

Money Counts Training in Scotland



January 2025

INDEPENDENT
FOOD AID
NETWORK

Introduction

The [Independent Food Aid Network \(IFAN\)](#), supports and advocates on behalf of independent food aid providers operating across the UK including over a 100 independent food banks in 26 local authorities in Scotland. IFAN campaigns for a cash first, or income-focused, approach to the drivers of food bank use and wider food insecurity. IFAN's vision is of a country without the need for charitable food aid where adequate and nutritious food is affordable to all.

IFAN has been working across the UK to co-develop local 'Worrying About Money?' or cash first referral leaflets since 2020. There are currently 34 'Worrying About Money?' leaflets in circulation in 31 local authorities in Scotland. Based on learning from Scotland's [A Menu for Change](#) project the resources are designed to be straightforward signposting tools for people facing money worries and financial crises as well as for frontline support workers to be able to quickly see available 'cash first', or income-focused, advice and support options and which local agencies are best placed to help.

The aim of the project is to reduce the need for charitable food aid by helping people find advice and support to access any existing financial entitlements and to maximise their income.

Worrying about money?

Support is available in Moray

Step 1: What's the problem?

I suddenly have no money

- Lost job or reduced hours
- Money stopped
- Lost money
- Unexpected expense
- Disaster (e.g. flood or fire)
- Relationship breakdown
- Sanctioned (see options ⑥)

See options ①②③

My money doesn't stretch far enough

- Deciding between food, fuel, and mobile credit
- Low income
- Zero hours contract
- Statutory Sick Pay too low
- Facing redundancy
- Not sure if eligible for support
- Change of circumstance

See options ①②

I have debt

- Rent or Council Tax arrears
- Gas and electricity
- Payday loans
- Own friends or family
- Benefit repayments

See option ③

I am waiting on a benefit payment or advance

- New claim for benefit
- Payment delayed
- Waiting for decision

See options ①②

Three steps to find options and places to get help

Money Counts training linked to the ‘Worrying About Money?’ leaflets

IFAN offers Money Counts training to frontline support workers and volunteers working in multiple sectors across Scotland as well as in the rest of the UK. The training was originally developed by the Highland Money Counts Partnership (HMCP) following the development and publication of their local [‘Worrying About Money?’ leaflet](#). The success of the initial session in Highland led to IFAN working with HMCP and IFAN’s partner in Cornwall, Transformation Cornwall, to find a way to replicate Money Counts training in other areas including Glasgow, Orkney, Aberdeenshire, and Argyll and Bute as well as in many local authorities in England.

Money Counts training aims to provide participants with the confidence to start conversations about money worries and to use the leaflet as a tool to provide cash first or income-focused support. The online sessions are usually co-delivered with local advice agencies and topics covered include poverty, [a cash first approach](#) to food insecurity, using the [‘Worrying About](#)

[Money?’ leaflet](#), locally available advice options, and how to approach conversations about money worries. Participants get a chance to network, share their experiences, and learn from each other over 45 minutes to 1 hour. The sessions can also be delivered in-person.



The Money Counts training sessions have helped to further the reach and dissemination of local 'Worrying About Money?' leaflets. For example, in 2021 the NHS Orkney training sessions resulted in significantly increased circulation of the [Orkney 'Worrying About Money?' leaflet](#). The sessions have also encouraged local partners to become more involved with sharing and using their cash first referral leaflet as well as promoting a cash first approach to food insecurity.

HMCP continues to deliver Money Counts training in Highland. Following the development of the Money Counts training, HMCP have also developed:

- 1 **Money Counts: Supportive Conversations – building on knowledge and providing more in-depth information and detail**
- 2 **Training for Trainers – sessions to enable organisations to run Money Counts sessions in their local area independently**
- 3 **Money Counts: Poverty Informed Practice – aimed at supervisors/managers and focuses on poverty stigma and poverty informed practice**

IFAN supports and promotes Money Counts training by hosting [a resource page](#) for any partners interested in delivering Money Counts sessions in their area. The content of this page was originally co-developed together with NHS Highland and Transformation Cornwall.

Aims

The three main aims of the training are:

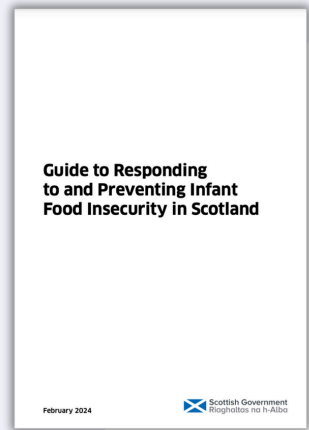
- 1 **Being fully aware of locally available financial advice and cash first or income-focused support**
- 2 **Feeling confident about using the local 'Worrying About Money?' leaflets when having conversations about money worries and guiding people to appropriate cash first support**
- 3 **Understanding the importance of a cash first approach to food insecurity**



Adaptability

IFAN's Money Counts training is fully adaptable – the content can be made relevant to participants from any sector. Adapting the Money Counts material allows IFAN to meet the needs of different partners while ensuring the integrity of the original Money Counts training initially developed by HMCP. This also applies to organisations delivering Money Counts training independently – the content of the training can be adapted to fit local needs and made relevant for different cohorts of support workers and volunteers.

