

Ways to Save



If you want to make the most of your money, this booklet could help you find tips on how to lower your bills, and find out which organisations in Shetland could offer you support & advice to get your finances in order.

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How can I be sure I'm getting all the money I'm entitled to?

- Check whether you are being paid the National Minimum Wage: use <https://www.gov.uk/am-i-getting-minimum-wage> to check if your pay matches the National Minimum Wage or if your employer owes you payments from past years.
- Check that you are claiming all the benefits you are entitled to: use <https://www.gov.uk/benefits-calculators> to find out what benefits you could get, or contact the Citizens Advice Bureau.
- If you're facing benefit changes contact the Citizens Advice Bureau for independent advice and to make an appointment for a full benefits health check.
- Check that you are on the right tax code: contact HMRC on 0300 200 3300 (make sure you have your National Insurance number to hand when you phone), or use their online calculator at <http://www.hmrc.gov.uk/calcs/stc.htm>



How can I reduce my spending?

- Minimise your expenses: one way of doing this is by trying our budget planner (see pages 8 to 10).
- Check whether you can claim Child Maintenance if you have children from a previous relationship: contact the Department for Work and Pensions or Citizens Advice Bureau for advice.
- Check if you can switch to a cheaper supplier of utilities (electricity, telephone, broadband, mobile): try a price comparison website or contact the Citizens Advice Bureau.
- Consider paying bills using the cheapest payment method.
- Make use of money off vouchers.
- If you have satellite TV, consider reducing your subscription to the minimum package, or even switching to a free supplier (e.g. Freeview).
 - Quit smoking: NHS Shetland's Smoking Cessation service (Tel: 01595 807494) can provide you with advice and support.
 - Reduce your alcohol consumption: NHS Shetland has a 'Drink Better' campaign, for more information contact Health Improvement on 01595 807494.
 - Consider downsizing your home if it has become too big.



How can I cut down my household bills?

How can I reduce my food costs?

- Avoid shopping when hungry.
- Plan your meals so that you know exactly what you need.
- Own brand products, seasonal produce, and locally grown produce are often cheaper options, and look out for special offers too, but only buy it if you will use it.
- Use up leftovers (and help reduce food waste too), try websites such as 'BigOven' to type in up to three ingredients and get options of recipes to make.
- Search the internet for money-saving recipes (e.g. Kitchen Canny), or borrow recipe books from your local library.
- Add vegetables to meat dishes to make them go further, or even try some vegetarian meals to keep costs down.
- Slow cookers and pressure cookers can be a very energy efficient way of cooking.
- Deli counters – for cheese and cured meats – can provide you with exact amounts, which is cheaper and less wasteful.
- Baby food: it's often more economical to make your own than buying readymade food, and you'll know what you're feeding your baby.
- Make best use of your freezer:
 - ✓ Label food so that you don't have to guess what it is.
 - ✓ Know what can be frozen.
 - ✓ Freeze in portions so that you can defrost what you need.
 - ✓ Batch cook – cook double the quantity, then freeze half to eat another time.
 - ✓ Frozen fruit and vegetables are often less expensive than fresh (but avoid those with added sugar, salt or fat).



Adult Learning –
Cooking on a Budget Class

How can I reduce my energy bills?

- Insulate and draught proof your home – contact the Carbon Management Team or Home Energy Scotland for advice, and to find out what financial support is available. It's free to call Home Energy Scotland from landlines and most mobile networks.
- It could cost you more to run your freezer if it is kept somewhere like a garage, as some appliances aren't designed to work properly in cold temperatures.
- Defrost your freezer about once a year or when there's a half inch of ice built up on the inside of your freezer.

- Consider turning down the thermostat for your heating.
- Set your water cylinder to 60°C (140°F) – higher heating uses more energy than needed.
- Only fill the kettle to the amount you need.
- Use energy saving light bulbs, and only turn on lights when needed.
- Exclude draughts: draw all curtains at dusk to keep heat in and draughts out; shut doors to keep heat in; use homemade draught excluder sausages for the foot of the door.
- Don't put furniture in front of radiators if you can (it blocks the heat from circulating), and silver foil behind radiators can reflect more heat into the room.
- Heat only the areas of the house you use, keeping the rest just at frost-proof temperature until needed (i.e. above 0°C, or usually setting 1 on radiators).
- Always read your meter, and submit your meter readings to your energy supplier on a regular basis to ensure you are not under or over paying – don't use estimates.



