

Supporting those with mental health and money worries: advice for frontline staff

The purpose of this advice pack is to:

- Provide advice on how to best support people experiencing mental health and wellbeing challenges as a result of increased money worries and ensure people (advisers and those they support) are able to access information on relevant sources of available support.
- Highlight a range of training opportunities available to develop and improve awareness of mental health and wellbeing issues.

The advice pack has been produced by the Scottish Government in collaboration with money advice and mental health organisations. It can be used to guide frontline workers to sources of support that they can signpost individuals to or access themselves. It is not intended to be used as a leaflet for frontline advisers to hand out to individuals.

We know that money advisers and other frontline workers are facing a range of challenges as the number of people seeking support increases and the range of issues with which they need support becomes greater too. The emotional impact of this cannot be underestimated.

This pack will support advisers to access a range of advice and support beyond their own organisations and areas of expertise, including support for their own mental wellbeing. For example, those working in mental health organisations may find the money and debt sources of support helpful and money advisers may find the mental health and wellbeing sources of support helpful.

Sources of support (websites, resources, toolkits, helplines)

For anyone experiencing mental health crisis, key sources of emergency support on mental health are:

- Out of GP opening hours, telephone advice and support are available from **NHS 24 via the Mental Health Hub** on short code 111, and is open 24/7.
- **Breathing Space** offers free and confidential advice for people experiencing low mood, depression or anxiety, whatever the cause. They can be contacted on 0800 83 85 87, 6 pm to 2am Monday to Thursday; and 6pm Friday throughout the weekend to 6am Monday. Calls to Breathing Space are free from landlines and from mobile networks. You can also access www.breathingspace.scot which provides a wide range of information and advice about coping with low mood, depression and anxiety.
- **Samaritans** provide confidential non-judgemental emotional support, 24 hours a day, for people who are experiencing feelings of distress or despair. You can contact Samaritans free on 116 123. You can also find more information about Samaritans at www.samaritans.org
- **GPs** can advise and guide people with mental health and wellbeing concerns about treatment and management of symptoms.

Money advice and mental health organisations have worked together to develop a list of the sources of support that they have found to be most helpful for people seeking advice:

Money and debt

- **Change Mental Health's Mental Health and Money Advice Service:** provides free advice, support, advocacy and representation for people affected by mental health and money issues. Call Change Mental Health's Information and Support Line on 0300 323 1545 Monday to Friday 9:00am – 4:30pm or email info@changemh.org to be directed to the Mental Health Money Advice Service or visit www.mentalhealthandmoneyadvice.org
- **Mental Health And Money Advice Toolkit:** A resource to help people understand, manage and improve their mental and financial health www.mhma.org.uk/toolkit
- **Money Advice Scotland:** Their digital helpline provides free and confidential help to anyone with money worries. Their team is available Monday – Thursday 8:30am to 8pm and Friday 8:30am to 5pm via webchat, WhatsApp, Messenger, and email. Visit <https://www.moneyadvicescotland.org.uk/help-for-people-with-money-worries> to start a chat.
- **Money Guiders Programme:** A programme for anyone who provides any type of non-regulated money guidance to individuals or groups, such as community workers, volunteers, mental health workers www.maps.org.uk/money-guiders/
- **Money Talk Team:** Citizens Advice Scotland provides free money and debt advice for anyone living in Scotland. Contact them at www.moneytalkteam.org.uk/talk-with-us or call your local Citizens Advice Bureau on 0800 028 1456.
- **Scottish Government Cost of Living Portal:** Provides information on help and resources available in Scotland during the cost of living crisis – www.gov.scot/costofliving

- **Money Map Tool:** Online support helping people to increase income, reduce bills and ease the cost of daily living. www.moneymap.scot
- **Money Helper Tool:** Free online guidance on a range of financial topics including everyday finances, money troubles and benefits. www.moneyhelper.org.uk
- **StepChange Debt Charity:** Offers free debt help and advice 24/7 (including gambling specific support). www.stepchange.org
- **GamCare:** A free self-help recovery toolkit to support people to manage their money, including specific support for managing money around gambling. www.gamcare.org.uk/self-help/managing-your-money

