

# Annual Report Information and Advice Team 2025-2026



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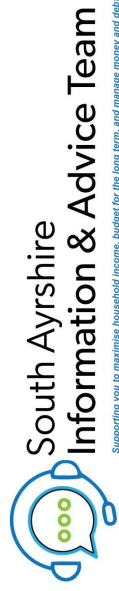


South Ayrshire  
Information & Advice Team

Supporting you to maximise household income, budget for the long term, and manage money and debt.

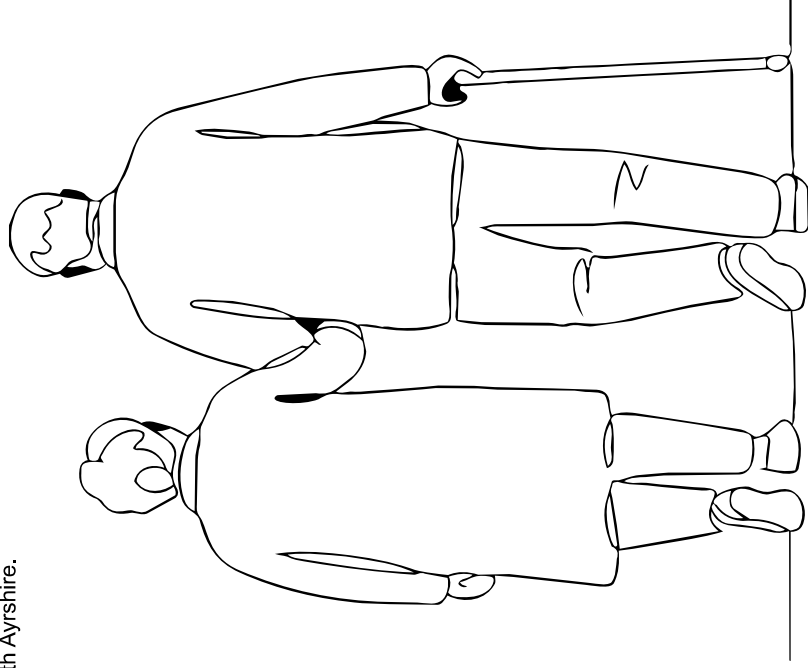
*south*  
**AYRSHIRE**  
COUNCIL  
Comhairle Siorrachd Àir a Deas  
**Making a Difference Every Day**

# Introduction to the Information and Advice Team



The Information and Advice Team provides a community based welfare rights and money advice service across South Ayrshire. We support residents with benefit entitlement checks, applications, appeals and can provide tribunal representation. Our team also delivers an in-depth budgeting, money and debt advice service, working through a tailored programme with those who engage over a period of time to try to stabilise household finances and provide individuals with the tools they need to maintain financial wellbeing

We work collaboratively with internal services and external partners to ensure holistic support, and in 2025/26, we continued partnerships with MacMillan Cancer Support and Trussell Foodbanks. We also secured additional internal funding through the Financial Inclusion Strategic Development Partnership. This funding has enabled us to expand the service provision further in our community and educational establishments and we now deliver our services across an extensive range of locations in South Ayrshire.



## What difference did we make?

We made a significant impact on the financial wellbeing of residents in South Ayrshire in 2025/26.

- We supported 4601 households.
- We helped to manage £1.4 million in debt.
- Our support, advice and guidance resulted in an overall financial gain of £6.4 million for households in South Ayrshire.

## What our customers tell us

Customer feedback is used to shape how our services are delivered. We want to ensure that our processes are as seamless and streamlined as possible and that our customer journey is the best it can be. We surveyed our customers from April to September 2025 – a snapshot of the responses are provided below.

**92% of customer responses rated the service provided as 4 or 5 stars**

**93% of customer responses would recommend the service to others**

**Our customers said:**



Fantastic Service. I was totally at a loss at how to proceed with my financial situation at a very stressful time. If it wasn't for the expertise and compassion shown by the advisor who assisted me, I don't where I would be now.



Advisor knew his stuff, was polite and pleasant to deal with. Took time to help and explain everything to me



Very professional, helpful and cared about my needs and gave great advice



Excellent service, very helpful and patient. Knowledgeable staff. Much appreciated!



The staff were very helpful and understanding, excellent service.



## How do people access our Services?

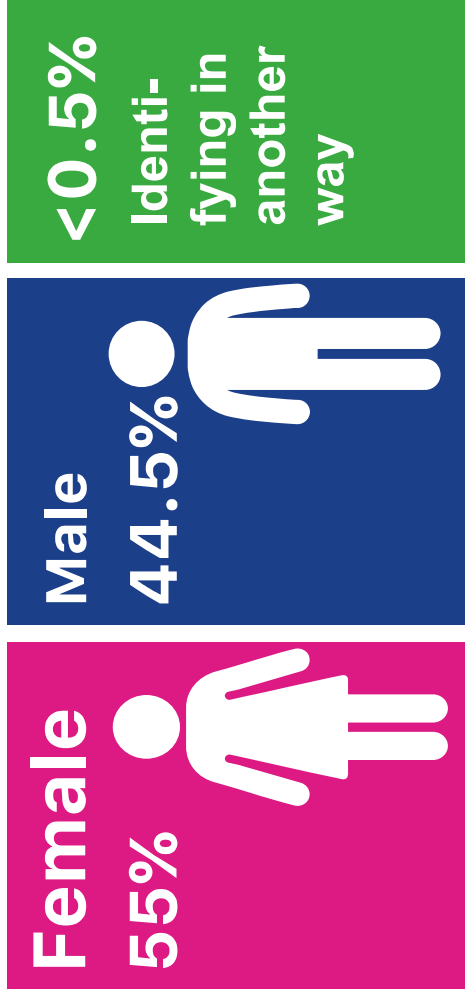
The number of self-referrals we receive directly from customers demonstrates a clear awareness of the service in our communities. In addition to regular communications and a presence in communities, we work with an extensive range of internal departments and referral partners to make the service as accessible as possible and to reach those residents who need us most.