Other household bills

- Try up-cycling – before rushing out to buy new furniture, or throwing out your old furniture, with a bit of effort you could transform it instead. Check out second hand furniture at COPE.
- Try growing your own produce – it can be done cheaply – and there are lots of resources online, and books in your local library. Volunteering at Transition Turriemfield can give you the opportunity for some hands on learning.
- If you can opt for paperless bills and manage your account(s) online instead, it may save you some money.



Starter packs are available, through referral, from:

- The Salvation Army: crockery; pots and pans; bedding and curtains; and small appliances.
- COPE: furniture.

How do I get online?

If you are worried about going online, or you haven't got a computer, the Shetland Library is a good place to start, as you can access the internet for free. There are also a number of places in Shetland where you can access free wi-fi, including

Charities and individuals on certain benefits can get an affordable and internet ready computer from www.getonlineathome.org

**Tel: 03719 100 100
(Mon – Fri 8.30 am to 5.30 pm)**

inside and outside the Library, Shetland Recreational Trust leisure centres, the Job Centre Plus office, and Council buildings like Islesburgh Community Centre (SICGuest). There are also many courses available from Adult Learning and the Shetland College, if you want to improve your ICT skills or learn something new.

Shetland Library:

- Public access computers, which members and visitors can use for free.
- The library also has scanners and printers.
- Staff are on hand to help, or one-to-one appointments can be made.
- 'Click Shetland', a drop in session, is held every Tuesday between 10 am – 11 am.

Shetland College:

- Free internet access is available during drop-in sessions (when you can find out more about what is available), in learning centres in the community (see page 14).
- Short part time courses are available to help improve your skills and gain qualifications in communication, numeracy and computing.

Adult Learning:

- Free, confidential support to develop and improve reading, writing, number and basic computing skills.
- One to one support with basic IT skills by appointment.
- Free internet access is available during **Work Club drop-in sessions** (Wednesdays, 1pm to 3pm, Adult Learning Huts, Gressy Loan, Lerwick).
- Community based evening and day classes programmes offer a range of courses to help develop computer skills.

 <p>The benefits</p>	<p>Communication Contact organisations by email, stay in touch with friends and relatives, or make new friends.</p> 	
<p>Comparability Research products or services and compare details and prices to get the best deal.</p> 	<p>Learn Do an online course, or learn a new skill.</p> 	<p>Job vacancies Many job vacancies are advertised online nowadays.</p> 
<p>Convenience Search for the best deals and access a greater variety of goods. Plan your food shopping in advance and get it delivered to your door.</p> 		<p>Information Keep up to date with news, job vacancies, what's on in your community, etc.</p> 

Where can I...Get ACCESS to a computer or the Internet? Get HELP to complete forms on the computer? LEARN to use a computer?

