



Using the new CASHflow website

A guide for advisers

How CASHflow can help you

CASHflow is a free online tool that can help you to support people with debt to do their own household budget and use it to make repayment offers to their creditors themselves.

Clients you invite will have access to a Standard Financial Statement (SFS) CASHflow budget which they can access and complete. In addition, clients will be able to download and amend template letters that they can use to write to their creditors.

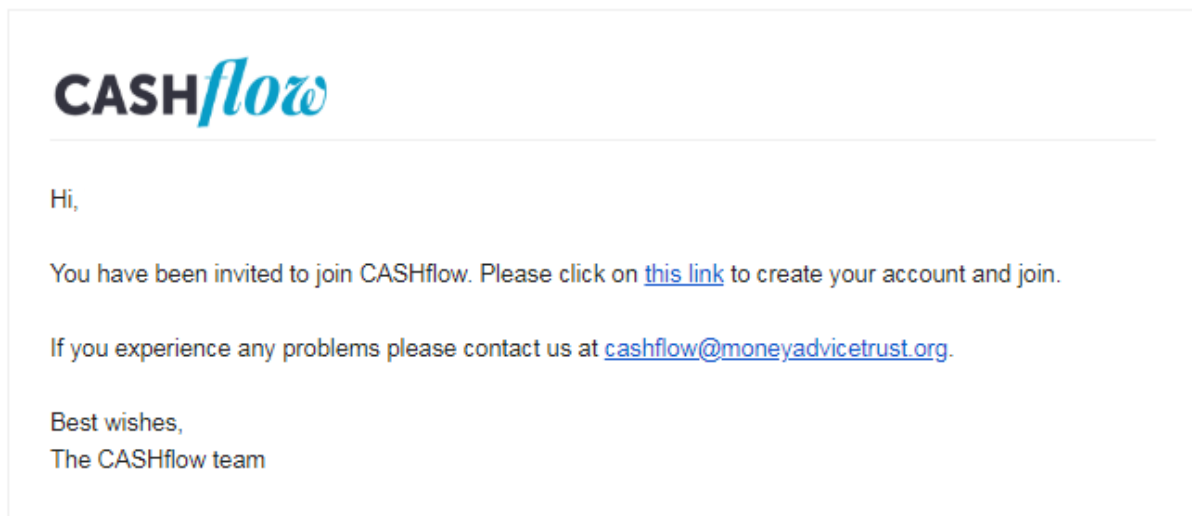
Each CASHflow SFS has a unique ID, and once it has been signed off by an adviser, will appear with the CASHflow SFS logo. This means that creditors will know that it has been checked by a trained money adviser.

Clients can also choose to give their creditors permission to view their CASHflow budget online, speeding up the process and saving the need for your clients to send out letters.

Accessing the site

- Requests from advice agencies to use CASHflow are made via email to the Trust via: cashflow@moneyadvicetrust.org
- To be eligible to use CASHflow, agencies must have a [Standard Financial Statement licence](#)
 - If you do not have a SFS licence please request one here: <https://sfs.moneyadvice.service.org.uk/en/apply-to-use-the-sfs>

- The CASHflow invitation (below) to set up an agency account is sent to the inbox of the person making the request. They become the agency's 'super-adviser' able to invite other advisers in the agency to use CASHflow too.
 - Please check your spam folder in case the invitation goes in there.



- To set up your account click on the link in the email.

Setup your secure account

- Create your account by setting up a password:

CREATE YOUR ACCOUNT

Please set up a password to activate your CASHflow account.

The password you choose must be a minimum of **8 characters** and contain both **upper and lower case letters** and at least one **number**.

You can log into your CASHflow account at any time using your email address and this password.

By creating your account you are agreeing to the CASHflow terms and conditions and privacy notice. View the CASHflow [terms and conditions](#) and [privacy policy](#).