The top 5 referral pathways in 2025/26 were:

- 1 Self-referral (1825)
- 2 Education and Community Venues (774)
- 3 Health and Social Care Partnership/NHS/Public Health (697)
- 4 South Ayrshire Council Customer Services (689)
- 5 MacMillan Professionals (458)

Note: Some clients are referred more than once, for example a referral by Housing Services and then the client makes a self-referral

## Who are our service users?

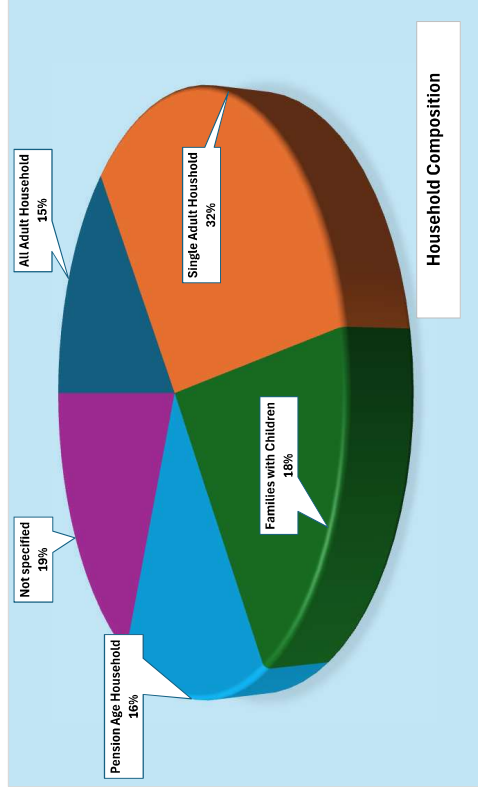


## Household Composition

We place households into 5 distinct categories based on the person seeking advice.

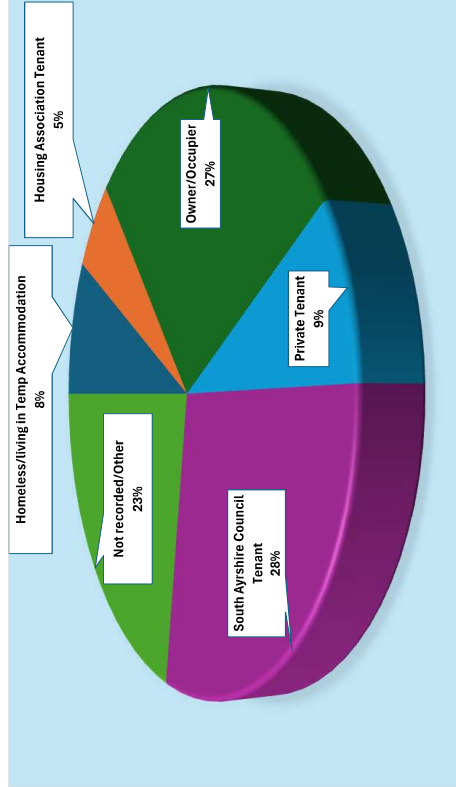
- **All adult household** – where no dependant children or pension age people reside and there is more than one adult in the household.
- **Families with children** – where at least one dependant child resides in the property.
- **Pension Age Household** – where at least one occupant is pension age.
- **Single adult household** – where only one adult resides in the property.
- **Not recorded**

Figure 1 below shows the household composition of our customers.



## Housing Status

Figure 2 below shows the housing status of our customers.



# Client Profile by Electoral Ward

## Ayr North

### Case Study – Ayr North

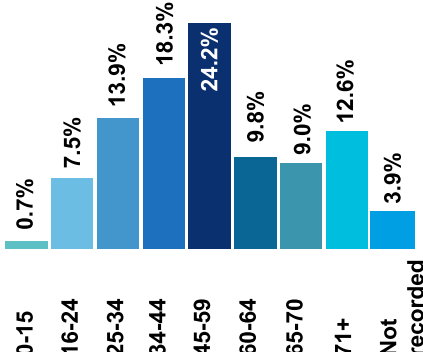
Mrs A got in touch by dropping into a session in one of our Ayr community locations to ask about an application for State Pension. Mrs A also mentioned numerous health conditions that were affecting her daily, and she had concerns about the longevity of her private tenancy.

We completed a benefit check and assisted Mrs A with a State Pension application. The team also supported her to apply for Pension Age Disability Payment due to the health issues being experienced. This was awarded at the enhanced rate and meant Mrs A was also eligible for Pension Credit. In turn she was then eligible to claim Housing Benefit.

We made a referral to Ayr Housing Aid for advice on her housing status and Mrs A is now settled into a property suited to her needs.

This assistance the Information Advice Team provided resulted in an overall increase in household income for this client of £24,011.52 per year and a one-off payment of £34,000 in backdated entitlement.

#### Client Age Range



#### Client Housing Status (1219 clients supported)

|                                            |       |
|--------------------------------------------|-------|
| Homeless/Living in Temporary Accommodation | 9.4%  |
| Housing Association Tenant                 | 4.8%  |
| Owner Occupier                             | 16.3% |
| Private Tenant                             | 7.3%  |
| South Ayrshire Council Tenant              | 43.6% |
| In a Nursing/Care Home                     | 0.1%  |
| Not Recorded                               | 18.5% |

#### Financial Gain Breakdown

|                                                                    |               |
|--------------------------------------------------------------------|---------------|
| Universal Credit                                                   | £645,720.13   |
| Disability Payments (All ages)                                     | £511,375.61   |
| Revenue & Benefits (Discounts/Exemptions & Grants e.g. FSM/CG/EMA) | £98,842.76    |
| Parental Payments (e.g. Child Benefit/Scottish Child Payment)      | £30,596.50    |
| Pension Credit & State Pension Payments                            | £143,469.36   |
| Reduced, cleared or minimised debt payments                        | £13,420.00    |
| Financial Gain achieved through initial Benefit Check              | £167,489.68   |
| Other                                                              | £20,821.20    |
| Carers Payments                                                    | £12,378.70    |
| Food & Fuel Support                                                | £9,770.00     |
|                                                                    | £1,653,883.94 |