Where? Contact details?	Charges? Opening hours? Bookings?	Help with online forms?	Can I learn about using computers?	Free wi-fi?
Adult Learning The Huts, Lovers Loan, Lerwick TEL: 01595 743888	For job seekers - drop into the Work Club at Adult Learning on Wednesdays 1-3pm for help with CVs, job searching, etc	Yes	Yes. IT support is available via night classes or by appointment with a tutor.	Yes
Department for Work and Pensions Charlotte House, Lerwick TEL: 01595 732065	Free wi-fi to support online claims and maintenance of claims. Can also be used to access information about health conditions, exploring voluntary options, and to plan travel for jobseeking.	Yes for those facing difficulties. Online claims and maintenance of claims.	No. However, details of where to learn about using computers can be provided.	Yes
Shetland College Islesburgh Community Centre TEL: 01595 771402	Free drop in sessions on Tuesdays from 2pm-4.30pm. Other times by appointment.	Yes	Yes. IT classes are available. From absolute beginners, to ECDL and Professional Development awards.	Yes
Learning Centres (Shetland College) Rural Areas (See page 12 for contact information)	Free drop in sessions at community bases in Sandwick, Brae, Lerwick, Mossbank, Unst, Whalsay and Yell, and to find out more about what Shetland College has to offer.	Yes	Yes. IT classes are available. From absolute beginners, to ECDL and Professional Development awards.	Yes
Shetland Library Library and Learning Centre, Lower Hillhead, Lerwick TEL: 01595 743868	Free access during library opening hours. Mon and Thurs 10am-8pm. Tues, Wed, Fri, and Saturday, 10am-5pm. There is usually no need to book.	Yes Limited time available.	Yes. Drop into a 'Click' session on Tuesdays from 10am-11am. Or book up to 6 individual sessions to get you started.	Yes
LifeSkills Centre Market Street, Lerwick TEL: 01595 695026	Internet café. Open 9am-5pm. Monday to Friday. £1 for 30mins on wi-fi or their PCs.	No	Yes. IT classes are available. From absolute beginners, to ECDL (self study).	No £1/30 min
Jobcentre plus Charlotte House, Commercial Road, Lerwick TEL: 01595 732053	Free access for job seekers during opening hours. Where possible, contact the office in advance to book an appointment.	Yes For jobseeking	No	Yes
SDS - Careers Service (Above Jobcentre Plus) TEL: 01595 695791	Free access during opening hours. No appointment necessary.	Yes Careers info and guidance.	No	Yes
Citizens Advice Bureau Market House, Market St, Lerwick TEL: 01595 694696	Free access during opening hours for advice related purposes. Open Mon, Tues, Fri 9.30am -12.30pm & 2pm-4pm. Wed 9.30am-12.30pm; Thurs 5pm-8pm & Saturday 10.30am-1pm.	Yes	No	No
Various – Free wi-fi	Free 24hr Shetland Islands Council wi-fi near most council buildings, ferry terminals and leisure centres.	No	Businesses offering free wi-fi: Mareel; Shetland Museum; Douglas Arms; Havly Cafe; Flames; Papparazzi; Peerie Shop Café; Coffee & Keetchin; High Level Music	Yes

Budget to reduce my spending

Creating a household budget will let you see exactly where your money is going every month. This could help you if you're looking to reduce your spending, and could motivate you to cut back. If you're trying to pay off a loan, or would like to be able to invest some money, a budget could help you to identify where you could make savings so that you can work towards your financial goal.



Keeping a note of what you're buying and how much it costs is a great way to keep track of what you're spending. Try doing this for at least a month, and you may even find that you end up spending less when you see where your money is going. It's important to check your budget plan from time to time to make sure that it's up-to-date.



Creating your budget in five steps:

1. Get organised and gather all your paperwork together (e.g. household bills).
2. Work out your income.
3. Calculate how much you're spending.
4. Compare your total income with the total spending to see if you have a surplus or shortfall in your finances.
5. Create a realistic budget you can stick to.

Tips for budgeting and saving:

- Budget for one-off expenses.
- Make a shopping list to avoid impulse purchases.
- If you feel overwhelmed by your debts, take advice from a debt advice charity straight away: e.g. Money Advice Service or Citizens Advice Bureau.
- If you're finding it difficult to save money, focussing on a goal could make it much easier: e.g. paying for a holiday. Plus, if you reach your savings goal in time, then you won't have to worry about paying off that holiday when you get back.
- Work out how much you need to save and then work out how much you need to save per week/month to reach your savings target.
- Even saving just £5 a week means that you can have £260 after 12 months – think about saving some money each week or month for Christmas instead of borrowing money or having to pay off credit cards.
- The Shetland Islands Credit Union is a great way to save little and often, and once you've been saving with them for 12 weeks, you could ask for a loan – which might be handy if, for example, your washing machine needs to be replaced at short notice.
- Make use of e.g. the Money Advice Service – their advisers can help you to create your budget – or use one of the many budgeting tools available online.