IFAN has been actively working as part of a Scottish Government led Short Life Working Group on infant food insecurity. Through this work the Money Counts training material was adapted to fit the purpose of delivering sessions to health visitors. This adapted material includes infant food insecurity statistics and information on infant nutrition in addition to the usual content of the sessions. The infant food insecurity toolkit, or [Guide to Responding to and Preventing Infant Food Insecurity in Scotland](#), Scottish Government published in February 2024 included details about this particular training offer.



IFAN has also worked together with partners in Moray to adapt the Money Counts training for education staff. A session was delivered to the Moray Child Poverty Network in January 2024. This material included child poverty statistics and how to tackle poverty in schools alongside the sessions' usual content.

Training for Trainers

In 2023, IFAN delivered four online training sessions in Moray, Glasgow and Renfrewshire, as well as two in-person sessions as workshops during a conference in Perth and Kinross. In 2024, IFAN has delivered one session for education staff in Moray as well as an in-person session for the local Frontline Workers Network in Stirling. An in person training session was also delivered in Dumfries and Galloway and two online sessions for Glasgow and Moray in October and November in 2024.

Additionally in 2023-24 HMCP has delivered

- 15 Money Counts sessions
 - With a total of 101 participants
- 9 Money Counts: Supporting Conversations sessions
 - With a total of 50 participants.

In both 2023 and 2024, NHS Highland delivered Training for Trainers sessions in partnership with IFAN.

NHS Highland developed a Training for Trainers session to enable local authority teams and other local partners to learn how to deliver Money Counts training independently. Although organisations can download the resources off the IFAN hosted website, participating in the training session helps organisations deliver the training more effectively. The session includes a full walk through of all the training materials used for the Money Counts training course, explanations of each slide, and the ability to access all resources which enables participants to start adapting and delivering the training in their own areas. IFAN actively encourages local partners to deliver Money Counts training independently but is keen to support and work with local partners to deliver sessions collaboratively.

Case: Aberdeenshire



**Caroline Hastings, Project Officer,
Tackling Poverty & Inequalities, Aberdeenshire Council**

Following on from the launch and promotion of the Aberdeenshire ‘Worrying About Money?’ leaflet in 2021 we continue to offer an online module to support the leaflet via the Aberdeenshire Council and NHS Grampian training platforms. This module is well received, and our aim is to refresh this in 2025 considering what else people would like to get from the training. The training is not compulsory, and it’s not noted if a member of staff has completed the training, this means it can be used for staff to support others but also themselves without fear of stigma. From those who have provided feedback we can see we have had just under 200 staff/volunteers complete the module.

Some of the comments on asking what they would take away from the training:

“How having the knowledge of who can provide support makes a huge difference.”

“Particularly the framing around asking questions, as well as awareness around the types of poverty.”

“Learn how to control my money better and budget”

“its ok to get help and were to find it.”

“Strengthen my belief that I need to get more information to my front-line staff. Shocked at the stats!”

Our local Public Health team still offer live online Money Counts training and have delivered to 106 participants in the last 2 years.

The leaflet was refreshed in 2024 with some changes requested by members of our lived experience forum. We know elected members have them to hand for their surgery discussions with constituents and they have been used in conversation at our recent Aberdeenshire Health and Social Care Partnership Roadshows.

We still have the leaflet available in 6 languages in addition to English, requested by our resettlement team. We also have an easy read version after our South West Aberdeenshire Citizens Advice Bureau partners requested this. And we recently launched an online BSL version.

We now have in place a Cash First Officer who is using our leaflets to continue the conversation around money worries and looking at developing cash first pathways.

Case: North and South Lanarkshire

In 2023, colleagues from NHS Lanarkshire attended a Training for Trainers course and have since delivered Money Counts training sessions across the two local authorities independently. In September 2024, Health Improvement Staff from 3 locality areas in North Lanarkshire, reported on the following training.

The Bellshill, Motherwell and Wishaw Health Improvement Teams worked together to co-deliver Money Counts sessions to community organisations and clinical staff across three localities.

- 146 attendees across Lanarkshire
 - 67 from Bellshill, Motherwell and Wishaw
 - 76 from Cumbernauld, Airdrie, Coatbridge and South Lanarkshire

Additional bespoke training has been delivered to

- 10 Community Mental Health Nurses
- 17 District Nurses
- 23 Treatment room staff
- Lanarkshire Deaf Club

Training evaluation

Confidence increased from **6/10** to **8.5/10**

Knowledge increased from **4.9/10** to **8.1/10**

“As a newish nurse this has helped me on how to approach the conversation and where to direct people for help if they need it.”

