or a cheaper energy provider. You may be able to access certain kinds of support including free school meals, free school uniforms, or charitable grants. You may also be eligible to receive benefits, depending on your visa type.

Where can I find more information about this?

- MoneyHelper:
www.moneyhelper.org.uk
- Citizens Advice Scotland:
www.cas.org.uk
- Turn2us:
www.turn2us.org.uk/get-support/information-for-your-situation/a-migrant

Who can I speak to about this?

- Dumfries and Galloway Citizens Advice Service
- Dumfries and Galloway Council
- DGMA
- The Depot
- Dumfries Baptist Church
- Citizens Rights Project
(Contact details on page 4)

C Employment support

Even if you have visa restrictions in place, you may be able to find a job which pays more, or which offers you more hours up to the limit of your visa allowance. You might also be able to get help or advice to support other adults in your household to find a job or increase their earnings.

Speaking to an advisor will help you know whether you can change job, or what you need to do to find the kind of job you want. (More information on page 3)

Where can I find more information about this?

- Bridges Programmes:
www.bridgesprogrammes.org.uk
- Employability in Scotland:
www.employabilityinscotland.com/local-employability-services
- Third Sector Dumfries and Galloway:
www.tsdg.org.uk/volunteering/potential-volunteer

Who can I speak to about this?

- Dumfries and Galloway Council Employability Partnership
- Dumfries Baptist Church
- Citizens Rights Project
(Contact details on page 4)

D Debt advice

Debt can happen to anyone. Free advice and support can help you find ways to manage your debts and reduce how much you pay each month.

Where can I find more information about this?

- Citizens Advice Scotland:
www.citizensadvice.org.uk/scotland/debt-and-money
- StepChange:
www.stepchange.org

Who can I speak to about this?

- Dumfries and Galloway Citizens Advice Service
- CAP Debt Centre (Christians Against Poverty)
(Contact details on page 4)

E ESOL support

If you feel that your level of English is preventing you from accessing support or employment, attending ESOL (English for Speakers of Other Languages) classes can help. They are often free of charge.

In addition to teaching English, ESOL providers often offer information about other community services and can help you feel more settled and confident.

Where can I find more information about this?

- English for speakers of other languages classes and support:
www.dumfriesandgalloway.gov.uk/schools-learning/adult-learning/courses-english-speakers-other-languages-esol
- ESOL Scotland Resources for Learners:
www.esolscotland.co.uk/esol-classes-learners.html
- Scotland.org Learning English and Translation Support:
www.scotland.org/live-in-scotland/learning-english-and-translation-support

- Upcoming events for people supported through the Dumfries and Galloway Resettlement Project
www.newscotdg.org/whats-on

Who can I speak to about this?

- Dumfries and Galloway Council Lifelong Learning
- Dumfries and Galloway Multicultural Association
- The Depot
(Contact details on page 4)

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This resource was developed in collaboration with Migration Policy Scotland.
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Feedback? Share your experience of using this guide by visiting www.bit.ly/moneyadvicefeedback

Step 3: Where can I get help?

DUMFRIES AND GALLOWAY CITIZENS ADVICE SERVICE

Information, advice and practical support on benefits, welfare rights, debt, employment, housing, home energy advice, pensions, immigration and budgeting
0300 303 4321 | info@dagcas.org | www.dagcas.org

Can help with: **A B D**

DUMFRIES AND GALLOWAY COUNCIL

Services provided by the local authority and in partnership with other organisations:

Employability Partnership www.dgemployability.co.uk

Can help with: **C**

Lifelong Learning Adult learning opportunities, including English language | esoltutors@dumgal.gov.uk
www.dumfriesandgalloway.gov.uk/schools-learning/adult-learning

Can help with: **E**

Benefit Maximisation Team Support for over 60s
www.dumfriesandgalloway.gov.uk/benefits-financial-support/benefits-advice

Can help with: **B D**

DUMFRIES BAPTIST CHURCH / CAP DEBT CENTRE

Help with debt and budgeting as well as a Job Club
07886 878 113 | paulawhite@capuk.org
www.dumfriesbaptistchurch.org.uk

Can help with: **B C D**

CITIZENS RIGHTS PROJECT

Multilingual information, advice and support with welfare rights, the EU Settlement Scheme (EUSS), and eVisas
info@citizensrightsproject.org
www.citizensrightsproject.org

Can help with: **A**

(EUSS: pre-settled and settled status applications; eVisa support for all nationalities and immigration routes)

Can help with: **B C**

(for people with pre-settled or settled status)

DUMFRIES AND GALLOWAY MULTICULTURAL ASSOCIATION (DGMA)

Free English classes, social and cultural activities, advice and support services for ethnic minorities and migrants
01387 254 624 | info@dgma.org.uk
179-185, High Street, Dumfries, DG1 2QT

Can help with: **B E**

THE DEPOT

Free English classes, social and cultural activities, and support services for refugees, people claiming asylum and other migrants
hello@thedepot.scot | thedepot.scot

Can help with: **B E**

General information

For general support with migration:

- **Scotland's Migration Service**
www.scotland.org
- **Scottish Refugee Council**
www.scottishrefugeecouncil.org.uk
- **NRPF Network** www.nrpfnetwork.org.uk

What to take with you when speaking to an advisor:

- **Copies of immigration documents.**
For example: passport, correspondence from the Home Office, access to your e-Visa
- **Documents relating to work or study.**
For example: an offer letter from your university, a letter from your work
- **Proof of residence.** For example: a rental agreement, council tax bill, or utility bill from the last three months

Support that is available for everyone free of charge, regardless of visa restrictions:

- **Free legal aid.** For free and confidential legal advice, you can contact Citizens Advice Scotland or the Ethnic Minorities Law Centre
- **Free school meals**
- **Funded childcare** hours for 3-5 year olds
- **Some forms of healthcare,** including emergency care in a hospital or doctor's surgery, transport in an ambulance, sexual health and family planning services
- **Language support.** You can request an interpreter free of charge when you make an appointment with any public service, such as the doctor, a social housing provider, or the council