INCOME	Amount	Frequency	Total
Net monthly pay			
Pay after tax			
Other –			
Pension			
State Pension			
Workplace Pension			
Private Pension or Annuity			
Pension Credit			
Other –			
Benefits and Tax Credits			
Jobseekers Allowance			
Income Support			
Working Tax Credit			
Child Benefit			
Employment and Support Allowance			
Universal Credit			
DLA / PIP			
Attendance Allowance			
Carer’s Allowance			
Housing Benefit			
Maternity Allowance			
Other –			
Other income			
Income from Savings / Investments			
Board / Rent			
Child Maintenance			
Student Loans / Grants			
Gifts from Family / Friends			
Other –			
TOTAL			

INCOME	Amount	Frequency	Total
Household bills			
Rent / Mortgage / Mortgage Insurance			
Buildings and Contents Insurance			
Council tax			
Electricity / Gas / Other Household Fuel			
Phone / Broadband / Anti-virus , etc			
TV Licence / Satellite TV			
Home maintenance			
Life insurance / Critical Illness Insurance			
Other –			
Credit and Fees			
Loan Repayments / Student Loan Repayments			
Credit Card Repayments			
Hire Purchase / Catalogue Repayments			
Bank Account Fees, Penalties, etc			
Payment into Savings / Investments			
Financial / Legal Advice			
Union/Professional fees			
Other –			
Housekeeping			
Food / Groceries / Toiletries			
Clothing / Footwear			
Pet food			
Other –			
Travel			
Car (Finance, Insurance, MOT, Road tax, Maintenance, breakdown or recovery, Fuel)			
Public Transport			
Other –			

INCOME	Amount	Frequency	Total
Children			
Childcare / Babysitting			
Maintenance / Child Support			
School meals			
Clothing / Footwear			
Birthday(s) / Christmas			
Clubs / Hobbies / Leisure / Sport / Trips, etc			
Toys / Treats			
Pocket money			
Support for Student Children			
Other –			
Leisure			
Eating Out / Takeaways			
Days Out / Cinema			
Holidays (Travel Insurance and Spending Money)			
Hobbies / Sports			
Books / Music / Films / Games, etc			
Alcohol / Cigarettes			
Lottery / Gambling			
Other –			
Other expenditure			
Optician / Dentist			
Hairdresser / Barbers			
Lunch / Coffee / Snacks			
Gifts – Birthdays, Christmas, Weddings, etc			
Vet Bills / Pet Insurance			
Mobile Phone(s)			
Support for Other Relatives			
Donations / Sponsorships			
Other –			
TOTAL			

Total Income	£
Less Total Outgoings	£
Total	£

USEFUL CONTACTS (Please note – call rates may vary)



Citizens Advice
the charity for your community

The Citizens Advice Bureau provides free advice and assistance to people in Shetland on: benefits; debt; housing; employment; consumer issues; relationship breakdown; fuel rights and immigration. Specialist assistance (e.g. benefits appeals) and mediation services may also be available. You can drop-in or phone during the opening hours times below.

Contact Information: Citizens Advice Bureau,
14 Market St, Lerwick ZE1 0JP

Telephone: 01595 694696

Email: sicab@shetland.org

Website: <http://www.shetland-communities.org.uk/subsites/CAB>

Opening Hours

Monday, Tuesday, Friday 0930 – 1230
 1400 – 1600
 Wednesday..... 0930 – 1230
 Thursday..... 1700 – 2000
 Saturday 1030 – 1300

Find us on: [FACEBOOK](#) & [TWITTER](#)

COPE Ltd

Enterprising People

Supporting re-use and recycling in our isles. A fantastic selection of: **Furniture** – tables, chairs, sofas, wardrobes, dressing tables, shelving, coffee tables, etc. **Electrical** – lamps, toasters, hair dryers, CD/DVD players, TVs, computers, etc. **Homewares** – cutlery, plates, cups, glasses, vases, ornaments, etc. **Tools** – hammers, spanners, shovels, screwdrivers, etc. **Entertainment** – library of books for children and adults, board games, computer games, DVDs, CDs and videos, etc. **Make sure to pop along and see what you can find!**

Contact Information: COPE Ltd, Port Business
Park, Gremista, Lerwick ZE1 0TW

Telephone: 01595 693336

Email: home@cope.ltd.uk

Website: www.cope.ltd.uk

Opening Hours

Monday to Saturday 0900 – 1600

Find us on: [FACEBOOK](#)



The Department for Work & Pensions provide their services through:

- Job Centre Plus: helps you to move from benefits into work, and deals with benefits if you are unemployed or unable to work because of a health condition or disability.
- Pension Service: provides pensions, benefits and retirement information.
- Child Support Agency and Child Maintenance Service: for parents who have separated and can't make their own family-based arrangements, the CSA and CMS will help by calculating how much maintenance should be paid and collect the payment if necessary.

