

A photograph of a man and a woman in a professional setting, smiling and looking at a tablet together. The man has a beard and is wearing a light blue patterned shirt. The woman has long brown hair and is wearing a light blue button-down shirt. The background is slightly blurred, showing office shelves. The image is partially covered by a dark blue diagonal overlay on the right side.

MONEY  
FIRST  
AID

# IMPACT REPORT

May 2025

[www.moneyfirstaid.org.uk](http://www.moneyfirstaid.org.uk)

# YEAR ONE...

Real conversations, real impact



**"OVER 500 EMPLOYEES ACROSS 65 ORGANISATIONS ENROLLED IN THE TRAINING, TAKING STEPS TOWARDS CREATING PSYCHOLOGICALLY SAFE SPACES TO TALK ABOUT MONEY AT WORK."**

Since certifying our first Money First Aider® in April 2024, we've seen the beginnings of real, cultural change around money conversations in the workplace.

This is the first Money First Aid® Impact Survey. Employees involved in the survey had been Money First Aiders for 1 week to 1 year, with an average of 4 months.

**So it's very early days.**

We plan to do this every 6 months going forward, to ensure the training is making a meaningful difference to employees who complete the training, the organisations they work for, and the financial health of workers across the UK.

Money First Aid® is a CPD-certified online training programme that equips employees to recognise signs of financial stress, offer a non-judgemental ear, and signpost colleagues to trusted support services.

This isn't about giving financial advice – it's about creating a culture where it's safe to talk about money and peer-to-peer support to improve financial wellbeing.

What is  
Money First  
Aid?

# THE NUMBERS

**500+** learners have become Money First Aiders® or are currently in training. There are **65+ organisations** with at least one trained employee, across dozens of industries including hospitality, construction & housing, financial services, legal, pharmaceuticals and public sector.

On average, Money First Aiders have had **2.4 conversations** since completing the training. This equates to **3,600 supportive money conversations every year**. That's **13+ conversations every working day**.

## What are people talking about?

We asked our Money First Aiders what financial challenges their colleagues needed support with. These insights can help employers better understand the wellbeing needs of their teams and inform business decisions about which workplace benefits will have the greatest impact on performance, culture, and overall wellbeing.



Other topics raised included: cancer & long-term illness, addiction, benefits & sick pay.



# FEEDBACK

## What Money First Aiders say

- The average rating for the training course was **9.6/10**.
- **100%** of our Money First Aiders would recommend it.

**"Greater confidence** to have supportive conversations about money."

**"Improved personal money habits** and self-awareness."

**"A supportive network** of fellow Money First Aiders."

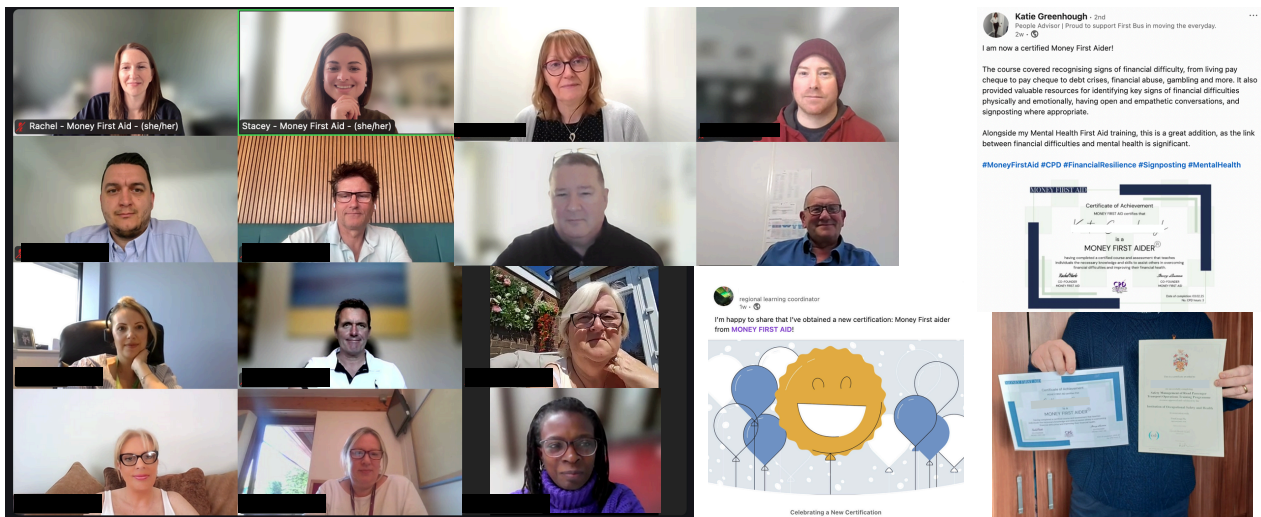
**"As someone who manages the HR pay side of things, it's helpful to be trained on both the practical side of things (i.e. how pay works) vs the more empathetic side of things (i.e. if someone is struggling financially)."**

**"It's helped in my work role** talking to customers who are struggling."

**"Better knowledge of financial resources** and signposting options."

**"Stronger awareness** of financial wellbeing issues."

**"Additional skills to complement roles** like Employee Relations and Mental Health First Aid."





# EMPLOYER IMPACT

The positive impacts on employers were reported to be:

- **Improved employee morale**, wellbeing, and engagement
- Proactive, **people-first line management**
- Increased **confidence amongst leaders** who feel better equipped to support their team members facing financial stress
- Creation of a more **supportive, non-judgemental environment for financial conversations**
- **Added value** to existing Mental Health First Aid or HR initiatives



Rachel Downing, Head of  
Business Development,  
**Plane Saver Credit Union**

"At Plane Saver Credit Union, financial wellbeing is at the heart of what we do. That's why we invested in Money First Aid training - not only to equip our team with the **skills to support colleagues facing financial challenges** but also to **strengthen how we assist our members**. The training has **boosted our team's knowledge and confidence** in having supportive conversations about money, helping to **break down stigma and guide** both colleagues and members in navigating financial difficulties. We **highly recommend it** to any Credit Union looking to enhance financial wellbeing in their workplace and community."

"The feedback from our team has been **overwhelmingly positive**. Money First Aid is not just a training programme; it's a partnership. The **ongoing support and reporting ensure that this isn't a 'pay-and-forget' initiative**. It's part of a long-term commitment to our colleagues' wellbeing. **For a relatively low cost, you'll make a meaningful difference in your team's lives.**"



Gareth Hind, Director of  
Colleague Experience and  
Relations, **First Bus**

# THANK YOU!



**Rachel Harte**, Co-Founder of Money First Aid®:

"We created Money First Aid® to give organisations a practical, low-cost way to support financial wellbeing — especially in times of tight budgets and competing priorities. This first impact survey shows that our training delivers real value: when people feel safe talking about money at work, it builds trust, supports retention, and strengthens performance."



**Stacey Lowman**, Co-Founder of Money First Aid®:

"This isn't just training. It's culture change and lasting impact, one conversation at a time. The early results show just how needed and powerful this work is. Roll on year 2!"

## Organisations with Money First Aiders



[www.moneyfirstaid.org.uk](http://www.moneyfirstaid.org.uk)

Discover how Money First Aid training can support your team:  
[support@moneyfirstaid.net](mailto:support@moneyfirstaid.net)

MONEY  
FIRST  
AID