

CASH FIRST TOOLKIT

What is Cash First?

Cash first approaches are an alternative to food banks or in-kind support. They provide people directly with money, pathways to money, or vouchers, making them an effective and dignified form of support for people facing hardship.



Why Cash First?

Cash offers flexibility for people to decide what their immediate needs are, whether they be purchasing the essentials, buying school shoes for their child, paying an energy bill, or paying down debt to get on a more secure financial footing. It can have an immediate impact on people's lives.



What do we need to apply a Cash First Approach?

Trust

Frontline staff need to be given the trust and autonomy to make decisions about how best to help individuals.

Training

Training for staff at all levels within an organisation improves confidence and ability to deliver a cash first approach effectively.

Respect

Community members must be treated with dignity and respect to know how best to use a cash grant for themselves and their family.

Time

Time must be dedicated to embedding a cash first approach within the organisation, such as building procedures and applying for funding. Conversations about money with service users also take time.

Knowledge

A good knowledge and understanding of the services available within the city is essential to applying a cash first approach.



How can you and your organisation support people facing financial crisis using a cash first approach?

Start a conversation about money

- Speaking to someone can relieve feelings of worry about money and break the money-worry cycle.
- **Find out more** about building confidence of staff and volunteers in starting conversations

See the Page 3 for example questions to start money worries conversations.



Signpost to the right support

- Signposting does not require specialist knowledge and can help someone access long-term support.
- **Find out more** about overcoming barriers and helping people to access support.

See the Page 5 for local signposting resources and training sessions



Offer a cash payment or voucher to meet the immediate need

- Vouchers or cash can be a fast and effective way to meet immediate need with dignity and choice.
- **Find out more** about practical considerations such as helping people without a bank account.

See the Page 4 for practical tips on distributing vouchers or cash as well crisis grants available from the council



Practical help to take the next step

- When someone is ready to open up, practical help to access support can help speed up the process to resolve the crisis.
- **Find out more** on ways to provide practical help even for busy organisations, e.g. an internet room.

See Page 6 for suggestions and considerations



Start a conversation about money

How

- Use a compassion statement and follow with open questions (see below). Listen with empathy and reflect back
- Offer information
- Explore the information
- Avoid assumptions and being judgemental
- Ask 'what will help?'

Benefits

- Speaking to someone can relieve their feelings of worrying about money and break the money-worry cycle.
- Using empathy can reduce feelings of shame and stigma
- Open conversations build relationships and trust, opening the door to further signposting and support.



Example compassion statements and conversation starters:

Here's some suggestions but make sure your words feel comfortable for you:

- Times are tough. How are you getting on with money at the moment?
- Lots of us are struggling with money at the moment. Do you know where to get support if you needed it?
- Some people have said they sometimes find it difficult paying all their bills. How are you finding it?
- You said you have been feeling very low lately. Do you have any money worries that might be causing this?
- Are you aware of anything that might be causing this anxiety? Is it money worries?



Things to Consider

- Training and support such as Money Counts (see page 7) can boost the skills and confidence of staff or volunteers.
- Conversations around money can take time and frontline staff may often be busy.

Case Study

C, 19 years old, recently moved into temporary accommodation after weeks of sofa surfing. He was sanctioned by Universal Credit because he could not complete tasks in his online journal due to being unable to read or write. This left him without income and unable to top up his prepayment meters. To provide a dignified solution to crisis support, Cash First funding of £600 was awarded, broken down over three months. This included food vouchers and allowed C to choose how best to meet his priorities.

C used the funding to buy food, clothing, and essential items for his temporary accommodation, such as a microwave and kettle, while waiting for permanent housing. This approach gave C flexibility and control, reducing reliance on emergency food parcels and ensuring his immediate needs were met in a way that respected his circumstances.

Offer a cash payment or voucher to meet the immediate need

How

- A cash first approach can be built into funding applications for specific projects, allowing organisations to have a pot of funding, prepaid cards or shopping vouchers for administering to those in need.
- Crisis Grant – help with an unexpected emergency like a fire, flood, job or money loss. This is accessible through the council.
- Community Care Grant – help for someone to start a settled home after experiencing homelessness, domestic abuse, imprisonment or leaving care. Also suitable for someone at risk of a home becoming unsettled. This is accessible through the council also.



Benefits

- Fast and effective way out of an emergency.
- Can be administered as bank transfer, payment to an energy provider, prepaid bank cards, shopping card for specific retailers or physical cash.

Things to Consider

- Vouchers, rather than cash, may be more useful for some people, such as: those who are overdrawn, people in a financially controlling relationship, or those without a bank account or address.
- Provide signposting along with one-off payments to offer more sustained support.
- Cash-in-hand can impact on someone's safety where an active addiction is present.
- Keep GDPR-compliant records of money/vouchers given out for auditing purposes.
- Payments may impact on Universal Credit payments.