Mental health and wellbeing

- **Mind to Mind:** If you're feeling anxious, stressed, or low, find out how you can improve your mental wellbeing by hearing what others have found helpful by visiting www.nhsinform.scot/mind-to-mind
- **NHS Inform:** For practical advice on coping with money worries, visit www.nhsinform.scot/healthy-living/mental-wellbeing/stress/coping-with-money-worries
- **Supporting a Mentally Healthy Workplace:** online platform to help employers promote and support good mental health at work – visit www.healthyworkinglives.scot/mentalhealth
- **The Cost of Living and Your Mental Health:** for guidance on supporting your mental health during the cost crisis, visit: www.mentalhealth.org.uk/explore-mental-health/blogs/cost-of-living-and-your-mental-health
- **Time for You:** Online mental health and wellbeing support. Self referral for those over 16 living in Scotland. www.samh.org.uk/about-us/our-work/time-for-you
- **SAMH Info Service:** A phone line and email address for any questions about mental health www.samh.org.uk/information-service
- **Hard copy resource:** [recent leaflet for the Cost of Living](#)

Suicide

- **Ask Them About Suicide:** SAMH stakeholder toolkit on asking about suicide www.samh.org.uk/get-involved/ask
- **Samaritans guidance on opening up conversations:** Tips and guidance on signs to look out for, situations to look out for and how you can help- [How to support someone you're worried about](#)
- **United to Prevent Suicide:** A social movement of people across Scotland with all united in a shared belief that each and everyone of us has a role to play in preventing suicide. Everyone who joins the movement receives a suicide prevention page with information on how to talk about suicide, how to become a better listener and how to dispel the myths about suicide. www.unitedtopreventsuicide.org.uk

2 Training programmes and learning resources

There are a range of training programmes and learning resources that can be delivered on mental health and wellbeing, including talking about suicide. Many of these can be tailored to the specific needs of the organisations.

General mental health awareness training for all frontline workers:

- **Mentally healthy workplaces – Learning resources – Public Health Scotland** – Training for anyone who wants to learn more about mental health in the workplace. **No cost.**
- **Stress and the Workplace – Public Health Scotland** – Training that focuses on the relationship between pressure and stress and how this can impact on wellbeing. **No cost.**
- **Ask Tell Respond awareness resource** – Set of three interlinked sessions across mental health and suicide prevention. Delivered either online and/or in person.
Cost: No cost for online learning. Facilitated learning may incur venue costs. In person learning is provided through a PHS/NES facilitator network.
- **Introduction to suicide prevention** – Virtual interactive workshop which will provide participants with a brief introduction to suicide prevention. **Costs will vary.**
- **Livingworks half day safeTALK session** – suicide prevention only. Needs to be in person and run by one trainer (preferably one to provide safeguarding and one to deliver). Facilitated by independent trainer. Further information via phs.nhandsplearningresources@phs.scot.
Cost: this will vary but will need to cover venue and trainer costs, resources free of charge from Public Health Scotland.
- **Looking After Your Wellbeing** – Virtual interactive workshop which will provide participants with an overview of maintaining their own wellbeing. Delivered by SAMH. **Costs will vary.**
- **Mental Health and Wellbeing Awareness** – Full day in-person training which will provide participants with an understanding of mental health and wellbeing. Delivered by SAMH. **Cost will vary.**
- **Mental health awareness** – Two 2 hour sessions around mental health in workplace. Delivered by Change Mental Health.
Cost: trainer costs of Change Mental Health
- **Mental Health: Supporting Others** – Can be full day in-person training or shorter virtual interactive workshop which will provide participants with the skills to support and manage positive mental health in the workplace. Delivered by SAMH. **Costs will vary.**
- **Psychological First Aid** – Self learning around mental health – covers taking care of self, others and of staff. Developed by NES and located on TURAS. **No cost.**

Specialist mental health training:

- **Mental Health in the Workplace: A Guide for Managers** – Can be full day in-person training or shorter virtual interactive workshop which will provide participants with the skills to support and manage positive mental health in the workplace. Delivered by SAMH. **Costs will vary.**
- **National trauma training programme** – free trauma training resources to help workforces support recovery and avoids any further harm of those who have experienced trauma. **No cost.**

Suicide prevention training:

