

Citizens Advice can help those feeling the pinch during the pandemic

The Covid-19 pandemic has brought about unprecedented changes to everyday life and for many, it has impacted both personal and household finances.

Whether you've suffered a job loss, are self-employed, on furlough or are facing reduced hours or income, it's a particularly challenging and uncertain time.

To help people face these challenges, Citizens Advice Scotland (CAS), supported by the Scottish Government, has created the Money Map tool.

The free, anonymous and easy to use online tool is a one-stop shop of financial support options. It brings together the many ways that people can maximise their money from benefits and grants to budgeting and tips on reducing bills such as council tax. It provides any related eligibility information and signposts people to websites where they can get more information or apply.

One of the main functions of the tool is to help minimise the stress of trying to find support through search engine browsing by bringing all the information and support together in one place. It includes a customised list function so users can save the support options that are of most use to them so that they can make sure they're maximising their money as much

as possible.

The [Money Map](#) tool contains helpful guidance for everyone, no matter their financial situation.

Myles Fitt, Head of Financial Health at Citizens Advice Scotland, runs through just some of the ways the Money Map tool can help you maximise your money at this time.

- Make sure you're not overpaying on bills – A simple way to reduce your monthly outgoings can be by performing a simple price comparison on your bills, such as energy payments. The Money Map tool signposts users to websites that will help you discover what you can save by switching providers.
- Set a budget – This can be on a monthly, weekly or even fortnightly basis to suit your needs. A budget can help you get a true picture of your money and plan for the future. Money Map can point you to helpful resources for setting a budget, which can help you work out what you need and where possible savings could be made.
- Check you're using the correct tax code – Make sure you check your current tax code to ensure you're not paying too much in relation to your current financial situation. For example, if you are on a lower income, you are entitled to a different tax code and required to pay less tax. Money [Mhttp://www.moneymap.scot](http://www.moneymap.scot) highlights how you can check your tax code and any entitlement to tax reliefs.
- Gain access to all the grants you're entitled to – Grants enable families, students and individuals to boost their income or reduce the cost of everyday payments such as fuel payments or transport costs. [Money Map](#) points you in the right direction to access these.
- Check to see what Council Tax you should pay – By

checking if you're exempt from council tax or eligible to pay less, you can save money on paying this bill. The Money Map tool will point you in the direction of where you can check your eligibility. Last year, support from the CAB service saved clients an average of £380 in council tax payments.

- Ensure you receive benefits you're entitled to – The [Money Map](#) tool will guide people to the appropriate online benefit checkers to make sure users are getting all the support they're entitled to which can help meet specific needs like housing, childcare, disability and illness payments.
- Make the most of the [Money Map](#) tool – It's there to help you. By using the bespoke list function, users can save the support options that are of most use to them so they can ensure they maximise their money as much as possible.

Communities Secretary Aileen Campbell said: "Covid-19 has impacted many people's incomes and we know financial uncertainty is a source of worry for many people. This Money Map Tool provides information and support, helping people identify which benefits and grant support they may be entitled to. The Scottish Government is investing £330,000 to support the promotion of this online support service which signposts people to specific sites that can help them strengthen their financial position.

"The free, easy to use and anonymous website brings all information into one place, and can help people boost their income from sources such as grants or saving tips. I would encourage anyone concerned about money matters to use this service."

Derek Mitchell, Chief Executive at Citizens Advice Scotland, said: "The Citizens Advice network in Scotland has been helping people for over 80 years and we want to ensure people

get the help they need in a way that suits them.

“That’s why we developed the Money Map tool. We know how frustrating it can be searching endlessly online for support that is suited for you, our tool rounds up all the most helpful online sources and signposts people to where they can access and activate relevant help.

“The tool is open for absolutely anyone who is looking to boost their income or cut their cost of living. Whether that’s through access to grants and benefits or through lower bills, our Money Map can point people in the right direction.”

No matter what your circumstance is in 2021, if you are looking to improve your financial situation, think Money Map.
moneymap.scot

