

# Financial Health Checks with Migrant Service Users

## Guidance for Advisors and Case Workers.



**MIGRATION  
POLICY  
SCOTLAND**

**Citizens  
Advice  
Edinburgh**



## **About Migration Policy Scotland**

Migration Policy Scotland (MPS) offers a home for open dialogue and informed response to migration. We harness insights from lived and learned experience to drive work that is grounded in the realities of migration in Scotland. MPS project on Tackling Financial Disadvantage in Migrant Households was funded by abrdn Financial Fairness Trust (2023-2025). For more information about the project and links to other resources please visit our webpage:

<https://migrationpolicyscotland.org.uk/project/financial-disadvantageamong-migrant-households/>.

## **About Citizens Advice Edinburgh**

Citizens Advice Edinburgh is a charity, providing free, independent and impartial advice and support to the Citizens of Edinburgh and its surrounding communities. We exist to serve the needs of our local community and to be accessible to everyone who needs us. Every year over 12,000 residents rely on our services to help ensure they have enough money to live on and that their human rights are upheld.

## **About Citizens Rights Project**

The Citizens Rights Project (CRP) is a migrant-led organisation providing tailored, multilingual support to EU nationals and their families in Scotland. Our mission is to strengthen social cohesion and advance human rights by empowering EU communities through direct support, advocacy, and education.

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## Introduction and Purpose

Financial Health Checks are an important part of income maximization support and advice offered by many of Scotland's advice services to people experiencing financial difficulties. However, especially where benefit checks are a main focus, these can be less helpful for migrant service users (especially those with an NRPF condition linked to their visa status) and may even reinforce a feeling that there is no help available for them.

This guidance is designed to support advisors and case workers to use Financial Health Checks more effectively when supporting migrants. It takes account of the specific financial challenges faced by migrants and their households, and the different pathways to support they may need to follow. It foregrounds forms of assistance for which all Scottish residents are eligible before moving on to more complex eligibility checks.

The guidance is laid out in steps which are suggested as a route which will help to understand a person's circumstances more fully, to build trust and confidence that help is available, and to identify specific needs and challenges. This route may need to be varied depending on the specific issues and concerns of individual service users.

Advisors who already have a significant amount of experience working with migrant service users may find it easier to dip in and out of the guidance as a reminder. For those with little or no experience, the guidance offers a tool for training and a resource to understand migrant needs. Both more and less experienced advisors will find the guidance a useful point of reference to remind them of support available and other avenues for assistance.

This guidance has been developed in collaboration between Migration Policy Scotland, Citizens Advice Edinburgh and Citizens Rights Project. It is part of a wider set of resources produced as the result of a project led by Migration Policy Scotland which aims to counter financial disadvantage among migrant households in Scotland. Other resources include:

- A handbook 'Let's Understand Each Other' - A simple guide to communicating with service users who speak English as a second language and a wall poster 'Let's Talk' with quick hints and reminders.
- Service maps to help people who have moved to Scotland, or to a new area within Scotland, to find out where to get help if they are struggling financially.
- Intercultural Communications Training led by Migrant-Focused Organisations

For Links to all of these resources please visit our website:

<https://migrationpolicyscotland.org.uk/project/welcome-to-the-policy-laboratory/>

## Step 1: Understanding Income and Expenditure

Most Financial Health Checks start with understanding your service user's sources of income and main outgoings. With migrant service users there are some important areas to ask about and be aware of.

Having read through this section with care, you may find it useful to reflect on whether any of the materials or forms which your organisation/service currently uses to support financial health checks (income/expenditure sheets; templates for client records etc.) could be adapted to reflect migrants circumstances better.

You may also find, in the early part of your conversation that it is helpful, where relevant, to take time to explain systems, services and practices that they may be unfamiliar with (e.g. universal credit; council tax; banking practices).

### Income

Whilst incomes may be quite straight forward for some migrant households, in others they may be very complicated, including a variety of formal and informal sources of income and transfers between household members. Some groups of migrants are particularly vulnerable to precarious employment and labour exploitation.

#### Wages

It may be important to explore in detail whether people do in fact receive the wage that people believe they are earning, or what is on their wage slips. Where migrants have been recruited through an agency, they may be particularly vulnerable to irregular and unpredictable working hours – meaning that they have an unreliable income. If agencies or employers are deducting payments for administrative fees, housing, or other services directly from wages, make sure these are properly recorded and fair.

It is also important to ensure that wage slips realistically reflect the hours worked. Ensure that the person you are supporting understands that discrepancies where an employer manipulates wage slips to show a higher hourly rate by under-reporting working hours can impact on eligibility for means-tested benefits and entitlements.

