**Financial Health Checks Initiative**

**Introduction**

The Financial Health Check is delivered by the Citizens Advice Network in Scotland and backed by the Scottish Government. It aims to motivate low income families to seek financial advice to maximise their income by ensuring that they are not paying more for essential goods and services than they need to and that they are getting all the benefits, grants and exemptions (council tax, energy) to which they are entitled. It also allows them to access support and impartial advice where they need to e.g. debt advice.

The new service launched in November and has already helped hundreds of Scots maximise their income. Overall, there are half a million cases of Scots not claiming all the support they are entitled to. But, one call to the free phoneline on 0800 085 7145 is all it takes for families to find out what they are eligible for. Clients can also access the service through any of our bureau across Scotland.

**Who is this aimed at?**

The seven target groups are:

* Single parent families
* Families which include a disabled adult or child
* Larger families
* Minority ethnic families
* Families with a child under one year old
* Families where the mother is under 25 years of age.
* Older people and those approaching retirement age

While these groups will be the focus of targeted activity, any low income household can also access a financial health check.

**How can your organisation help?**

A national advertising campaign, coordinated by the Scottish Government, will raise awareness of the service but an essential part of getting the message out is support and community-wide involvement from people, businesses and organisations like yours. Helping low-income families across Scotland understand that there is free financial support out there for them and that they don’t need to feel scared or worried about calling is vital and you can play an important role in achieving this.

**Key messaging**

* There are around half a million cases of Scots who are not claiming all the support they are entitled to.
* The Financial Health Check offers free, impartial advice and support for your own personal circumstances. You can find out more by phoning the free helpline number or by popping in to your local bureau
* If you’re a parent struggling to make ends meet, you’re not alone. It doesn’t matter if you’re in work or out of work, call the free phoneline on 0800 085 7145 to check you’re getting all the money you’re entitled to and not paying more than you need for basic services, like gas or electricity.
* The Financial Health Check is delivered by Citizens Advice network in Scotland, supported by the Scottish Government

**Reasons to Call:**

* It’s FREE and provides support and impartial advice for your own personal circumstances
* It is a one-stop-shop to find out if you’re eligible for any financial support to maximise your income
* You will speak to an experienced advisor who can check you’re getting all the money you’re entitled to and not paying more for basic services like gas or electricity

**Social media content**

Below is some suggested copy for your social media channels – please feel free to amend it to suit your audience.

**Facebook**

 There are around half a million cases of Scots not claiming all the support they are entitled to.

Call the free helpline on 0800 085 7145 to find out if you are getting what you’re eligible for.

#financialhealthcheck #maximiseyourincome

If you’re a parent struggling to make ends meet, you’re not alone. It doesn’t matter if you’re in or out of work, you can call the Financial Health Check free helpline on 0800 085 7145 to find out if you’re getting all the money you’re entitled to.

#financialhealthcheck #maximiseyourincome

**Twitter**

Did you know there are around half a million cases of Scots not claiming all the benefits they’re entitled to? Call 0800 085 7145 to check you’re getting what you’re eligible for. #financialhealthcheck #maximiseyourincome

If you’re a parent struggling to make ends meet you might be able to maximise your income. Call the free Financial Health Check helpline now on 0800 085 7145 to find out if you’re getting what you should be. #financialhealthcheck #maximiseyourincome

**Contacts**

If you would like more information about the service, or to speak about ways to engage with or promote Financial Health Checks, please contact Catherine Henry or Rachel Goater

Email: FinancialHealthChecks@cas.org.uk

Phone: 0131 550 1053