You could also check with the DWP to see if you could be eligible for: sure start maternity grants; funeral payments; cold weather payments; winter fuel payments.

Contact Information: Department for Work
& Pensions Shetland, Charlotte House,
Commercial Rd, Lerwick ZE1 0LQ

Telephone: 01595 732053

Textphone: 0345 608 8551

Claim Jobseekers Allowance online at:

www.dwpe-services.direct.gov.uk

Opening Hours

Monday, Tuesday, Thursday & Friday
 0900 – 1700*
 Wednesday..... 1000 – 1700*

*Appointments only in the afternoons

Find us on: [FACEBOOK](#) & [TWITTER](#)



If you are a low-income family caring for children and young people with disabilities and serious illnesses, then you could apply to the Family Fund for a grant for things that makes life easier. To find out if you can get a grant, you need to apply to the Family Fund (see contact details below), then if you are successful in receiving a grant from the Family Fund, they will advise you where to purchase the goods from. The sale of goods is then directed to George Robertson Ltd, who will deliver and install the appliance for you.

Contact Information:

Family Fund,
4 Alpha Court,
Monks Cross Drive
York
YO32 9WN
Telephone: 01904 621 115
Email: info@familyfund.org.uk
Website: <http://www.familyfund.org.uk>

Opening Hours

Monday to Friday.....0900 – 1700
Find us on: [FACEBOOK & TWITTER](#)
The scheme is available, in Shetland, through:
George Robertson (Shetland) Ltd, 3-4 Carlton
Place, Lerwick, Shetland ZE1 0ED
Telephone: 01595 692915
Website: <http://www.grdirect.co.uk>



Hjaltland Housing Association provides high-quality housing for tenants throughout Shetland. Staff at Hjaltland will be able to advise you on your housing options, and if you decide to apply for a Hjaltland house, they'll explain how you go about it. There's lots of useful information on Hjaltland's website if you are: looking for your first home; want to transfer to a different one; or are thinking about buying or renting privately. Hjaltland's One Stop Shop service for private sector homeowners can also give advice on disabled adaptations, repairs and maintenance. The Association's Housing Officers and Outreach Worker can support tenants to maintain their tenancies providing advice on rent payments assisting with budgeting and support with completion of benefit forms.

Contact Information:

Hjaltland Housing Association Ltd,
2 Harbour Street, Lerwick
Shetland ZE1 0LR

Opening Hours

Monday to Friday.....0900 – 1700
Telephone: 01595 694986
Email: mail@hjaltland.org



The Money Advice Service can help you manage your money, they provide free and impartial advice on: budgeting, insurances, benefits and tax credits; savings and investing; borrowing money; mortgages and pensions. The service is provided at the Shetland Islands Credit Union office in the Toll Clock Centre, Lerwick. A free one-to-one Money Advice Session only takes 40 minutes.

Contact Information: Money Advice Service

(provided at the Shetland Islands Credit Union office), Toll Clock Shopping Centre, 26 North Road, Lerwick, Shetland ZE1 0PE
Telephone: 01595 691044
Email: jeff.goddard@shetland.gov.uk

Opening Hours

Book a face-to-face session: 01595 691044
Mondays preferred
Find us on: [FACEBOOK & TWITTER](#)



In Shetland, the Salvation Army provides support and help to people, and carries out work in different areas. They also supply emergency food parcels, pre-loved furniture and household items through local service providers (please note, food parcels are by referral only).

Contact Information:

The Salvation Army Lerwick Corps,
45 North Road, Lerwick,
Shetland
ZE1 0NT
Telephone: 01595 693094
Email: angela.nunn@salvationarmy.org.uk
Website: www.salvationarmy.org.uk
Find us on: [FACEBOOK & TWITTER](#)

Opening Hours

Monday – Friday 1400 – 1630
Drop in on Wednesdays
Their answering machine provides the most up-to-date information about opening hours. Also, anyone who is interested in making donations to the Salvation Army, please phone for more information on how to do so.