Case Study

A mother of four children fleeing domestic abuse was referred to the local Infant Feeding Pathway after the birth of her youngest child. She had recently applied for financial support but was still waiting for payments to start. With no savings to fall back on, she was struggling to afford infant formula and facing acute stress about feeding her newborn.

The Infant Feeding Pathway followed a cash-first approach. Instead of offering only food parcels, the team provided an immediate small cash grant so she could purchase the exact formula her baby was already established on. This avoided disruption to feeding, reduced anxiety, and ensured the baby's nutritional needs were met without delay.

That initial response was a turning point. Because she felt listened to and treated with dignity, she engaged openly with staff. The trust built from the cash-first support made it easier to explore her wider situation, ongoing delays in benefit payments, high food costs for the household, and a shortage of essential household items after her move to a new tenancy.

Signpost to the right support

How

- There are many ways that someone can manage their debt, maximise their income and reduce their stress around money. Provide opportunities for someone with money worries to speak to a trained professional.
- Signpost someone by giving them a leaflet, directing them to a website or place or simply telling them about an organisation. We can also make direct referrals to other organisations with the individual's permission. Choose the option which is the best fit for the situation.
- The welfare support and grants system is complex and hard to navigate and understand. Providing training and resources for team members can improve their understanding of the benefits system and create a route to financial support for their service users.

Things to Consider

- Sensitive and empathetic conversations can reduce feelings of stigma and shame around poverty, and may encourage people to seek further support when signposted.
- Providing a 'listening ear', support and guidance may lead to people feeling less overwhelmed and helpless.
- Reading through resources together or accessing materials in other languages can help overcome language/literacy barriers.
- Providing internet-ready devices will assist those without access to the internet.

Benefits

- Anyone can signpost someone to an organisation. No special training is needed.
- This sort of help can make a big difference to someone's life.



Case Study

R lost his job due to serious health issues and faced immediate financial hardship while caring for his children on weekends. With no income until his Universal Credit payment in three weeks, his phone and internet were disconnected, and he relied on a food bank for essentials.

The Cash First grant of £600 gave R the dignity and flexibility to prioritise his needs. He used the funds to pay overdue bills, buy food and essentials, and begin addressing rent arrears and small debts. This immediate support stabilised his situation and enabled him to access wrap-around services, including bereavement support and employment assistance, helping him prepare for his children moving in full-time and plan for returning to work.

Cash First provided R with financial breathing space, restored choice and control, and created a pathway to longer-term stability.

Practical help to take the next step

How

- Provide service users with a place to access the internet and with support to use a benefits calculator, or check their eligibility for payments they may not be receiving. Sitting with someone or helping them with language or literacy barriers may be really beneficial.
- Supporting someone with an immediate need such as a food parcel can help to build a trusting relationship and allow for further conversations about finances or other needs.
- Acknowledge that not all questions may be fully answered and complex issues will require an accredited practitioner.



Benefits

- It's not easy to speak up about money issues, so when someone does, being able to provide immediate support is important as they may not speak up again.
- Organisations can be equipped with all the resources and knowledge to enable someone to access the support available.

Things to Consider

- Training such as Money Counts (See page 7) can support team members to feel equipped to discuss money worries and provide the right information.
- Supporting people can take time and frontline staff may often be busy.