### Expenditure

Migrants experience many of the same costs as other low-income households but may have more restricted access to common routes to lowering these costs. In addition, migrant households experience specific costs that other low-income households do not face. These costs may be exceptionally high and non-negotiable, such as visa fees. This may require putting money aside regularly to save up. It is important to be aware of these and how they may impact on both short and longer-term budgeting.

#### Housing

##### **What type of tenancy agreement?**

Housing costs are often very high for migrants, especially if living in privately rented accommodation or if they have a live-in landlord. When asking about housing costs, try also to understand what type of tenancy agreement they have, who their landlord is, how they communicate with their landlord and what condition the housing is in.

## Utilities and Household Bills

### **What type of utilities payments are set up and who makes decisions?**

Utilities and other household bills are also often high. This can be linked to unfamiliarity with UK systems and practices, and sometimes to the kinds of accommodation people are in. Make sure that they understand their liability for council tax and other charges and are being billed for and paying these correctly. Try to get a sense of the extent to which they understand their systems for heating, hot water, meter readings, and changing provider. Also, especially for those in private rentals find out who makes decisions about the provider, installation of smart meters, type of boiler and timer and so on. Do they have control of these choices or is it their landlord who decides.

## Groceries and essential goods and services.

### **Where are they shopping and how does it meet their needs?**

Some migrant households may be paying more for food and essential goods and services because of difficulties with accessing culturally appropriate alternatives. This can vary greatly depending on where they live. Discuss where they shop and why they shop at these locations. When considering transportation costs, it may be important to factor in the costs of accessing shops that stock the items they need.

## Transport

### **Are transportation costs creating other barriers?**

Transport can be another big cost, especially in rural areas. When checking these costs, it is worth asking not just about direct weekly expenditure such as fuel, but also about costs for car insurance and maintenance. Those that hold non-UK driver's licences can experience significantly higher car insurance costs. Try to get a sense of whether prohibitive transport costs are an additional barrier to accessing childcare, or to employability and study for either themselves or others in their household.

## Childcare

### **Are childcare costs creating other barriers?**

Both early years childcare and afterschool or breakfast club for younger school children, as well as other costs of schooling, can be a burden on household resources. Many migrants work irregular hours and may find it hard to access appropriate childcare to meet their needs. They may also have less access to informal unpaid childcare than other families. As well as checking current outgoings for childcare, try to find out whether prohibitive costs or lack of access to and knowledge of appropriate childcare is an additional barrier to employability or study for either themselves or others in their household.

## Costs relating to the immigration system

### **Are there visa fees coming up?**

These can create a significant financial burden, especially for larger households and those on a pathway to settlement or citizenship. Costs can include visa charges, renewal fees, NHS surcharge, charges for settlement and citizenship. These must be paid for all family members, including children. These costs are incurred in large lump sums and may not feature in weekly or monthly budgets but may be something families are worrying about or trying to set money aside for, or that they may have incurred debt to pay in the past.

## International travel

### **Are there regular, or more occasional, essential trips planned?**

Travel to visit relatives or friends, or to bring them over for visits, particularly around important events (e.g. births, marriages, funerals) or during periods of family illness, relationship breakdown or other increased care needs can be expensive. As above, these costs may not appear in a weekly or monthly budget but may be something families are needing to save for or incur debt for.

## Remittances

### **Are they sending (or receiving) money to relatives abroad and how is this impacting the household budget?**

Sending money back to relatives abroad can have significant cultural importance and may be seen as a non-optional part of maintaining relationships and family property in a person's country of origin. Such payments might be regular or more incidental. In some cases, there may be an element of pressure, and whilst this should certainly not be assumed to be the case, it will be helpful to be aware of, and able to identify this. Some individuals or households may also receive money from relatives abroad, so it is also worth checking if this is part of the household income, and if so, how regular, or reliable such payments are.

## Education and Qualifications

### **Are costs relating to education creating other barriers?**

The costs associated with converting qualifications, gaining UK-recognised qualifications, or completing certified English language training may need to be explored. Some people may have significant outgoings or may be trying to save to pay for these. Try to find out whether prohibitive costs or lack of access to and knowledge of opportunities are creating a barrier to employability. If there are older children in the household, there may also be costs associated with further or higher education.