The Shetland Islands Credit Union can help you to start saving any spare money you may have. The paperwork is easy, and you can decide how much or how little to save. Once you have been saving with them for a few months, you have the opportunity to apply for a loan with a competitive and affordable interest rate – a great option for those unexpected situations that you might not be able to afford at that precise moment, such as needing to replace the washing machine! Another instance could be where you have gained employment but need money for transportation costs to get you to your work until you receive your first pay packet, the Credit Union may be able provide a loan to cover those costs in the short-term. It's worth dropping in to see how the Credit Union might be able to help you – everyone's welcome!

Contact Information: Shetland Credit Union

Toll Clock Shopping Centre, 26 North Road,
Lerwick, Shetland ZE1 0PE
Telephone: 01595 691044
Website: shetlandcreditunion.org
Email: info@shetlandcreditunion.org
Find us on: [FACEBOOK](#)

Opening Hours

Tuesdays 1200 – 1400
Thursdays.....1200 – 1400
Fridays 1200 – 1400
Saturdays 1200 – 1400
No appointment necessary



The Scottish Welfare Fund provides two types of grant: crisis grants, and community care grants. Crisis Grants are intended to offer grants or in kind support in order to provide a safety net in an emergency when there is an immediate threat to health or safety. Community Care Grants are intended to offer grants or in kind support in order to enable independent living, preventing the need for institutional care. The funding that the Shetland Islands Council receives for this scheme is limited; therefore applications awarded are based on the priority of each case. Benefit Officers can help you complete the application form and advise you of the information required to process the claim.

Contact Information: Revenues and Benefits Service, Office Headquarters, 8 North Ness

Business Park, Lerwick, Shetland ZE1 0LZ
Tel: 01595 744682
Email: benefits@shetland.gov.uk

Opening Hours

Monday to Friday..... 0900 – 1700
Scottish Welfare Fund form available from:
http://www.shetland.gov.uk/Welfare_Reform_Employability/ScottishWelfareFund.asp

If you want to learn something new or gain a qualification, the Shetland College offers a wide range of courses throughout Shetland. Most courses are free for people on benefits, and people on a low income can use an Individual Learning Account (ILA) to help pay for courses. Other types of support available include a Childcare Fund, a Hardship Fund, and a Support for Learning service. Courses are offered at the main campus in Lerwick and at community bases in Unst, Yell, Mossbank, Brae, Whalsay, Sandwick and Islesburgh Community Centre. Learning centres in the community offer drop-in sessions when you can find out more about what is available. During these sessions, you can have free internet access.

Contact Information: Shetland College, Gremista, Shetland ZE1 0PX
Telephone: 01595 771000
Email: shetland.college@uhi.ac.uk
Website: www.shetland.uhi.ac.uk

Mossbank: 07584 337867
Brae: 07584 337867
Sandwick: 01595 771492
Whalsay: 01595 771340

Learning Centres

Lerwick: 01595 771402 or 07899 812649
Unst: 01595 771341
Yell: 01595 771341

Opening Hours

Monday to Friday..... 0900 – 1700
Classes are also available in the evenings.
Find us on: [FACEBOOK](#) & [TWITTER](#)



The Carbon Management Team can provide advice about ways in which you might be able to reduce your energy bills, by providing: grant schemes; insulation offers; and also potential electricity discounts for customers (who are on a low income; disabled; on benefits; elderly; or households with a young family).

Contact Information: Carbon Management Team
Infrastructure Services Dept, Gremista, Lerwick ZE1 0PX
Telephone: Helpdesk – 01595 744179 / 744848
Email: tracey.saunders@shetland.gov.uk
Website: http://www.shetland.gov.uk/energy_advice/default.asp

Opening Hours

Monday to Friday..... 0900 – 1700
The Carbon Management Team also provide information at various public events, e.g. agricultural shows, Sunday Teas – look out for adverts in the local paper, etc.



Skills Development Scotland offers face to face career information, advice and guidance for individuals to secure and sustain employment. They can help you: choose the right training; understand your strengths; learn more about careers that interest you; build and customise your CV; search for jobs; source funding for learning; and manage redundancy issues.