#### Client Employment Status

|                         |       |
|-------------------------|-------|
| Employed/Self Employed  | 14.4% |
| Unemployed              | 10.7% |
| Caring Responsibilities | 2.5%  |
| In Education/Training   | 2.4%  |
| Retired                 | 14.8% |
| Unfit for Work          | 40.0% |
| Not recorded            | 15.3% |

## Ayr East

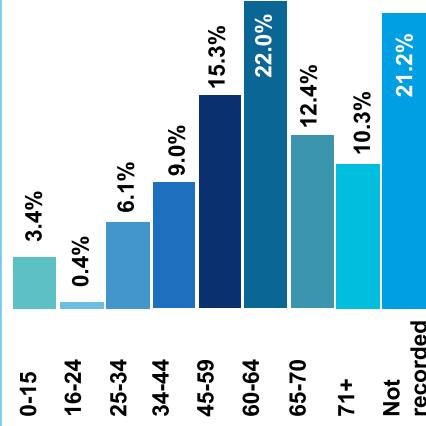
### Case Study – Ayr East

Mrs B had a digital referral made on her behalf by South Ayrshire Council Housing Services. Due to a change in family circumstances, Mrs B was moving into a new property with her children.

The Information and Advice Team completed a benefit check and identified an entitlement to Universal Credit and in turn this meant a further entitlement to the Scottish Child Payment.

The guidance and support provided by the team resulted in an overall increase in household income of £16,331.64 annually for this family.

#### Client Age Range



#### Client Housing Status (477 clients supported)

|                                            |       |
|--------------------------------------------|-------|
| Homeless/Living in Temporary Accommodation | 8.8%  |
| Housing Association Tenant                 | 7.8%  |
| Owner Occupier                             | 35.8% |
| Private Tenant                             | 7.5%  |
| South Ayrshire Council Tenant              | 21.6% |
| Not Recorded                               | 18.4% |

#### Financial Gain Breakdown

|                                                                    |             |
|--------------------------------------------------------------------|-------------|
| Universal Credit                                                   | £256,027.18 |
| Disability Payments (All ages)                                     | £303,820.90 |
| Revenue & Benefits (Discounts/Exemptions & Grants e.g. FSM/CG/EMA) | £57,972.11  |
| Parental Payments (e.g. Child Benefit/Scottish Child Payment)      | £40,635.40  |
| Pension Credit & State Pension Payments                            | £35,464.60  |
| Reduced, cleared or minimised debt payments                        | £10,215.08  |
| Financial Gain achieved through initial Benefit Check              | £78,243.52  |
| Other                                                              | £33,245.44  |
| Carers Payments                                                    | £9,837.20   |
| Food & Fuel Support                                                | £1,793.00   |
|                                                                    | £827,254.43 |

#### Client Employment Status

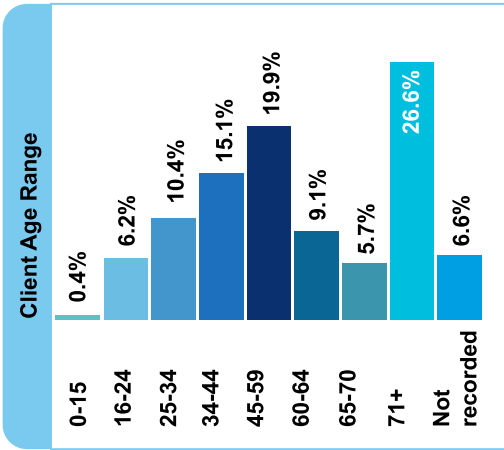
|                         |       |
|-------------------------|-------|
| Employed/Self Employed  | 21.0% |
| Unemployed              | 6.9%  |
| Caring Responsibilities | 3.1%  |
| In Education/Training   | 2.1%  |
| Retired                 | 25.8% |
| Unfit for Work          | 27.5% |
| Not recorded            | 13.6% |

Ayr West

Case Study – Ayr West

Mr C made a self-referral to the Information and Advice Team as he and Mrs C were struggling financially and wanted to know if they were entitled to any financial assistance. Mr C explained that his partner had significant health conditions and that he was providing care. We supported Mr and Mrs C to apply for Pension Age Disability Payment (PADP) which was awarded at the high rate. The entitlement to PADP meant that they were able to apply for the Carers Support Payment and then Pension Credit. We supported them to apply for these benefits and when in payment, further supported them with an application for a Council Tax Reduction.

This resulted in an overall increase in household income of £14,108.69 annually.



| Client Housing Status (548 clients supported) |       |
|-----------------------------------------------|-------|
| Homeless/Living in Temporary Accommodation    | 12.2% |
| Housing Association Tenant                    | 7.1%  |
| Owner Occupier                                | 26.5% |
| Private Tenant                                | 11.1% |
| South Ayrshire Council Tenant                 | 17.3% |
| In a Nursing/Care Home                        | 0.2%  |
| Not Recorded                                  | 25.5% |

| Client Employment Status |       |
|--------------------------|-------|
| Employed/Self Employed   | 13.9% |
| Unemployed               | 9.5%  |
| Caring Responsibilities  | 2.2%  |
| In Education/Training    | 1.5%  |
| Retired                  | 25.5% |
| Unfit for Work           | 27.4% |
| Not recorded             | 20.1% |

| Financial Gain Breakdown                                           |             |
|--------------------------------------------------------------------|-------------|
| Universal Credit                                                   | £255,520.94 |
| Disability Payments (All ages)                                     | £217,067.00 |
| Revenue & Benefits (Discounts/Exemptions & Grants e.g. FSM/CG/EMA) | £44,920.63  |
| Parental Payments (e.g. Child Benefit/Scottish Child Payment)      | £12,228.30  |
| Pension Credit & State Pension Payments                            | £35,024.32  |
| Reduced, cleared or minimised debt payments                        | £19,921.95  |
| Financial Gain achieved through initial Benefit Check              | £93,133.44  |
| Other                                                              | £8,704.00   |
| Carers Payments                                                    | £4,331.60   |
| Food & Fuel Support                                                | £2,698.00   |
|                                                                    | £693,550.18 |