## Banking and Access to Affordable Credit

### **Are they aware of and able to access banking services and credit systems that meet their needs?**

Access to a full range of banking services, affordable credit or direct debit schemes can be especially difficult for people with less knowledge of UK systems, without evidence of a permanent address in the UK, without a longer UK credit history or whose earnings are low and/or irregular. This can have knock on effects, meaning for example that people are paying more for bills (utilities, council tax, mobile phones) because they are unable to set up a direct debit. It may also mean that they are at greater risk of missing a payment and incurring penalties as a result. Where people have difficulty accessing credit through banks and other major lenders, they may be more vulnerable to borrowing from lenders where interest rates are higher and with less protection against unexpected inability to pay.

## Debt

### **Are they in debt, or at risk of falling into debt?**

Migrant service users can be vulnerable to debt due to a lack of familiarity with financial systems or public charges (e.g. council tax) and difficulties understanding payment demands or the consequences of overdue payments. They may be less aware of the harsh penalties incurred when arrears accumulate on council tax, for example, or the consequences of delaying payment for a fine. People for whom English is not a first

language, or who are unused to buy-now-pay later and other forms of commercial credit may not fully understand the costs they will incur either immediately, or when a period of free/low interest credit ends. Some people may have incurred formal or informal debt in their country of origin as well as in the UK. There can be cultural sensitivities and embarrassment around discussing debt. It will be important to be aware of and ask about the various kinds of debt someone may have incurred, whilst also taking a thoughtful and explicitly non-judgemental approach.

## Step 2: Reducing Costs

This section looks mostly at solutions that are available to Scottish residents regardless of their immigration status. If the person you are advising holds a visa which is subject to an NRPF condition, or is unsure of their immigration status, then it may be good to start with reducing costs first, as you should be able to offer at least some helpful advice and assistance, before looking more closely at areas to maximise income where it may be harder for them to access support.

However, depending on the issues the person has presented with, and especially if they are clearly eligible to claim a wider set of benefits (e.g. EU migrants with Settled Status will have similar eligibility to UK citizens), it may be more appropriate to begin with Step 3 and then return here.

### Housing

#### **Was there a recent rent increase and is it valid?**

Make sure that the person you are supporting is aware of their rights relating to rent increases and how these have changed since the Scottish rent cap ended. Be aware that rules around rent increases and notice periods vary based on the type of tenancy agreement. You may need to spend time to help them understand what type of agreement they have. If there has been a rent increase, check if it is valid for their tenancy agreement.

If you feel that further housing advice is needed to look into making a challenge, you may need to make a referral to a more specialised advice service. Shelter Scotland can be a good place to start. It provides a helpful set of resources on tenants' rights<sup>1</sup>, including a guide<sup>2</sup> to check if and when a landlord can lawfully increase a tenant's rent.

Look into whether other housing options are open to your service user. Social housing applied for directly through a housing association is not restricted by immigration status. Mid-market rent (MMR) options are available subject to income threshold and other criteria which may vary by area, but eligibility is not affected by immigration status. Information should be available on each local authority website about MMR landlord options and how to apply.

When individuals have recently moved to Scotland, they may struggle to rent properties where a credit check or landlord references are required. Individuals may need to factor in finding a guarantor.

If your service user is at risk of homelessness, make sure that they understand their options. A local authority may have a duty to provide assistance to vulnerable families and adults, even if they are NRPF, if assessed as in need by social services. Social services is not a public fund for the purposes of the immigration rules. For long term support an immigration adviser can explore the possibility of applying to remove the NRPF condition (see Step 3).

## Utilities and Household Bills

### How aware are they of options for reducing household bills?

**Tariffs and comparison sites:** Are they aware of and able to use comparison websites and manage the process of switching providers for energy, broadband, phones, or other services? Do they need help with this? Check which of their regular contracts are coming to an end and can be switched or cancelled. Discuss the benefits of reviewing this regularly and the importance of checking carefully for penalties or other consequences for exiting or changing an existing agreement.

**Energy efficiency:** Do they know about ways to lower energy costs – for example by having a smart meter installed, using a timer or thermostat to control heating and to separate functions for heating and hot water, using high demand appliances at certain times of the day? If they are in rented accommodation and the landlord controls the utilities set up and function, do they need support to negotiate this?

**Energy Grants:** Energy efficiency grants can be a good option. These are usually dependent on income, EPC rating and the council tax band of the home. The amount of funding available and the amount which a household may have to contribute to the cost can vary. Some grants are only available to people in receipt of other benefits, but this is not always the case, so you may need to explore different options depending on the person's immigration status and household income. Home Energy Scotland have a useful resource<sup>3</sup> which is regularly updated. Check whether they are eligible for a Warm Home's Discount or Winter Heating Payment (see Step 3 for more on eligibility checks).