Case: Edinburgh

Edinburgh's Money Counts Training programme was updated to incorporate a cash-first approach, with an emphasis on trauma-informed care and reducing stigma. The sessions have been delivered by City of Edinburgh Council's (CEC) Income Maximisation Development Officer, Community Help and Advice Initiative's (CHAI) Training and Compliance Consultant and/or the Edinburgh Health and Social Care Partnerships' (EHSCP) Public Health Practitioner.

18 Money Counts sessions have been delivered from Sep 2023 to Jun 2024.

- 260 participants
 - 53 different organisations/agencies across sectors
 - 97 participants from 44 third sector organisations
 - 159 participants from 5 public sector organisations
 - 4 participants from 4 private sector organisations/housing associations
- An average of 14 people per session

As a result of participating in the course, approximately 78-88% of evaluation respondents felt:

- ① More aware of the causes and impact of poverty
- ② More able to identify people experiencing money worries
- ③ More confident having a conversation with people about money worries
- ④ More informed about where to signpost people for information and support

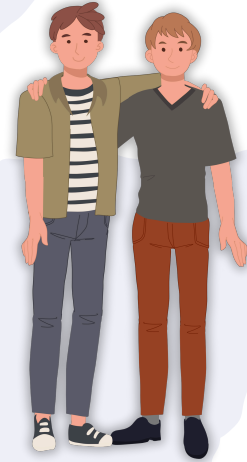
The link to the 'Worrying About Money' leaflet is always sent out to participants after the training, alongside other key resources.

Case: Midlothian

While liaising with partners from Midlothian Council, NHS Lothian and Citizens Advice Midlothian, IFAN shared an example of NHS Lanarkshire delivering Money Counts training independently. This inspired the Midlothian colleagues to develop similar local training sessions.

A wide range of partners from Midlothian joined the co-delivered Training for Trainers sessions in early 2024. Money Counts training sessions have been running independently of IFAN in the area ever since.

So far Midlothian Council has delivered training to 60 Communities, Lifelong Learning and Employability (CLLE) staff members and 10 library team leaders. Training has also been delivered to Midlothian Council Contact Centre staff, the Registrars, Housing and Revenues colleagues as well as the Midlothian Council Trusted Partners who deliver cash first support to Midlothian residents and issue leaflets out as part of the support on offer. The delivery partners are also looking to train staff dealing with the Scottish Welfare Fund.



The Midlothian ‘Worrying About Money?’ leaflets are included with every food parcel distributed in Midlothian. The A3 poster versions are displayed at the Council’s reception desks and in the registrars rooms. Discussions with housing as well as library teams are ongoing on the promotion of the local ‘Worrying About Money?’ leaflet – making sure the resource is widely used in the area.

Measuring impact

It is vital to ensure the Money Counts training sessions are informative and useful for the participants. IFAN uses three questions to gauge the success of the sessions. At the start and end of the training session, the online platform [menti.com](https://www.menti.com) is used. Participants can fill out their answers to the following statements anonymously:



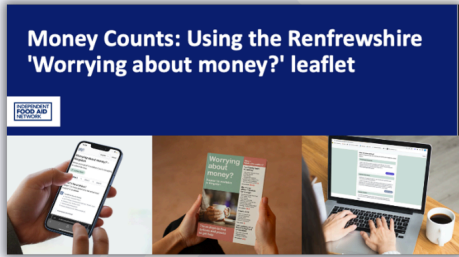
- 1 **I know what money advice and cash support options are available in my area**
- 2 **I feel confident to ask people about their wider money worries and guide them to support**
- 3 **I understand what a 'cash first' approach to food insecurity is**

IFAN also sends out follow up emails providing the opportunity for people to feedback their thoughts on the training sessions through a google form or via email.

IFAN collects data on participants' organisation and job title to further engagement with new sectors. It is useful for IFAN to know who is participating in the sessions when organising and promoting Money Counts training in other areas. Subsequently, IFAN monitors 'Worrying About Money?' leaflet orders that come through [IFAN's leaflet order form](#) after the training sessions.

Delivered training in April 2023 – December 2024

- **Training for Trainers**
 - 1 session together with NHS Highland in February 2024
- **Dumfries and Galloway**
 - 1 session in September 2024
- **Glasgow**
 - 2 sessions in November 2023 and October 2024
- **Moray**
 - 3 sessions in July 2023, October 2023 and November 2024
 - 1 session for education staff in January 2024
- **Perth and Kinross**
 - 2 workshops with adapted material in November 2023
- **Renfrewshire**
 - 1 session in November 2023
- **Stirling**
 - 1 session in July 2024



Next sessions?

Scotland-wide Money Counts training, **22nd January 2025**
Scotland-wide Money Counts training, **13th February 2025**

Interested in running Money Counts training?

Get in touch at
admin@foodaidnetwork.org.uk
for more information and access
to training materials.