Girvan and South Carrick

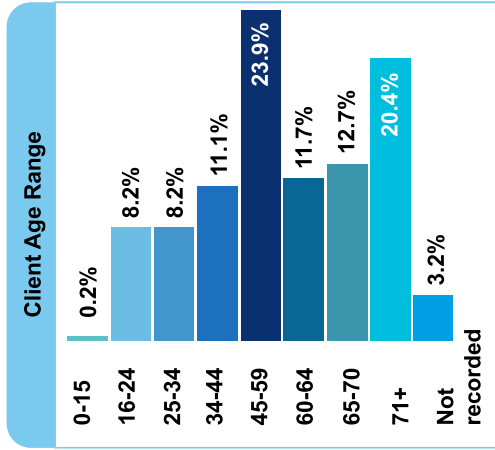
Case Study – Girvan and South Carrick

Mr D had a referral made by a family member on his behalf as he was homeless and had no income.

We made an appointment in a community venue nearby Mr D's temporary accommodation as health conditions made travelling too difficult. Mr D was unfit for work, and we completed a benefit check which identified an entitlement to Universal Credit and supported him to make an application.

Mr D then moved into his own property, and we assisted with a claim for Council Tax Reduction and a Community Care grant, both of which were awarded. The team also assisted him to apply for Adult Disability Payment (ADP), for which he is still awaiting an outcome.

To date, Mr D has had his household income increased by £16,113.19 per year and the outcome of his ADP is pending.



| Client Housing Status (401 clients supported) |       |
|-----------------------------------------------|-------|
| Homeless/Living in Temporary Accommodation    | 6.5%  |
| Housing Association Tenant                    | 4.0%  |
| Owner Occupier                                | 28.4% |
| Private Tenant                                | 10.5% |
| South Ayrshire Council Tenant                 | 27.7% |
| In a Nursing/Care Home                        | 0.2%  |
| Not Recorded                                  | 22.7% |

| Client Employment Status |       |
|--------------------------|-------|
| Employed/Self Employed   | 12.0% |
| Unemployed               | 8.0%  |
| Caring Responsibilities  | 2.0%  |
| In Education/Training    | 0.0%  |
| Retired                  | 25.2% |
| Unfit for Work           | 32.4% |
| Not recorded             | 20.4% |

| Financial Gain Breakdown                                           |             |
|--------------------------------------------------------------------|-------------|
| Universal Credit                                                   | £134,822.57 |
| Disability Payments (All ages)                                     | £185,593.90 |
| Revenue & Benefits (Discounts/Exemptions & Grants e.g. FSM/CG/EMA) | £43,129.26  |
| Parental Payments (e.g. Child Benefit/Scottish Child Payment)      | £5,218.20   |
| Pension Credit & State Pension Payments                            | £13,538.72  |
| Reduced, cleared or minimised debt payments                        | £15,725.27  |
| Financial Gain achieved through initial Benefit Check              | £66,935.72  |
| Other                                                              | £13,703.40  |
| Carers Payments                                                    | £18,909.80  |
| Food & Fuel Support                                                | £1,548.00   |
|                                                                    | £499,124.84 |

## Maybole, North Carrick and Coylton

### Case Study – Maybole, North Carrick and Coylton

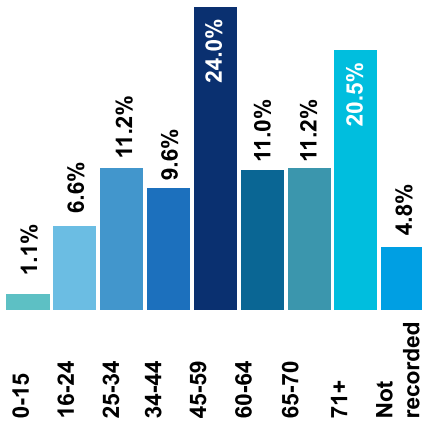
Mr F was referred by Macmillan Professionals as he had received a terminal cancer diagnosis. We contacted him and assisted with an Adult Disability Payment application (with Special Rules) and an application for a Blue Badge Parking Permit.

We then completed a full benefit check based on his situation and identified that the household was entitled to Universal Credit under special rules given his health situation.

Mr F had significant care needs, which his partner was providing and so they were supported to complete an application for Carer Support Payment, with a Carers Supplement, and to make an application for Council Tax Reduction.

Household income was increased by £25,235.52 per annum in this case.

Client Age Range



Client Housing Status (438 clients supported)

|                                            |       |
|--------------------------------------------|-------|
| Homeless/Living in Temporary Accommodation | 6.6%  |
| Housing Association Tenant                 | 4.8%  |
| Owner Occupier                             | 33.1% |
| Private Tenant                             | 10.0% |
| South Ayrshire Council Tenant              | 20.1% |
| In a Nursing/Care Home                     | 0.0%  |
| Not Recorded                               | 25.3% |

Client Employment Status

|                         |       |
|-------------------------|-------|
| Employed/Self Employed  | 16.0% |
| Unemployed              | 6.6%  |
| Caring Responsibilities | 3.7%  |
| In Education/Training   | 1.1%  |
| Retired                 | 23.1% |
| Unfit for Work          | 29.9% |
| Not recorded            | 19.6% |