**Further support:** Consider making a referral to an energy advice service. Home Energy Scotland is a good starting point and often has links with local energy advice services who can provide further information on energy efficiency grants, energy saving advice and supplier discount schemes. These services are generally available to all residents regardless of immigration status. Check whether there are local organisations offering advice specifically for migrants and who might have support available in several languages.

## Groceries and essential goods and services

Can you help with understanding where to get access to lower cost goods and services? People who have moved to Scotland more recently, or who have limited English language abilities, may not have information that people with longer experience living in Scotland might take for granted. Do they know about cheaper retail outlets and supermarkets in their area? Are they aware that many supermarkets now have discounted food available – especially at the end of the day – and that apps like Too Good to Go<sup>4</sup> can be used to find discounted offers near to where they live?

It will be helpful if you are able to pull together information on what low(er) cost, culturally appropriate goods and services are available locally. Be knowledgeable about local

<sup>1</sup> [https://scotland.shelter.org.uk/housing\\_advice/tenants\\_rights](https://scotland.shelter.org.uk/housing_advice/tenants_rights)

<sup>2</sup> [https://scotland.shelter.org.uk/housing\\_advice/tenants\\_rights/rent\\_increases](https://scotland.shelter.org.uk/housing_advice/tenants_rights/rent_increases)

<sup>3</sup> <https://www.homeenergyscotland.org/find-funding>

<sup>4</sup> <https://www.toogoodtogo.com/en-gb>

<sup>5</sup> <https://nec.scot/>

foodbanks that do/do not carry culturally appropriate goods (at very least, so people don't make wasted journeys).

It may be appropriate to see if the person you are supporting needs information on money management and budgeting. You could ask them how confident they feel about these things and make an appropriate referral to an organisation that focuses on this.

## Transport

### **Are there ways to bring down transport costs for any family members?**

Check whether the person you are advising or others in their household may be eligible for free or reduced cost public transport. The National Entitlement Card<sup>5</sup> is available to all Scottish Residents aged under 22, or over 60, or with a disability. It provides access to free bus travel and reduced train fares, as well as reduced fees for some other services. There is an online application process which requires an identity document, and parents must apply for children under 16. The application process is quite complicated and those with limited English, difficulties accessing or using digital forms, or with non-standard documents may need help to complete it.

If the person has a non-UK driver's license, check that they know this may be causing higher insurance premiums. It may be cheaper for them to convert their licence. You should also make sure they know the dangers and costs of not being properly insured.

## Childcare

### **Are they making use of their full entitlements to funded childcare, free school meals and school clothing grants?**

**Funded early years care:** There is evidence of lower uptake of early years funded hours amongst migrant families, and this may be a result of lower awareness of universal entitlements or difficulties navigating an unfamiliar system of childcare providers. If there are pre-school children in the household, make sure that the person you are supporting is aware of their entitlement to funded hours of early learning and childcare for 3–5-year-olds and that this includes a free meal. This entitlement is universal and not restricted by a parents' visa status. They may also be entitled to funded hours for 2-year-olds. The normal route to claim these is via passporting benefits for which those with an NRPF condition will not be eligible (see Step 3) however, 'local authorities have discretion to provide access to funded early learning and childcare to any other child, as they see fit'.<sup>6</sup>

**Accessing early years providers:** As well as knowing that the person you are supporting understands their entitlement to funded hours, it is also very important to make sure that they are aware of the different ways in which these can be used. Make sure that the 'mixed economy' of early years providers is clear. Funded hours of childcare can be provided at both local authority-run and private nurseries (although fee structures at private nurseries may mean that parents have to 'top up' local authority funding for those hours). If parents require additional hours of childcare, they will have to pay for these, but they can be offered at the same nursery where they use their funded hours. It may be helpful to have a list of the variety of providers available locally and how to access them. If there is sufficient

<sup>6</sup><https://staging.migrationscotland.org.uk/migrants-rights-and-entitlements/eligibility-for-other-publicly-funded-services/> Funded hours for 2-year olds can be hard to access given constraints on local authority funding and places. You may need to help service users to access advocacy or additional support for such a claim. Be very clear that even if a claim for funded hours for a 2 year-old is unsuccessful, this does not affect automatic eligibility for funded care when the child turns 3.

time to explore in detail which (combination of) options could best maximise employability options within their household, this may be very helpful.

