

## Financial Wellbeing

**Financial security and wellbeing are extremely important. Money worries can feel overwhelming and cause considerable anxiety. On the other hand, if you feel confident that current needs are taken care of, as well as having financial plans in place for the future, it is easier to focus on the things in life that matter to you most.**

### 1. Financial Wellbeing Service

Delivered throughout Scotland, this Scottish Huntington's Association service provides specialist advice and information relating to a range of money issues. **The main topic areas are welfare benefits, debt advice, guidance on financial planning and products, and energy advice.**

The service is available to anyone impacted by Huntington's disease, including those who are symptomatic, have a positive test, are at risk of having inherited the gene fault, or are carers of someone with the disease. In addition to responding to specific enquiries, the team can complete a financial health and energy check.

[Find out more about the service and contact details of your local adviser.](#)

### 2. Welfare benefits

Navigating the welfare benefit and tax credit system can be highly complex and challenging and we recommend seeking advice that is tailored to your specific circumstances.

If you have Huntington's disease, you may be entitled to specific benefits such as Personal Independence Payment or Employment & Support Allowance. If you care for someone with Huntington's disease, you may be entitled to Carers' Allowance.

The Financial Wellbeing Service will complete a detailed benefit check for you or compare current and future entitlement if your circumstances are

about to change. The team can also support with benefit claim forms, and disputes and appeals if required.

You will find this specialist advice especially useful if you are claiming benefits for the first time, however we also recommend a regular review even if you've been in receipt of benefits for some time - as your entitlement may change. **It is particularly important to complete a review if you have experienced changes in your condition, income, employment or care arrangements.**

For general information online, you can also visit [Citizens Advice](#).

### 3. Debt

Problematic debt issues affect people from all walks of life with the most common cause being a significant alternation in circumstances such as a change in work, health or a relationship breakdown.

Debt can be an intimidating subject, however there is specialist support available. Our [Financial Wellbeing Service](#) can provide advice on complex debt issues such as dealing with rent or mortgage arrears, utility bills, credit cards and bank loans. Free debt advice is also available from many other agencies throughout Scotland. For helpful online guides and to search for free advice you can also visit [MoneyHelper.co.uk](#).

### 4. Financial planning and products

Our advice service can provide guidance and information on topics including **Power of Attorney, care costs, insurance, pensions, funeral plans and mortgages**. The service can help you to understand the law and options available, as well as how your HD status could affect access to certain products such as insurance. Depending on your circumstances, we may recommend that you seek further legal or financial advice and we can provide guidance and support with this process.

#### **Helping others to manage their money**

**Power of Attorney** and **Guardianship** are two ways in which you can support others to manage their money when they are unable to do so themselves. A Power of Attorney is a legal document that is set up in advance of it being needed to give you the opportunity to make decisions about who you would want to manage your affairs, should you not be able to do so in the future. Guardianship is an option when someone you care for has lost capacity and has not appointed a Power of Attorney. A Financial Wellbeing Officer or your HD Specialist can provide further guidance and

information can be found on [Public Guardian Scotland](#). You can also read our factsheet about future planning.

### **Care costs**

Many people can have worries about the cost of care, whether that is now or in the future. Everyone in Scotland is entitled to free personal and nursing care when they are assessed as needing it, however there can still be considerable other costs, whether that be for care in your own home or residential care. Understanding how you could be affected can be a useful way of planning for the future and minimising a financial shock during a time that is often already a significant transition in your life. The Financial Wellbeing Service can provide guidance in this area and information can also be found [Care Information Scotland](#).

### **Wills and inheritance**

It is important to consider making a Will regardless of whether or not you have many assets such as property or money. This is because if you don't have a Will then the law will dictate who will inherit from you, and this may not always be in the way that you wanted it to happen. For instance, if you are living with your partner when you die, but not married or in a civil partnership, then they will not automatically inherit your money unless you have a Will. There can also be complex issues in relation to, for instance, tax that you may wish to seek advice on.

### **Insurance**

Some types of insurance, such as life insurance, can be affected by your Huntington's disease status and for those who are symptomatic it can be harder to access certain products. No matter what your HD status is, however, there are usually options available. Our team can talk through your goals with you and explore what may be available. In many cases we may recommend specialist insurance advice in order for you to find a product tailored to your specific circumstances. See [our website page](#) for further information

### **Pensions**

It is always a good idea to plan ahead with pensions and to understand what your options will be, now and in the future. If you have had to give up work early due to ill health there may be a facility to claim your pension early. However it is important to fully understand the options available and any implications on making a claim, for instance on benefit entitlement. Our team can help you to understand and explore these options and, depending on the situation, further advice from a Financial Adviser may be

recommended. Online guides and information can be found at [Money Helper Pensions and Retirement](#).

### **Mortgages**

People at risk of Huntington's disease are sometimes concerned that their HD status will affect their ability to take out a mortgage, however this is not necessarily the case. In general a lender will be most concerned about your ability to pay the mortgage and factor in your income level, security of employment and credit record when making a lending decision. It is not usual for life insurance to be a requirement of taking out a mortgage. You can find more information in the [Scottish Huntington's Association Youth Service Tip Jar](#) guides or at [Money Helper: Applying For Your Mortgage](#).

### **Funeral Plans**

There are a range of options that can be considered for someone concerned about how their funeral will be paid for. This can include savings, an insurance policy, pre-paid funeral plans and government or charitable grants. The Financial Wellbeing Service will talk through your goals and choices and how you can take these forward. There is also information on the [Scottish Government Guide to Planning Your Own Funeral](#).

## **5. Energy**

Paying for fuel, including gas and electricity, and keeping your home warm can be a huge source of anxiety for many. **It is a good idea to review your energy bills regularly**, for instance checking you are happy with your payment method, provider and tariff - and considering whether cheaper deals are available.

Depending on your circumstances, and usually whether you are in receipt of certain benefits, **you may be entitled to additional help** with your energy. This can include the Warm Home Discount, Cold Weather Payments and Child Winter Heating Assistance.

You may also wish to consider your **energy efficiency** and whether you could be entitled to receive help to install measures in your home such as a new heating system or insulation.

The Financial Wellbeing Service can help you to explore all of this, as well as any other concerns you may have with your energy. More information can also be found at [Home Energy Scotland](#).

## **Useful links**

[Financial Wellbeing Service information and contact details](#)

[SHA Youth Service Tip Jar Resources](#)

[Citizen's Advice Scotland](#)

[Money Helper](#)

[Contact a Scottish Huntington's Association HD Specialist](#)

[National and Regional Care Frameworks for Huntington's Disease](#)

[Sign up for regular updates from Scottish Huntington's Association](#)

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