- **Livingworks ASIST** – two day course run by two trainers, who may be working as an independent training or delivering the service via their organisation. Further information via phs.mhandsplearningresources@phs.scot
Cost: facilitated by independent trainers, costs will vary but will include venue costs and trainer delivery costs. Manuals are provided to attendees by trainers who order these from PHS (at nil cost).
- **Ask Tell Respond skilled level resources** – Supporting people at risk of suicide/self-harm and supporting people in Distress and Crisis packages. Facilitated sessions to provide staff with more interventional skills. More appropriate for in person – can follow same format as informed level option above.
Cost: venue cost if external, Public Health Scotland /NES facilitated
- **SMHFA (straddles awareness/skilled levels)** – 2 day in person. Training can be delivered via a number of independent trainers or via their organisation.
Cost: venue and independent trainer costs. Resources free of charge from Public Health Scotland

3 Case studies

Mental Health and Money Advice – Advisers' stories.

Addressing money worries can help to alleviate mental health worries. The following stories illustrate ways in which advisers have been able to support people experiencing mental health worries as a result of their money worries with practical help and advice.

Derek was referred by Age Scotland, with needs around fuel poverty, utility and council tax debts, income maximisation. He was also approaching pension age, and was unsure what benefits he was entitled to. Derek suffered with poor physical and mental health and was struggling to manage with the cost-of-living increase.

We carried out a benefit check and found that Derek was entitled to claim additional benefits which would help to maximise his income.

We assisted Derek to transfer from Universal Credit to Pension Credit, and he was recently awarded his means tested cost of living grant of £326. Derek is waiting for his other cost of living grants, which taken together will boost his income by £450. We have helped Derek to apply for housing costs, are querying his council tax arrears and are also supporting him through his assessment for his PIP review.

We successfully obtained a home heating support fund grant of £1418.17 for Derek's energy costs which has cleared his arrears and provided him with some much-needed cover for his ongoing bills in the winter months.

Ruth was referred to us with needs around fuel poverty, mounting debts, income maximization and energy efficiency. She was really struggling with the recent fuel cost increases, had a young daughter and was having to choose whether to top up the gas/electric or buy food.

We have supported Ruth by:

- Organising food vouchers for a local food bank and referring to Home Energy Scotland for extra measures on suitable tariffs.
- Advising on and referring onto the Priority Services Register to receive additional support through SGN and raising awareness around the dangers of carbon monoxide.
- Assisting with benefit claims, including Social Security Scotland's Best Start Grant School Age payment, Personal Independence Payment and Income Support.
- Sending letters to creditors regarding her mounting debt and requesting a freeze on interest and charges whilst we look into the liability of her debt, affordability, and potential debt options.

Ruth continues to require our support with her debts which we are working to resolve. Now that her child has turned 5 years old, she is having to move over to Universal Credit from Income Support. Ruth is struggling with this upheaval and with navigating the complex benefits system which is unfortunately affecting her mental health. However, she was delighted to receive such a significant improvement in her income and, as a result, was able plan for Christmas without worrying, for the first time in a very long time.

We will continue to provide Ruth with the emotional and practical support that she needs and will assist her with her claims, to make the sure that the transition to Universal Credit is as smooth as possible.

Ella was referred to us with needs around fuel poverty, debts, income maximisation and was struggling with her mental health. Ella had been diagnosed with schizophrenia and wanted some help in dealing with the voices she was hearing and with her money worries.

Her mental health together with her financial situation resulted in her presenting very distressed and anxious.

We supported Ella by:

- Talking her through the techniques she could learn to build up a resilience to the voices.
- Signposting her to our Hearing Voices Support service and other appropriate external support services.
- Organising food vouchers for a local food bank and making a grant application for fuel vouchers.
- Carrying out a benefit check and supporting her to apply for a Warm Home Discount.
- Advising on and referring onto the Priority Services Register to receive additional support and raising awareness around the dangers of carbon monoxide.
- Sending letters to creditors regarding her debts, requesting a freeze on interest and charges, whilst we looked into the liability of her debt and potential debt options.

Ella continues to require our support with her debts and with navigating the complex benefits system. Ella was relieved that we listened to her mental health needs and now feels more empowered to manage this herself.