**Free school meals and clothing grants:** For school age children, make sure that they are aware of eligibility for free school meals, including for older children and during holidays. ALL children in primary years 1-5 are eligible for free school meals. Local authorities have discretion to grant free school meals to children in primary years 6 and 7 or Secondary schools, whose parents are experiencing financial hardship but do not qualify for the usual passporting benefits due to their immigration status.

Families experiencing financial hardship can apply to their local authorities for a school clothing grant. This is at local authority discretion and is not dependent on recourse to public funds. Some local authorities and/or foodbanks also have baby banks where you can get children's clothes and other supplies free of charge, as well as free school uniforms.

## Costs Relating to the Immigration System

### Is there any opportunity to apply for a fee waiver?

Immigration applications are extremely expensive, and the costs must be paid upfront. This cannot be done instalments. If the fee is not paid an application will be considered invalid, putting an applicant's rights and immigration status at risk. However, in some circumstances it may be possible to apply for a fee waiver, such as in child citizenship or human rights-based applications. The fee waiver application must be submitted before the applicant's current leave to remain expires and may cover the visa fee and/ or immigration health surcharge. This can save families thousands of pounds. Individuals will need to gather evidence of their financial circumstances covering the last 6 months and should seek immigration advice before submitting a fee waiver application. Free immigration advice is available in Scotland. You can find an advisor through the IAA or contact a legal aid immigration solicitor. Scotland's Migration Service offers online advice<sup>7</sup> and a link where you can book a free appointment<sup>8</sup> with an advisor through Citizens Advice Scotland.<sup>9</sup>

## International Travel

### Are there ways to reduce costs for travel?

Your service user may well already be very knowledgeable in this area, but it is worth checking that they are aware of and able to use comparison websites, especially if needing to travel at short notice or in an emergency.

## Education and Qualifications

### Are there free or low-cost options for learning English or gaining other qualifications?

It will be helpful for many service users if you are able to provide local information about available free/low cost ESOL classes, language cafes, befriending schemes.

Some Further Education colleges offer courses with bursaries available for certain vocations or where some groups of migrants may be eligible to apply. If possible, have locally appropriate information available about this.

Remind them that older children and young people (under 22 / 25 if volunteering) can apply for a National Entitlement Card offering free bus travel and subsidised rail fares, as well as discounts for some stores and venues (see Transport above).

<sup>7</sup> <https://www.scotland.org/move-to-scotland/migration-service>

<sup>8</sup> <https://www.scotland.org/book-appointment-cas>

<sup>9</sup> You can also find your local Citizens Advice Bureau by visiting <https://www.cas.org.uk/get-advice>

## Banking and Access to Affordable Credit

### Can you help them with setting up a bank account and beginning to build a credit history?

If the service user has no access to banking, they should be able to open a basic bank account with most high street banks. They may also be able to apply for a secured credit card or credit builder card, which if managed well can also build their credit history for future banking options.

Explain that it is important that they register to vote, even if they are not actually eligible to vote, as doing so will help to boost their credit score. They can register all members of the household over the age of 16. They may also incur a fine if they do not respond to a letter asking them to register.

Getting something small on credit can be helpful in building up a credit history. A monthly sim-only contract may be possible if they cannot pass credit checks for a phone and is also a much cheaper option.

## Debt

### How can debts be managed and can you help with prioritising repayments?

If the service user has multiple debts or is at risk of falling into arrears with council tax or rent, make sure they understand that there may be different risks and penalties for different kinds of debt. Make sure that they are aware of the high risks and penalties for public sector debt (e.g. Council Tax) and the consequences of delaying payments for a parking fine or speeding ticket. Help them to understand which debts to prioritise and make a plan for managing payments.

If you are not able to offer specialist debt advice, or make a referral within your own organisation, you can make a referral to a specialist debt advice service. Find a local debt advice service using the 'Worrying about Money' online resources<sup>10</sup> available for most areas of Scotland, or by using the Money Advice finder<sup>11</sup> if appropriate. In some areas a new 'Moved to Scotland and Worrying about Money' leaflet includes information about debt advice services with more experience of supporting migrant service users. Check the Migration Policy Scotland<sup>12</sup> website to see if there is one for your area.

<sup>10</sup><https://www.worryingaboutmoney.co.uk/#Scotland>.

<sup>11</sup><https://www.moneyadvicescotland.org.uk/find-an-advice-agency>

<sup>12</sup><https://migrationpolicyscotland.org.uk/project/service-maps-suited-to-migrants-needs/>

### Step 3: Maximising income from benefits or grants

A benefits check and maximising income from social security is a key part of any financial health check. For most migrants however, entitlements are restricted, as their right of stay is subject to a no recourse to public funds (NRPF) condition. That said, this restriction does not apply to all migrants, nor to all types of assistance, and can be lifted in some circumstances.

