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TOOLKIT: RESPONSIBLE CASH

Strengthening the capacity of cash recipients to use

Cash-in-hand/Cash-in-envelope/ Cash-over-the-counter

What is this document about?

This document contains guidance and resources on how to design basic financial literacy training content for cash-in-hand/envelope recipients.

Training cash transfer recipients on basic financial literacy helps them access financial services securely, efficiently, and confidently, supporting financial inclusion and economic growth.

Tips and basic financial literacy sessions for first-time cash recipients

Note for trainers: Here are tips for trainers to run effective Digital and Financial Literacy Trainings, examples and other resources. Always consult with people prior and inform them about their rights.



- **WHY?** Providing information and basic financial literacy training helps first-time cash recipients stay safe, meaningfully access the assistance, use their money wisely, and plan for the future.

Start with key messages: Do's and Don'ts

Do's	Don'ts
<ul style="list-style-type: none"> ✓ Count the money carefully when you first receive it. Raise any issues immediately! ✓ Ask for help from a trusted person or humanitarian staff if you don't understand something or need specific help. ✓ Keep your money in a safe place. If you have one, put them in an account (mobile wallet or bank account) ✓ Plan carefully how to use your money before spending. If you can, save some money for emergencies or future needs. ✓ Report any problems, like stolen money, safety concerns, poor quality of bank notes, providers asking for fees or favours immediately. 	<ul style="list-style-type: none"> ✗ Don't talk openly about receiving cash or show it to others. ✗ Don't leave your cash unattended or in unsecured places. ✗ Don't carry all your cash with you unless absolutely necessary. ✗ Don't lend or give away money under pressure or intimidation. ✗ Don't spend all your money at once. ✗ Don't ignore suspicious behaviour or people asking for your financial details. Report it! ✗ Don't hesitate to ask for help or report concerns if you feel unsafe.

Basic financial literacy trainings

Click on links to access **resources and tips to run trainings** on the following topics:



Savings – Tool covers messages why saving is important, where and how to save. Consider working with [Savings Groups](#).



Budgeting – Help households in jointly manage income and expenses and prepare a budget for the first time.



Debt management – Help people understand debt, credit and interest. Explaining over indebtedness.



Informing communities about their rights & how to make complaints through [complaint & feedback mechanisms](#).

REMEMBER: Talk about the benefits of opening a [formal financial account](#) with a trusted institution. Highlight how it can unlock additional opportunities & improve financial well-being.



Here are tools to ensure **appropriate behaviour by private sector agents** you hire to support distributions

Consider these existing channels/tools and resources:

- **Interactive sessions:** Role-playing scenarios (check the resources from [Strategic Impact Advisors](#)), gamification.
- **Printed materials & video/animations:** Flyers, posters, and simple guides with illustrations. [Here](#) is a collection of examples from external sources.
- **Community champions:** Training trusted community members to share knowledge. [Here are resources](#) with ideas to identify, train & incentivise them.
- **Other:** Consider **radio broadcasts** with practical tips (e.g. dos and don'ts above) and success stories as well as **SMS campaigns** with reminders and tips sent directly to recipients' phones.

Facilitator Checklist:

- ☐ Visual aids (posters, video – see left)
- ☐ Use real-life examples.
- ☐ Keep it simple and interactive!

REMEMBER: Be respectful of people's time and keep the training short!

Check if any of your project partners already have contextualised materials.