Case Study

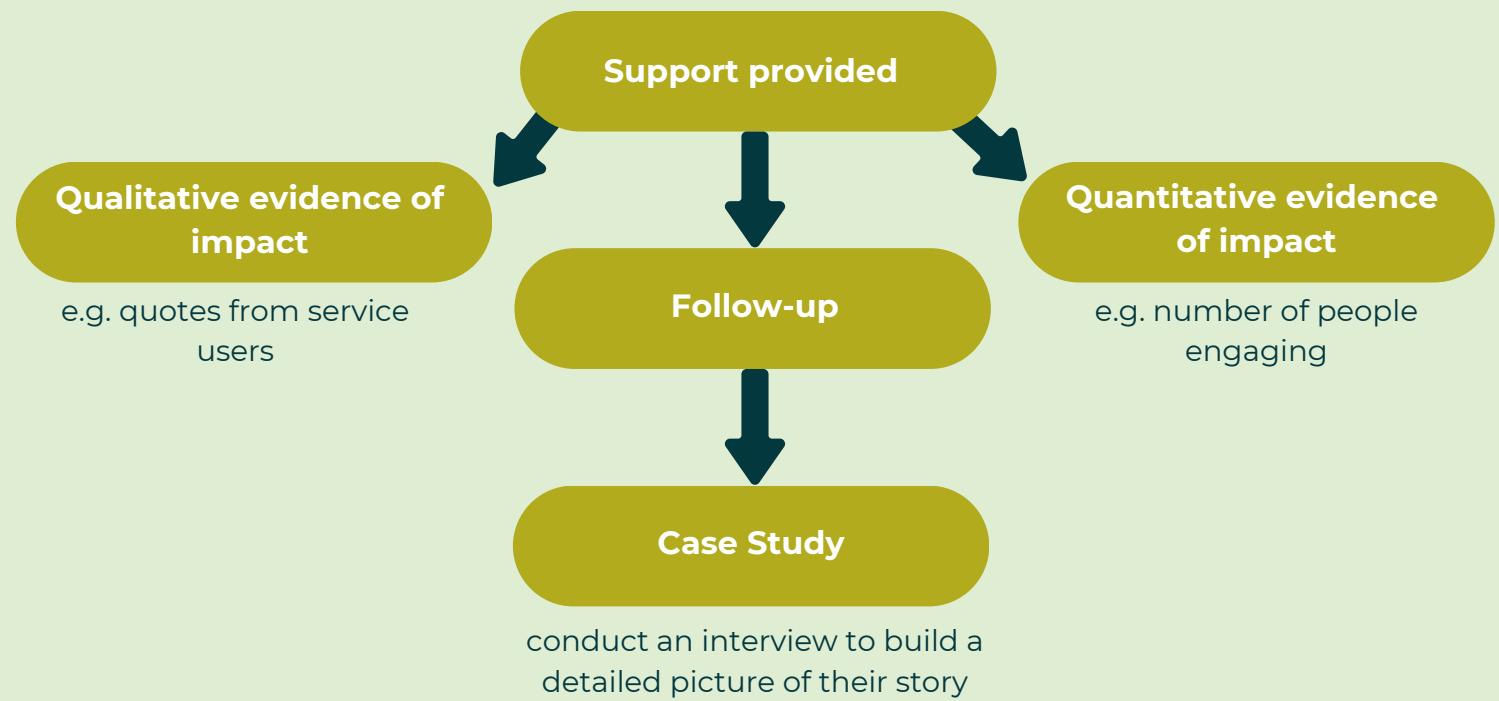
After serving a two-year prison sentence, J, 26, faced significant challenges reintegrating into the community. While support from the HOPE group and SAFE Team helped him access benefits and activities, the real turning point was the Cash First project.

Cash First provides immediate financial grants, giving people dignity and choice in how they spend the money based on their priorities. For J, receiving £600 meant he could buy essential barbering equipment and begin part-time training at a local barbershop - bringing him closer to his dream career. This financial freedom not only eased his crisis but empowered him to build a sustainable future. Alongside this, J continues volunteering and playing football, strengthening his confidence and mental well-being.



Evaluation and Assessing Impact

It's important to gather data to assess the impact of your cash first approach



Resources and Information

Department for Work and Pensions (DWP)

www.benefitsguide.co.uk/a-z-of-all-benefits

- Universal Credit
- Attendance Allowance
- State Pension
- Pension Credit
- Child Benefit
- Carer's Allowance
- Personal Independent Payment



Local Council

<https://www.aberdeencity.gov.uk/services/benefits-and-advice>

- Housing benefit
- Council tax reduction
- Community Care Grant
- Crisis Grant
- Cost of Living support

Social Security Scotland (SSS)

www.socialsecurity.gov.scot/benefits

- Adult Disability Payment
- Scottish Child Disability Payment
- Best Start Grant (pregnancy, baby & child payments)
- Best Start Foods (pre-paid cards for healthy foods)
- Young Carer Grant
- Scottish Child Payment
- Jobstart Payment



SAFE Team

<https://www.cfine.org/get-support/improving-finances>

FIT Team

<https://www.aberdeencity.gov.uk/services/benefits-and-advice/contact-us-benefits-and-money-advice>

Aberdeenshire Council - Money Advice and Welfare Rights Team

<https://www.aberdeenshire.gov.uk/benefits-and-grants/money-and-welfare-advice/>

The Highland Council - Welfare Team

https://www.highland.gov.uk/info/335/community_advice/405/welfare_support/3

Aberdeen City Support Services Document

<https://www.cfine.org/get-support/support-services-aberdeen-city>

- Provides information on a range of support services available in Aberdeen City
- Including Emergency Food, Financial and Advice, Housing and Homelessness, Mental Health and Wellbeing and Support for Families

More information

- <https://www.cashfirstaberdeen.scot/>
- <https://acvo.org.uk/cash-first-project/>