Many migrants (and advisors) are fearful because of the high penalties involved if an ineligible claim is made. Migrants may have received incorrect advice in the past or be relying on information from family and friends. So, it is important to take time and care over this part of your Financial Health Check conversation.

Several organisations offer resources and guidance for advisors on migrants' rights and entitlements. These are listed in the Resources and Further Information section at the end of this booklet.

#### Identifying your service user's immigration status

A first step is to establish what kind of immigration status your service user, and their family members have. The UK Government is transitioning away from physical immigration documents, and towards an online immigration status referred to as an 'eVisa'. An eVisa will show an individual's name, photo, immigration status, expiry date and any conditions attached to their leave such as 'no recourse to public funds.' An adviser can check a client's status using a share code, or if the client accesses their 'view and prove portal' directly.<sup>13</sup>

Be aware that their status may be different from that of other household members and this may also affect eligibility, either positively or negatively. In some circumstances one family member may be able to claim certain benefits even if the other has the NRPF condition. Citizen's Advice Scotland has more information on entitlements on its webpages.<sup>14</sup>

#### Understanding NRPF restrictions

The UK Government publishes a full list of public benefits defined as public funds for immigration purposes.<sup>15</sup> This tells you what people whose right of stay is subject to an NRPF condition are NOT eligible for. Nonetheless, there are various entitlements, grants and subsidies which are available to people living in Scotland regardless of immigration status (several of these are discussed in Step 2 above). Remember whilst some of these may seem obvious to you, your service user may not be aware of this and may be fearful of using anything that is 'publicly funded'.

The NRPF Network has a wealth of information on rights and entitlements including a regularly reviewed list of benefits that are public funds, which also includes a helpful list of Scottish funds in addition to UK-wide. It also has a section listing benefits that are not public funds which a person with no recourse to public funds may be able to claim. (See resources list on p. 15 for links).

<sup>13</sup><https://www.citizensadvice.org.uk/scotland/immigration/online-immigration-status/getting-an-online-immigration-status-evisa/#h-proving-your-rights-in-the-uk>

<sup>14</sup><https://www.citizensadvice.org.uk/scotland/immigration/benefits-services-and-your-immigration-status/check-if-your-immigration-status-lets-you-get-benefits-and-help-with-housing/>

<sup>15</sup><https://www.gov.uk/government/publications/public-funds--2/public-funds>

## **Support to navigate application systems (especially online)**

Once you have established that there are benefits or subsidies that your service user is entitled to apply for, it is important to take time to understand whether they need additional support to navigate online application systems.

Working in an online system in a different language and where concepts or terms may not translate well can be extremely challenging. If you do not have capacity or skills in your organisation to provide hands-on support with this, it will be helpful to be aware of migrant-focused organisations in your area who can offer such support. Regional Equalities Councils, Citizens Rights Projects and other migrant support organisations often offer casework and financial inclusion support and employ staff with ability to work in a range of different languages. Building up a network of organisations to whom you can make referrals and warm handovers in such cases will be very helpful.

## **Step 4: Increasing incomes through employment**

Increasing incomes through employment can be challenging in particular ways for people who have moved to Scotland from abroad. The starting point here is to establish what challenges your service user and other adults in their household are facing and see what kinds of support is available.

Look carefully at what the barriers to employment or improved employment are and be mindful of how these might relate to other aspects of people's lives. Many of the costs discussed in steps 1 and 2 can create barriers to employment.

People who move to a new place may need additional support to understand the local labour market and cultural expectations and systems around job applications, interview skills, promotion procedures or labour rights.

They may also need assistance to ensure that children are properly enrolled in suitable schools and advice on access to wrap around or early years care. This can be crucial in assisting parents to increase incomes from employment.

Making referrals to local migrant-led employability projects may be particularly helpful, however, it is also important to remember that employability support programmes through Local Employability Partnerships and other providers are also open for migrants. These may offer training schemes or internships relevant to specific industries or jobs that might be of interest.

### **Visa restrictions**

Some visas restrict what the holder can do in terms of employment. This might restrict the number of hours per week they can work (e.g. students) the extent of additional work they can take on beyond their sponsoring employer (e.g. social care workers) or the kinds of employer they can take on additional work with (e.g. social care workers, other skilled worker visas).

It is important to be aware that people who are the dependants of someone with a visa for work or study are usually eligible to work in any job and for any number of hours. For some households this may mean that increasing their employability is the most flexible option.