Financial Gain Breakdown

|                                                                    |             |
|--------------------------------------------------------------------|-------------|
| Universal Credit                                                   | £196,054.32 |
| Disability Payments (All ages)                                     | £154,923.60 |
| Revenue & Benefits (Discounts/Exemptions & Grants e.g. FSM/CG/EWA) | £33,016.27  |
| Parental Payments (e.g. Child Benefit/Scottish Child Payment)      | £16,649.00  |
| Pension Credit & State Pension Payments                            | £32,867.16  |
| Reduced, cleared or minimised debt payments                        | £21,782.84  |
| Financial Gain achieved through initial Benefit Check              | £71,831.12  |
| Other                                                              | £21,550.16  |
| Carers Payments                                                    | £24,006.00  |
| Food & Fuel Support                                                | £1,722.00   |
|                                                                    | £574,402.47 |

## Prestwick

### Case Study – Prestwick

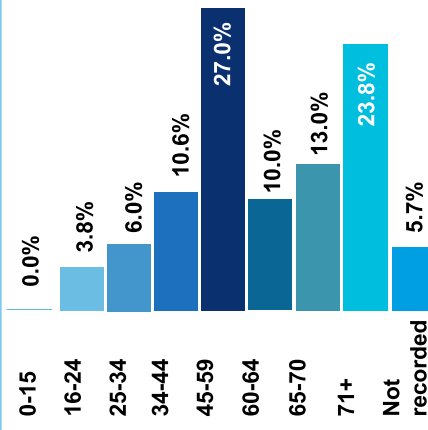
Mr G made a self-referral for assistance to apply for State Pension. We completed a full benefit check, and during the discussion Mr G disclosed information about a range of health conditions.

At the time of the initial referral, Mr G was under state pension age and was supported to apply for an Adult Disability Payment (ADP) due to his health issues.

Shortly after, Mr G did reach state pension age, and the team were able to assist him to apply for Pension Credit, Housing Benefit and Council Tax Reduction. The prior application which was awarded for ADP meant he was entitled to the higher rate of Pension Credit.

The end result of this case meant an increased household income of £14,304 per year.

Client Age Range



Client Housing Status (470 clients supported)

|                                            |       |
|--------------------------------------------|-------|
| Homeless/Living in Temporary Accommodation | 6.4%  |
| Housing Association Tenant                 | 4.5%  |
| Owner Occupier                             | 37.9% |
| Private Tenant                             | 6.4%  |
| South Ayrshire Council Tenant              | 19.6% |
| In a Nursing/Care Home                     | 0.4%  |
| Not Recorded                               | 24.9% |

Client Employment Status

|                         |       |
|-------------------------|-------|
| Employed/Self Employed  | 17.2% |
| Unemployed              | 5.7%  |
| Caring Responsibilities | 3.4%  |
| In Education/Training   | 0.4%  |
| Retired                 | 28.1% |
| Unfit for Work          | 26.2% |
| Not recorded            | 18.9% |

Financial Gain Breakdown

|                                                                    |             |
|--------------------------------------------------------------------|-------------|
| Universal Credit                                                   | £193,094.50 |
| Disability Payments (All ages)                                     | £216,392.80 |
| Revenue & Benefits (Discounts/Exemptions & Grants e.g. FSM/CG/EWA) | £57,238.52  |
| Parental Payments (e.g. Child Benefit/Scottish Child Payment)      | £7,841.60   |
| Pension Credit & State Pension Payments                            | £25,288.44  |
| Reduced, cleared or minimised debt payments                        | £13,877.65  |
| Financial Gain achieved through initial Benefit Check              | £131,289.80 |
| Other                                                              | £33,018.83  |
| Carers Payments                                                    | £14,168.80  |
| Food & Fuel Support                                                | £2,810.00   |
|                                                                    | £695,020.94 |

Troon

Case Study – Troon

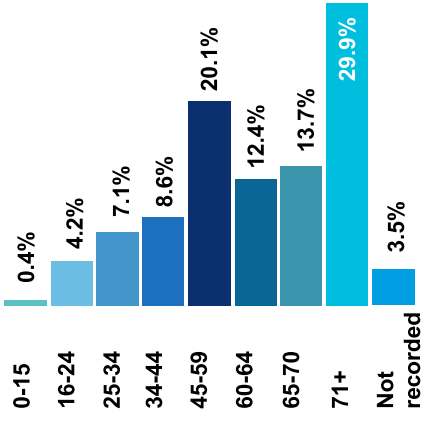
Mrs H attended a drop-in session at a school in Troon; she was seeking advice on entitlement to financial assistance. Mrs H had recently moved to the area with her children after a change in family circumstances. Mrs H explained that they were struggling financially and wanted to understand if they were eligible for any assistance.

We completed a full benefit check and identified entitlement to Universal Credit, the Scottish Child Payment, Child Benefit, and Free School Meals and School Clothing Grants for both children.

Mrs H was able to apply for these benefits herself after being directed to the appropriate resources online, and these payments are now in place.

The household income of this family was increased by £17,386.68 per year.

Client Age Range



Client Housing Status (452 clients supported)

|                                            |       |
|--------------------------------------------|-------|
| Homeless/Living in Temporary Accommodation | 7.7%  |
| Housing Association Tenant                 | 5.3%  |
| Owner Occupier                             | 32.3% |
| Private Tenant                             | 9.3%  |
| South Ayrshire Council Tenant              | 20.8% |
| In a Nursing/Care Home                     | 0.2%  |
| Not Recorded                               | 24.3% |

Client Employment Status

|                         |       |
|-------------------------|-------|
| Employed/Self Employed  | 10.6% |
| Unemployed              | 5.8%  |
| Caring Responsibilities | 1.5%  |
| In Education/Training   | 1.1%  |
| Retired                 | 32.7% |
| Unfit for Work          | 31.9% |
| Not recorded            | 16.4% |

Financial Gain Breakdown

|                                                                    |             |
|--------------------------------------------------------------------|-------------|
| Universal Credit                                                   | £169,610.92 |
| Disability Payments (All ages)                                     | £224,071.80 |
| Revenue & Benefits (Discounts/Exemptions & Grants e.g. FSM/CG/EMA) | £58,984.60  |
| Parental Payments (e.g. Child Benefit/Scottish Child Payment)      | £5,395.00   |
| Pension Credit & State Pension Payments                            | £41,886.28  |
| Reduced, cleared or minimised debt payments                        | £80,192.35  |
| Financial Gain achieved through initial Benefit Check              | £98,642.60  |
| Other                                                              | £8,640.80   |
| Carers Payments                                                    | £18,500.40  |
| Food & Fuel Support                                                | £928.00     |
|                                                                    | £706,852.75 |