Contact Information: Skills Development Scotland, Charlotte House, Commercial Road, Lerwick, Shetland ZE1 0LQ
Telephone: 01595 695791
Email: Lerwick@sds.co.uk
Websites: www.myworldofwork.co.uk/
www.skillsdevelopmentscotland.co.uk

Opening Hours

Monday to Thursday
..... 0900 – 1300; 1400 – 1700
Friday..... 1130 – 1300; 1400 – 1600
Find us on: [TWITTER](#)

It's really easy to join the library – you just need to fill out a very short membership form and show some identification, at the desk. Your card can be ready in minutes, and you may start borrowing straight away. You can borrow books, CDs, DVDs, eBooks, eMagazines and more. Members and visitors also get free use of the computers and internet. There's free wi-fi available too in Lerwick, Brae, Unst and Yell libraries. If you need help using computers, tablets and the internet, why not try the Library's free drop-in sessions 'Click Shetland' (every Tuesday between 10 am and 11 am). If you have a child under five, Bookbug has sessions for Babies and Toddlers – it's fun and it's free!

Contact Information: Shetland Library, Lower Hillhead, Lerwick ZE1 0EL
Telephone: 01595 743868
Email: shetlandlibrary@shetland.gov.uk

Opening Hours

Monday & Thursday 1000 – 2000
Tuesday, Wednesday, Friday & Saturday
..... 1000 – 1700
Find us on: [FACEBOOK](#) & [TWITTER](#)



Transition Turrieffield

Growing your own fruit and/or vegetables can be cheaper and better for the environment too. Transition Turrieffield are experienced in growing produce for sale (through their veg box scheme, at the farm gate, and through outlets in Lerwick), and they are willing to offer advice and information to anyone who wants to have a go at growing their own too. Transition Turrieffield can recommend reliable varieties of fruit and/or vegetables to grow in Shetland, and can give demonstrations of growing methods. Visitors are welcome on site (but remember it is a working croft), and you could even gain some hands on experience by volunteering at Transition Turrieffield.

Contact Information: Transition Turrieffield, Turrieffield, Sandness, Shetland ZE2 9PL
Telephone: 01595 870272
Website: www.turrieffieldveg.co.uk
Email: turrieffield@btinternet.com
Find us on: [FACEBOOK](#)

Opening Hours

Monday to Wednesday..... 0900 – 1700
Thursday, Friday, Saturday by arrangement (as these are harvesting and delivery days).
Closed Sunday



Adult Learning

Adult Learning provides a range of informal learning opportunities. They can help you if you would like to improve your reading, writing or number skills. If you are, for example, applying for a job they can assist you when you are completing the application form, and then also with interview skills. Adults who speak English as an additional language can get support from Adult Learning through 'English for Speakers of Other Languages' (ESOL), including Welcome Point Drop In, family and workplace learning. There are plenty of evening classes to choose from too - 'gie it a go'.

Contact Information: Adult Learning, Adult Learning Huts, Lovers Loan, Lerwick ZE1 0BA
Telephone: 01595 743888
Email: classes@shetland.gov.uk

Opening Hours

Monday to Friday..... 0900 – 1700
Find us on: [FACEBOOK](#)
Website: http://www.shetland.gov.uk/community_planning_dev/

USEFUL CONTACTS – QUICK REFERENCE

Adult Learning	01595 743888
Carbon Management Team (SIC)	01595 744179
Citizens Advice Bureau	01595 694696
COPE Ltd	01595 693336
Department for Work and Pensions (Shetland)	01595 732053
Drink Better (NHS Shetland)	01595 807494
Family Fund	01904 621 115
George Robertson Ltd	01595 692915
Hjaltland Housing Association	01595 694986
HMRC (to check your tax code is correct)	0300 200 3300
Home Energy Scotland	0808 808 2282
Jobcentre plus (Lerwick)	01595 732053
LifeSkills Centre	01595 695026
Money Advice Service	0300 500 5000
Salvation Army (Lerwick)	01595 693094
Scottish Welfare Fund (SIC Benefits Section)	01595 744682
Shetland College	01595 771000
Shetland Islands Credit Union	01595 691044
Shetland Library	01595743868
Skills Development Scotland – Careers Service (Shetland)	01595 695791
Smoking Cessation (NHS Shetland)	01595 807494
Transition Turrifield	01595 870272

NOTES:



**Shetland
Islands
Council**

This booklet has been put together by Community Planning & Development on behalf of the above agencies. For further information please contact Community Planning & Development on 01595 743888 or email CommunityPlanning&Dev@shetland.gov.uk