## Changing jobs

Underemployment is a widespread issue for working migrants. Many people will be working long (and unpredictable) hours for low pay in jobs for which they are overqualified. They may not be able to work the number of hours or days that they would like to because of a variety of constraints (visa conditions/childcare etc.)

Changing jobs may require support to gain additional experience or to switch visa routes. Be aware of the wider circumstances, challenges and constraints your service user is facing and be sensitive to these in the advice you offer. Someone who is already struggling to juggle long hours for low pay alongside caring responsibilities may not be able to find time for a course that would top up their qualifications, or to do volunteering as a way of building up UK work experience.

## Language Skills and Recognition of Qualifications

Difficulties with improving, or gaining certification of, English language skills can be a significant barrier to increased employability. Gaining recognition of qualifications gained outside of the UK or understanding how to top up such qualifications can also be difficult. These issues can have a significant impact on employability in migrant households.

It is important to unpack the issues affecting your service user in as much detail as possible to understand whether a referral to a language class or local college would be helpful. Some migrant-focused employability programmes have done considerable work on recognition of qualifications for specific professions and may be able to offer advice.

Make sure information on courses or classes is up to date and includes information on what is free and what is paid for. Help your service user to plan for costs and to weigh up costs against the potential (or not) of longer term returns.

## Employment rights infringements and exploitation

Migrants can be particularly vulnerable to infringements of employment rights or other forms of exploitation. This may be because of unfamiliarity with UK rights and systems or due to language barriers. Migrant workers may be concerned about the potential impacts of a conflict with employers or of changing job for their visa status, especially if they have an employer-sponsored visa.

It can often be helpful to discuss the benefits of joining a trade union. The ACAS helpline<sup>16</sup> can provide labour-rights advice, including for migrant workers and with access to interpreters if required. Workers Support Centre<sup>17</sup> can offer specialist advice and support to migrants at high risk of labour exploitation, including those working in agriculture.

Many migrant workers are worried about receiving bad references because of a conflict with their employer or of raising a complaint at work. It may be helpful to explain that references must be fair and accurate, and that there are legal remedies if a provided reference is misleading or inaccurate.

Linking a discussion of employment rights issues to talking about opportunities for employability development can be a good option. If someone is working in a bad environment, it can be a good opportunity to discuss options to look for alternative jobs or for training to upskill.

<sup>16</sup><https://www.acas.org.uk/contact>

<sup>17</sup><https://workersupportcentre.org.uk/>

## Resources and Further Information

### Welfare and Benefits

- **COSLA** offer comprehensive Migrants' Rights and Entitlements Guidance.<sup>18</sup> Whilst designed for local authorities, it is a useful tool for frontline staff who need to check eligibility and entitlements for people with NRPF or Restricted Eligibility.
- **The NRPF Network** has a wealth of information on:
  - Rights and entitlements<sup>19</sup>
  - Benefits that are public funds<sup>20</sup> and Benefits that are not public funds<sup>21</sup>
- **The Child Poverty Action Group** have several useful resources including on:
  - Welfare rights<sup>22</sup>
  - Benefits for migrants<sup>23</sup> and Scottish Benefits for migrants<sup>24</sup>.
  - A free telephone advice line (0141 552 0552) for professionals advising migrants.

### Housing Advice

- **Shelter Scotland** offer a helpful set of resources on:
  - Tenants' rights, including how to check if rent increases are lawful<sup>25</sup>
  - Homelessness and risk of homelessness<sup>26</sup>

### Energy Advice

- **Home Energy Scotland** provide information on resources and grants to lower energy bills.<sup>27</sup>

### Labour Rights and Exploitation

- **ACAS helpline**<sup>28</sup> can provide labour-rights advice for migrant workers (with interpreters if required)
- **Workers Support Centre**<sup>29</sup> offer advice and support on labour exploitation.

### Immigration and Visa Fees

- **The Immigration Advice Authority** has an adviser finder where you can search for a registered adviser by location.<sup>30</sup>
- **The Home Office** publishes information on visa fees.<sup>31</sup>
- **Scotland's Migration Service** offers online advice including an option to book a free appointment with an advisor through Citizens Advice Scotland.<sup>32</sup>
- **Citizens Advice Scotland** offers immigration advice online,<sup>33</sup> or at a local Citizens Advice Bureau.<sup>34</sup>

## Links

### Welfare and Benefits

#### **COSLA**

<sup>18</sup><https://migrationscotland.org.uk/migrants-rights-and-entitlements/>

#### **The NRP Network**

<sup>19</sup><https://nrpfnetwork.org.uk/information-and-resources/rights-and-entitlements>