Kyle

Case Study – Kyle

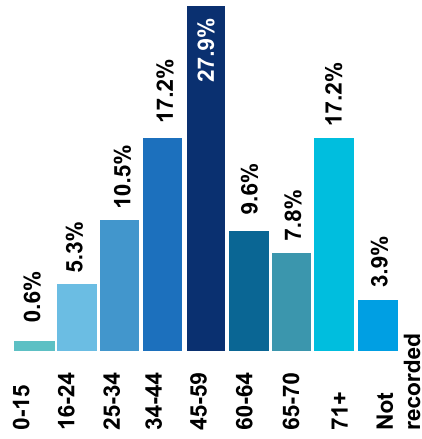
A friend of Mr J made a digital referral on his behalf as he had health issues which had deteriorated recently, and he now had significant care needs.

We contacted Mr J and he let us know he was receiving Adult Disability Payment (ADP) under the mobility component only. However, his health situation had deteriorated and he was now relying on others to help him with day to day tasks.

We spoke with Mr J in detail to understand how the changes in his health were impacting his daily living and identified that it was appropriate to submit a Change of Circumstances form in relation to his ADP award. We completed the form for him and Mr J's application was successful. As a result, Mr J now receives both the mobility and daily living components of the DLA Award.

The support from the Information and Advice Team resulted in an increase in the household income of £3,842.80 per year.

Client Age Range



Client Housing Status (488 clients supported)

|                                            |       |
|--------------------------------------------|-------|
| Homeless/Living in Temporary Accommodation | 5.9%  |
| Housing Association Tenant                 | 5.9%  |
| Owner Occupier                             | 24.0% |
| Private Tenant                             | 9.8%  |
| South Ayrshire Council Tenant              | 28.7% |
| In a Nursing/Care Home                     | 1.4%  |
| Not Recorded                               | 25.2% |

Client Employment Status

|                         |       |
|-------------------------|-------|
| Employed/Self Employed  | 18.9% |
| Unemployed              | 9.0%  |
| Caring Responsibilities | 3.5%  |
| In Education/Training   | 1.8%  |
| Retired                 | 17.6% |
| Unfit for Work          | 31.1% |
| Not recorded            | 18.0% |

Financial Gain Breakdown

|                                                                    |             |
|--------------------------------------------------------------------|-------------|
| Universal Credit                                                   | £222,258.41 |
| Disability Payments (All ages)                                     | £244,403.60 |
| Revenue & Benefits (Discounts/Exemptions & Grants e.g. FSM/CG/EMA) | £68,767.79  |
| Parental Payments (e.g. Child Benefit/Scottish Child Payment)      | £28,138.00  |
| Pension Credit & State Pension Payments                            | £68,877.63  |
| Reduced, cleared or minimised debt payments                        | £1,560.00   |
| Financial Gain achieved through initial Benefit Check              | £62,611.20  |
| Other                                                              | £18,825.45  |
| Carers Payments                                                    | £4,908.80   |
| Food & Fuel Support                                                | £3,913.00   |
|                                                                    | £724,263.88 |

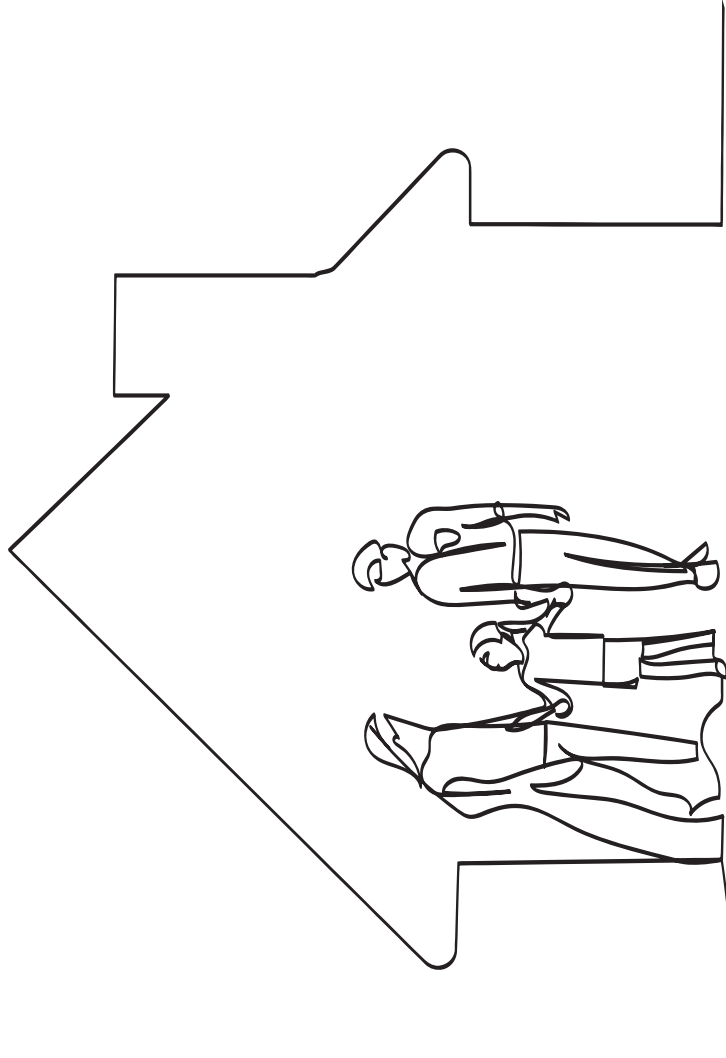
## Supporting People outwith South Ayrshire

The team also assist where children from South Ayrshire are placed in the care of others. In these cases, we are able to assist the carer to ensure that all the correct benefits and grants for the children are in place. We can also help employees, or the immediate family members, of South Ayrshire Council employees.