Password *

Confirm Password *

SUBMIT

- By creating an account you are agreeing to us storing your personal details. The Money Advice Trust, who operates the CASHflow website, is committed to ensuring that you have control over the data we hold on about you. You can access our privacy policy prior to creating an account on the CASHflow website.
- You can delete your account at any time by contacting the Trust.

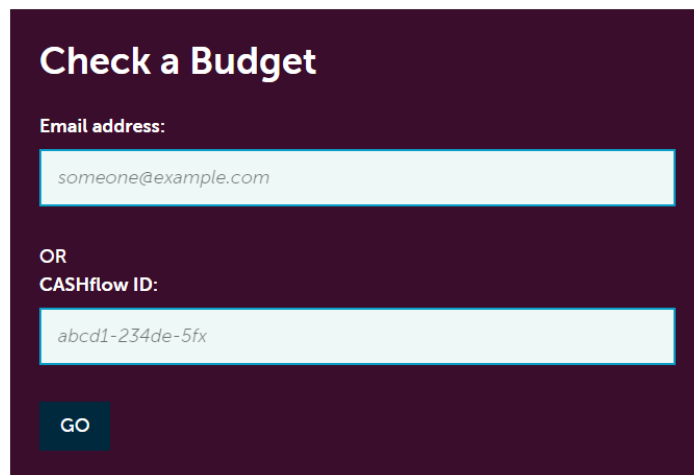
Website navigation

- There are 4 main pages that can be accessed via the menu bar at the top of the screen:



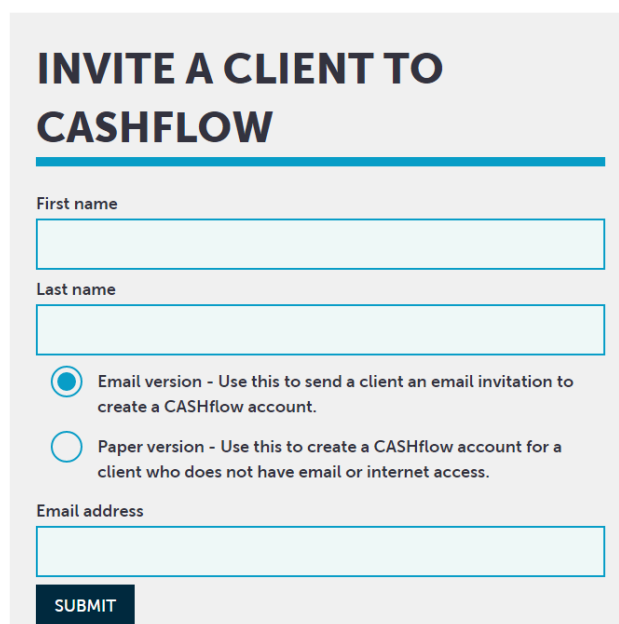
Check a budget

- You can check client budgets in this section.
- You can search for a client's budget by searching their email address or CASHflow ID.



The 'Check a Budget' form is displayed on a dark purple background. It features a title 'Check a Budget' in white. Below the title, there are two input fields: 'Email address:' with the placeholder 'someone@example.com' and 'OR CASHflow ID:' with the placeholder 'abcd1-234de-5fx'. A 'GO' button is located at the bottom left of the form.

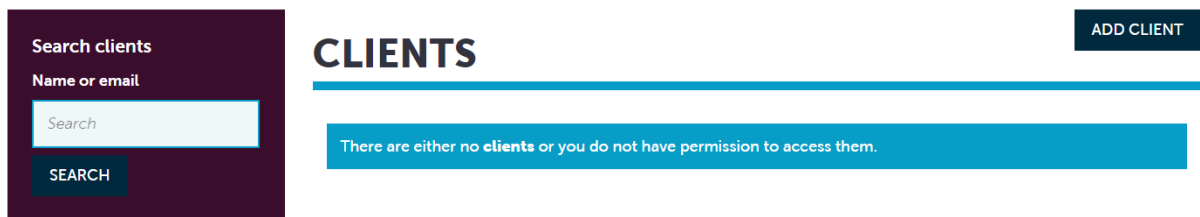
- You can also add a client to CASHflow on this page:



