

WHAT WE CAN DO

We can..

Complete a benefit check to make sure you are getting all the benefits you are entitled to

Help you complete a benefit application

Help you appeal the decision not to award you the benefit

Represent you at the benefit tribunal hearing

Help you apply for Housing or Council Tax benefit.

Help you resolve a work place dispute
Are you getting paid the national minimum wage or all your holiday entitlement?

Represent you at an Employment Tribunal

Help you with rent or mortgage arrears
If you are having difficulty paying your rent or mortgage, contact us at the earliest opportunity so that we can help resolve the matter

Help you deal with single and multiple debt issues.

Penicuik CAB is licenced to give debt advice. We have a highly professional dedicated money advice team ready to help and assist you with any debt problems and their solutions. We don't charge for our services unlike the companies advertising on television.

Help you with consumer problems
Have you bought something that is faulty and need advice on how to complain?

Help you resolve a dispute with your landlord or tenant

If your relationship has broken down and you need to know the financial and practical implications contact us.

We will advise you of your rights and help you enforce them

free, independent, impartial and confidential advice

OPENING HOURS

To allow sufficient time to deal with your enquiry we operate an appointment system at the main Penicuik office. Urgent cases can be seen without an appointment

Please telephone 01968 675259 to make an appointment or for telephone advice.

Penicuik CAB

Monday to Thursday: 9:30 to 3:30
Friday: 9:30 to 1:30 by appointment

Loanhead Library

Monday: 10:00 to 1:00 drop in

Loanhead Miners Welfare

Wednesday: 10:00 to 1:00 drop in

Lasswade Library

Tuesdays: 9:30 to 11:30 drop in

Royal Edinburgh Hospital.

Thursday: 2:00 to 4:00
(for Midlothian residents)

Loganlea Centre

Tuesdays 1:30 to 3:00 by appointment

Home visits to the housebound:

by appointment (for Midlothian residents)

Appointments: Tel: 01968 675259		
Time	Day	Date

We have limited resources so please let us know if you are unable to keep your appointment.

free, independent, impartial and confidential advice

Penicuik Citizens Advice Bureau

**FREE
CONFIDENTIAL
IMPARTIAL
INDEPENDENT**

Advice and Support

**14a John Street
Penicuik
Midlothian
EH26 8AB**

Advice

Freephone: 0800 0327 077
Advice and appointments
01968 675259

Money Advice 01968 679918



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free, independent, impartial and confidential advice

How can we help?

The Penicuik CAB can offer advice, information and support on a variety of issues including:

- **Benefits**
- **Appeals**
- **Employment**
- **Debt**
- **Consumer problems**
- **Housing**
- **Kinship care**
- **Money Advice**
- **Pensions**
- **Tax**
- **Utilities**
- **Family issues**
- **Legal issues**

We can offer telephone advice but if it is a complex problem or you prefer a face to face appointment please telephone 01968 675259 for an appointment. By offering an appointment system we are able to ensure you are given the time your query requires.

We are a registered charity and rely on funding, mainly from the local authority, so our resources are limited.

Specialist Services

- **Employment** advice and representation at Tribunals
- **Heritable Court** for rent and mortgage arrears
- **Small Claims**
- **Benefit Appeals**
- **Debt advice.** *We will help you find the best solution for your circumstances. For example: pro rata payments, sequestration, Mortgage to Rent, a Protected Trust Deed or an arrangement under the Debt Arrangement Scheme (DAS). A DAS is a legal arrangement where you pay a certain amount each month and for a certain number of years, depending how much you can afford and the amount of debt you have. This scheme has the effect of stopping any legal action being taken by your creditors.*
- **Kinship Care.** We provide specialist advice on benefits for kinship carers.
- **Fuel advice.** We can assist with all utility enquiries including fuel debt. In addition we can also make an appointment with an adviser from "Change Works" who can help with all electricity and gas issues including, high bills, tariffs, fuel efficiency.
- **Pensionwise.** Independent advice on your pension options.

Other sources of help

If you are unable to access Penicuik CAB for help and need urgent advice. Try the following:

www.adviceguide.org.uk/scotland

Scottish Citizens Advice Helpline
0800 028 1456

Money Talk Team
0800 0857145

Help to Claim Universal Credit
Citizens Advice Helpline
0800 0232581

Armed Services Advice Project
0845 231 0300

Employment advice
ACAS Helpline
08457 47 47 47

Housing issues
Shelter helpline
0808 800 4444

Benefits
Benefit Enquiry line
0845 608 8630

Scottish Welfare Fund
Midlothian Council
www.midlothian.gov.uk/scottishwelfarefund
0131 270 5600