In 2025/26 the team supported 108 households in these circumstances resulting in a financial gain as follows:

### Other Financial Gain Breakdown

|                                                                  |                   |
|------------------------------------------------------------------|-------------------|
| Universal Credit                                                 | £23,324.96        |
| Disability Payments (All ages)                                   | £14,565.20        |
| Revenue & Benefits (Discounts/Exemptions & Grants e.g FSM/CG/EMA | £1,216.80         |
| Parental Payments (e.g Child Benefit/Scottish Child Payment)     | £5,075.20         |
| Pension Credit & State Pension Payments                          | £3,166.80         |
|                                                                  | <b>£47,348.96</b> |



## Supporting The Child Poverty Strategy

We play a key role in realising the aims of the Child Poverty Strategy. By supporting families across South Ayrshire to maximise their household income, we are helping to mitigate the impact of child poverty in our communities.

**Our Information and Advice Team support the work needed to realise the aims of the Child Poverty Strategy.**

By supporting families across South Ayrshire to maximise their household income we are helping to mitigate the impact of child poverty in our communities.

**In 2025/26**

we managed referrals from 832 families with 1575 dependants in those households. A financial gain was identified for 259 families.

In total household income was maximised by around **£1.37 million**, which resulted in an average gain of **£5284** per eligible family.

**The Scottish Government have defined 6 priority groups. We supported these groups as follows:**

|                                         |                                |
|-----------------------------------------|--------------------------------|
| Lone Parent Families                    | 454 families with 839 children |
| Minority Ethnic Families                | 13 families with 33 children   |
| Young Mother under 25                   | 59 families with 85 children   |
| Families where a disability is recorded | 401 families with 699 children |
| Families with 3 or more children        | 146 families with 500 children |
| Families with a child under 1           | 31 families with 61 children   |

\*Note that some clients may fall under multiple priority groups, for example a young mother under 25 may have a disability and 3 children so would be included in the breakdown 3 times.

South Ayrshire  
Information & Advice Team

South Ayrshire  
COMMUNITY  
PLANNING  
partnership

## The Education and Community Project

We established the project to widen access to our services across education and community settings, and to increase awareness and uptake among people who might not otherwise engage with the Information and Advice Team. The Financial Inclusion Strategic Development Partnership funds the project through to March 2027.

Alongside expanding access, we have focused on early intervention and building strong relationships with our education and community partners. The team is now well embedded within the local community. We have made a meaningful and positive impact on our communities, some examples of which are highlighted in the following section.

### Awareness Sessions

We delivered 8 online awareness sessions to colleagues in frontline services such as Education, Health and Social Care, Housing, and Customer Services.

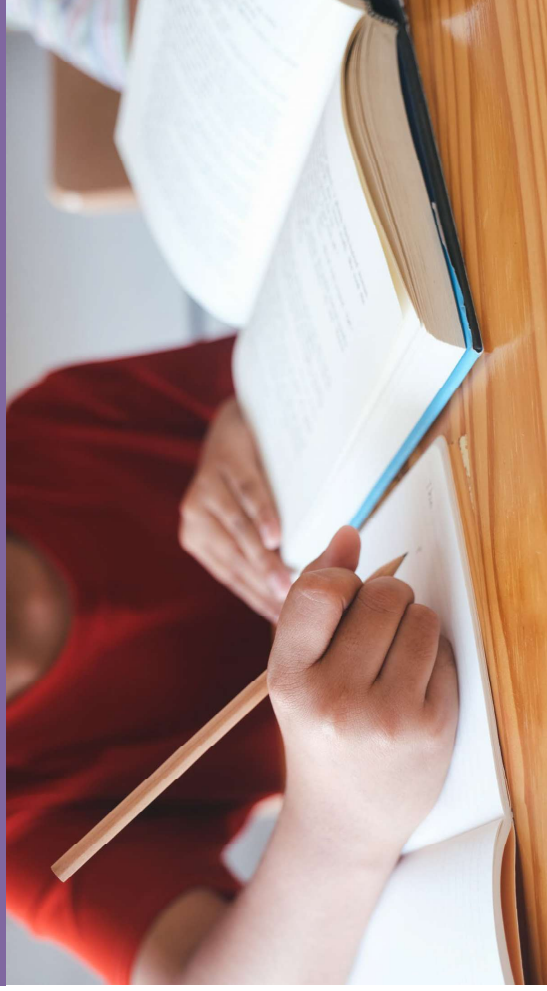
We also delivered in person targeted sessions for internal and external partners, including Thriving Communities, The Scottish Welfare Fund Team, VASA/Connect and Ayrshire Housing.



### Education - Getting To Know Your Money

We have delivered our financial education programme 'Getting To Know Your Money' in six secondary schools, equipping our young people with the knowledge and skills they need to effectively manage their money and avoid money and debt issues.

We received firm feedback that the programme was beneficial to the pupils in attendance.



## What pupils told us about the Programme

### Our question to pupils:

Did you learn any new information that you believe is important or worth applying in your day-to-day life?



**Budgeting and savings skills lesson was very helpful as I didn't know much about this topic before**



**Understanding how to separate a need or a want and how much money will be left**



**How to budget and not fall for scams**



**Things that are important for building a business and how to protect it**



**Be cautious and use money wisely**



**To watch out for choices that may harm my credit score**



**Money management is crucial to living comfortably**



**I found that debt and credit lesson was helpful as I have not been taught this elsewhere**



**Budgeting for the future and university budgeting was very informative**



We will continue to work with our colleagues in Education to roll out the programme in all schools in 2026/27.