<sup>20</sup><https://www.nrpfnetwork.org.uk/information-and-resources/rights-and-entitlements/benefits-and-housing-public-funds/benefits/benefits-that-are-public-funds>

<sup>21</sup><https://www.nrpfnetwork.org.uk/information-and-resources/rights-and-entitlements/benefits-and-housing-public-funds/benefits/benefits-that-are-not-public-funds#guide-content>

#### **The Child Poverty Action Group**

<sup>22</sup><https://cpag.org.uk/welfare-rights>

<sup>23</sup><https://cpag.org.uk/welfare-rights/key-topics/benefits-migrants>

<sup>24</sup><https://cpag.org.uk/welfare-rights/key-topics/benefits-migrants>

### Housing Advice

#### **Shelter Scotland**

<sup>25</sup>[https://scotland.shelter.org.uk/housing\\_advice/tenants\\_rights](https://scotland.shelter.org.uk/housing_advice/tenants_rights)

<sup>26</sup>[https://scotland.shelter.org.uk/housing\\_advice/homeless](https://scotland.shelter.org.uk/housing_advice/homeless)

### Energy Advice

#### **Home Energy Scotland**

<sup>27</sup><https://www.homeenergyscotland.org/find-funding>

### Labour Rights and Exploitation

#### **ACAS helpline**

<sup>28</sup><https://www.acas.org.uk/contact>

#### **Workers Support Centre**

<sup>29</sup> <https://workersupportcentre.org.uk/>

### Immigration and Visa Fees

#### **The Immigration Advice Authority**

<sup>30</sup><https://www.gov.uk/government/organisations/immigration-advice-authority>

#### **The Home Office**

<sup>31</sup><https://www.gov.uk/government/publications/visa-regulations-revised-table/home-office-immigration-and-nationality-fees-9-april-2025>

#### **Scotland's Migration Service**

<sup>32</sup><https://www.scotland.org/move-to-scotland/migration-service>

#### **Citizens Advice Scotland**

<sup>37</sup><https://www.citizensadvice.org.uk/scotland/immigration/>

<sup>38</sup> Find your local CAB here: <https://www.cas.org.uk/get-advice>

## Checklist of Local Information to Find

You will be better able to support migrant service users if you build up a list of locally available resources, organisations and services that could also provide them with support. This can also be a basis for developing closer working relationship with migrant-focused organisations who may be able to offer specialist support.

The list below is not exhaustive, but it suggests areas where it would be useful to find local information or link to other organisations:

**Energy Advice Services:** Are any in your area offering specific advice for migrants or in different languages. Alternatively are there any migrant-focused organisations in your area offering energy advice.

**Reducing costs for food, clothes etc.** Can you pull together information on outlets with low(er) cost food and other goods that are appropriate to different cultural or religious needs. Be careful about making assumptions regarding what someone may or may not need, but offering a list or asking if they have any needs can be helpful.

Some migrant associations and organisations have set up projects to organise bulk buy and/or shared transport to culturally appropriate shops and markets. They may also offer advice on financial inclusion, budgeting and money management. Build relationships where you can so that you can offer appropriate referrals and warm handovers

**Foodbanks and Baby banks:** It will be useful to know which of these do / do not carry culturally appropriate goods and whether baby banks offer clothes or school uniforms.

**Childcare and Early Years Support:** Gather information on local nurseries and how to apply for a place (including funded places). Information about play schemes or groups may also be helpful.

**English Language Learning:** Pull together information on local classes, language cafes or befriending schemes and whether these are free of charge or what the costs are.

**Vocational training and qualifications:** Do local FE colleges offer relevant vocational courses that might help people to top up or gain recognition for skills and qualifications gained outside of the UK? Are there any bursaries available and how is eligibility for these affected by immigration status?

**Employability support:** Are any migrant-focused organisations in your area offering employability projects or advice. Many migrant organisations have case workers and/or group projects, so it is worth gathering information on these that you could share. Try to keep this up to date and accurate and build relationships so that you can offer appropriate referrals and warm handovers. Remember that other employability schemes and training programmes run by your local employability partnership should also be open to migrants, regardless of visa status.

The guidance was piloted in January-February 2026. 23 Advisors across 6 cities/regions evaluated the guidance as highly useful and relevant, particularly with regard to increased confidence and ability to offer appropriate advice and support; and positive impacts on migrant service users' experiences.

The guidance has been updated in March 2026 in response to feedback from the pilot.

# Financial Health Checks with migrant service users: Guidance for advisors and case workers.

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