The 'INVITE A CLIENT TO CASHFLOW' form is displayed on a light gray background. It features a title 'INVITE A CLIENT TO CASHFLOW' in bold black text. Below the title, there are two input fields: 'First name' and 'Last name'. There are two radio button options: 'Email version - Use this to send a client an email invitation to create a CASHflow account.' (selected) and 'Paper version - Use this to create a CASHflow account for a client who does not have email or internet access.'. Below these options is an 'Email address' input field. A 'SUBMIT' button is located at the bottom left of the form.

Clients

- You can view all of the clients you have invited and those who are going through the CASHflow process on this page. Super advisers, can view all the agencies' clients who have been invited or are going through the CASHflow process.
- There is a search function on the left of the page, where you can search using a client's name or email.
- You can also add clients using their name and email on this page.
 - There is also an option to add clients who do not have email or internet access.



Client budgets

When a client sends a budget to be reviewed, you will receive the following email (note: the client will also receive confirmation that the budget has been sent to you):



Hi,

[Client name] has sent you their budget for you to review. Once you have checked their budget, you can CASHflow it and they will be able to use the summary version of their budget, known as their CASHflow '**Standard Financial Statement**' to negotiate repayment offers with their creditors themselves.

To CASHflow a budget, please log in to your account. You will see a list of all your clients. Select to view the budget of the client you want to CASHflow.

Once you have reviewed your clients budget you can go to their '**Standard Financial Statement**' and select CASHflow from the status options. An email will be sent automatically to your client to notify them that they can now send their CASHflow '**Standard Financial Statement**' to their creditors.

[LOG IN TO CASHFLOW](#)

CASHflow team.

At the end of the debt section within the budget, you will be able to see a breakdown of the priority and non-priority debts.

Depending on whether the budget is in surplus or deficit, you can select 'work out repayment offers' which will automatically calculate the repayment offers for the non-priority debts. Alternatively you can select to create a token offer option (£1, £2 or £5).

At the end of checking the entire budget, you will have 3 options:

1. Being completed
2. CASHflowed
3. Created myself

'Being completed' - select this to allow the client to keep working on the budget. This option is used for when a budget is incomplete / has information missing. Selecting this option won't save the statement as a download in the statement history.

'Created myself' - indicates that the budget has been created by the client but has not been approved and CASHflowed. This status allows the client to still amend and use the budget if they want to but it won't have the CASHflow logo on it. Once this option has been selected, it will change the client's budget to 'In revision' and the client will be notified of this by email. The client can choose to use this 'Self revised' version of their budget and send the SFS to their creditors. Selecting 'Created myself' will save a version of the budget in the statement history.

Once a budget is 'In revision', you or the client are still able to go in and make changes to the budget. Once this is done, the budget status will change to 'being updated'.

'CASHflowed' – select this to lock the budget and create a statement with the CASHflow logo in the statement history.

Adviser Management

- Super advisers can invite additional advisers as 'agency users'.
- Agency users are able to invite clients to use CASHflow and view all their own clients who have been invited / going through the CASHflow process.
- Super advisers can run agency reports (see next section) and view all the agencies' clients who have been invited / going through the CASHflow process.

Search users in this agency

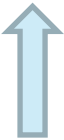
Name or email

SEARCH

TEST ADVICE AGENCY NEW

EDIT AGENCYADD ADVISER

Name	Role	Email address	Status
[Adviser name]	Super Adviser	[Adviser email]	Active



Use the search function to find other agency users.

Reports

- Super advisers can run the following reports for their agency:
 - First time CASHflowed clients
 - Client invitations
 - Accounts created
- The following time periods can be chosen:
 - A specific month
 - Year to date
 - A specific date range

Question / Help

- If you have any questions about CASHflow, please contact:
cashflow@moneyadvicetrust.org