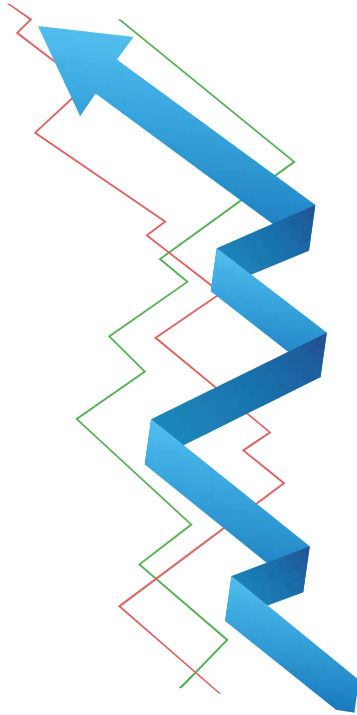
## Education and Community Project – Financial Gain

Alongside the delivery of the Education Programme and Awareness Sessions, the project also provided advice and support to 1123 households in 2025/26 with a financial gain of £2.3 million recorded.

### Financial Gain Breakdown – Education and Community Project

|                                                                    |                      |
|--------------------------------------------------------------------|----------------------|
| Universal Credit                                                   | £1,097,341.03        |
| Disability Payments (All ages)                                     | £690,945.67          |
| Revenue & Benefits (Discounts/Exemptions & Grants e.g FSM/ CG/EMA) | £117,987.14          |
| Parental Payments (e.g Child Benefit/Scottish Child Payment)       | £115,828.60          |
| Pension Credit & State Pension Payments                            | £105,001.56          |
| Debts Managed                                                      | £71,545.08           |
| Financial Gain achieved through initial Benefit Check              | £57,548.58           |
| Other                                                              | £38,627.08           |
| Carers Payments                                                    | £26,360.10           |
| Food & Fuel Support                                                | £10,124.00           |
|                                                                    | <b>£2,331,308.84</b> |

*\*Please note the figures provided within the Education and Community Project are previously included within the Ward data\**



## Our Service Partnerships MacMillan Cancer Support



We work in partnership with MacMillan Cancer Support, and we receive some funding from them to help us support those who are affected by a cancer diagnosis in South Ayrshire.

Health issues can result in a significant change to household finances, from an individual being unable to work, and in considering things like increased costs for travel to appointments, or increased energy costs when spending more time at home. It may also mean someone else becomes a Carer. We look at the wider picture and try to ensure the whole household get the help they are entitled to.

### Case Study

A working couple, who were home owners, and one of whom was self-employed were referred for assistance after receiving a terminal cancer diagnosis. Prior to the diagnosis they were not claiming any welfare benefits, but one of them was now unfit to work and the other was providing care during cancer treatment and therefore unable to work. The team assisted them to apply for Universal Credit, and due to the care needs in the household they were entitled to Carer Support Payments. Additionally, the member of the household suffering from a cancer diagnosis was eligible for Adult Disability Payment at the enhanced rate. The team supported them to apply for all of these benefits and for a Council Tax reduction.

**At a very difficult time for this couple, the team were able to increase household income by over £25,000 per year.**

## Trussell Foodbanks



In 2025/26 we were also provided with funding by Trussell to deliver our services in all ten Trussell foodbank locations in South Ayrshire. Trussell support the advice first approach, and we work closely with them to ensure that those most in need receive the support they require as early as possible.

### Case Study - Trussell

During a drop in session at a local foodbank Trussell volunteers asked us to speak with a pension aged client, who had been very recently widowed. The client was initially reluctant to discuss his financial situation and his entitlement to any assistance, but our advisor was able to open up a dialogue and established that he was a veteran and that he was struggling with some health conditions. His only income was State Pension.

The advisor completed a benefit check with him and identified that he was eligible for a range of support payments. We assisted him with applications, and he engaged with the service longer term for some budgeting support.

**The support the team provided resulted in an increased household income of £3441 per year.**

## How we ensure quality service provision

### Internal Council Services

We work closely with colleagues across the organisation including the Health and Social Care Partnership, Thriving Communities, Education, Housing, Revenues and Benefit Services, and Libraries to ensure our services are widely promoted and accessible. We accept referrals from a wide range of services on behalf of their service users.

### Team Training and Development

The team undertake regular training and supervision to ensure the high quality of the service provided is maintained. Supervision sessions are structured and measured against the framework for the Scottish National Standards for Information and Advice Providers.



### Scottish National Standards for Information and Advice Providers (SNSIAP)

The service is externally audited by the Scottish Legal Aid Board. You can find out more about the standards and how we achieve them here [Scottish National Standards for Information and Advice Providers – Scottish Legal Aid Board](#).

The service is currently undergoing the audit process for reaccreditation, and this process will be ongoing throughout 2026.



## Summary of 2025-26

### Our Impact

We have helped thousands of South Ayrshire residents to maximise their household income, reduce their outgoings and better manage their household finances. We have helped people to stabilise debt issues and avoid crisis situations. Our focus is on early intervention and targeted, ongoing, tailored support. This has improved the financial wellbeing of South Ayrshire residents, and, in turn, contributed to the local economy.

We have worked in collaboration with a range of internal and external partners to ensure that our reach is wide and our approach is holistic.

### 2025/26 Key Achievements

**4601**  
Households  
supported

**£6.4 Million**  
recorded  
financial gain

**£1.4 Million** of debt managed

- Awareness sessions delivered to a wide range of frontline staff
- Financial education programme delivered in six secondary schools
- Strengthened partnerships, relationships and collaborative working across a range of key services and organisations, including Trussell, MacMillan Cancer Support, HSCP, Thriving Communities, and The Community Planning Partnership.

### Getting in Touch

If you, or anyone you know, needs help or support from the Information and Advice Team, we can be contacted in a range of ways.

You can speak to our team in person at locations across South Ayrshire. To find out where, and when, you can check our website: [Get in touch – South Ayrshire Council](#), where you can also access our digital referral form. Alternatively, you can call us on **0300 123 0900**, just ask to speak to the Information and Advice Team.



Website



Facebook

[south-ayrshire.gov.uk](https://south-ayrshire.gov.uk)



South Ayrshire  
Information & Advice Team

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Making a Difference Every Day