
Financial Wellbeing Programme



DOING W€LL

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Introduction to DOING W€LL

Welcome to DOING W€LL, a **Financial Wellbeing Programme** that provides people from all walks of life with a space to learn, grow, and feel more in control of their money and their future. This Financial Wellbeing programme was developed by the Adult Community Education Team at An Cosán, a learning community that's been supporting women, families and communities for over 35 years.

We are proud to deliver **Doing W€LL** in partnership with **Bank of Ireland (BOI)**, whose funding and support made the development and delivery of the programme possible. We would also thank **Community Foundation Ireland (CFI)** for facilitating the application and grant process that helped bring this programme to life.

DOING W€LL PROGRAMME ACKNOWLEDGEMENTS

The **Doing W€LL Financial Wellbeing Programme** was developed through the collaboration and commitment of **An Cosán's Adult and Community Education team**, community partners, and colleagues from **Bank of Ireland**.

We would like to extend our heartfelt thanks to everyone who generously contributed their time, expertise, and insights to bring this programme to life. Together, this dedicated group of educators, community advocates, and partners – along with the invaluable input and feedback from our learners – helped shape **Doing W€LL** into a programme that empowers individuals to take confident, informed steps toward financial wellbeing, both now and into the future.

Debra Crawley

Community Education Lead

Laura O'Brien

Learning Supports Coordinator

About An Cosán

An Cosán is a community organisation committed to learning, empowerment and lifelong opportunity.

OUR VISION

A world where everyone can access education to achieve their full potential.

OUR MISSION

To empower women and children left furthest behind through learning, leadership and enterprise.

OUR VALUES

Connected: Meeting the needs of our community in an inclusive way.

Compassionate: Being kind, supportive and loving.

Courageous: Being ambitious and resilient.

We believe that everyone deserves the tools to manage money with confidence, courage and clarity.

What is DOING W€LL?

DOING W€LL is a **10-week Financial Wellbeing Programme** created by An Cosán to help people feel more confident and in control of their money. It was designed especially for people who may have faced challenges with money, education, or access to digital tools. DOING W€LL combines financial know-how with wellbeing, critical thinking, and real-life skills because money isn't just about numbers, it's about what matters to you!

The programme is all about the **ABCs of Financial Wellbeing**:

A Assessing What Is

Looking at where you're at with money, your habits, and what matters to you.

B Building Capacity

Learning practical skills like budgeting, saving, spotting scams and building confidence as you go.

C Creating a Path Forward

Setting goals, planning ahead, and thinking about your future.

Why was DOING W€LL Created?

The idea for **DOING W€LL** came directly from listening to learners and communities. People told us they wanted practical, straightforward support with saving, budgeting, debt, and planning for the future while providing support that also recognised how financial stress, often unavoidable, can affect every part of life.

This programme was built with those voices in mind. It is designed to help learners feel more in control of their money, plan ahead with confidence, and ease the everyday pressures that money worries can bring.

DOING W€LL is made for real life. It isn't about being perfect. It's about exploring, learning, and discovering practical ways that work for you and your circumstances.

How it Works

We've designed DOING W€LL to be:



MINDFUL – focusing on your values, not just numbers.



SUPPORTIVE – grounded in community, trust and connection.



LITERACY FRIENDLY – using plain English, visuals, and examples that make things easier to understand.



FLEXIBLE FOR ALL LEARNERS – following Universal Design for Learning (UDL), with options to listen, read, discuss, try things out, and learn in the way that suits you best.



EMPOWERING – helping you build real-life skills, not just knowledge.

Programme Learning Outcomes

By taking part in this programme, learners will be supported to:

- | | |
|------------|---|
| LO1 | Build awareness of our own spending habits, including how our values, priorities, and choices impact us. |
| LO2 | Have open discussions about financial independence, including topics such as financial autonomy and coercive control. |
| LO3 | Understand where to find trustworthy sources of financial information and begin to make sense of financial jargon and terms. |
| LO4 | Develop digital skills that help us safely access and use financial products online. |
| LO5 | Understand interest, interest rates, and the different types of credit and debt. |
| LO6 | Gain confidence in using online financial tools such as online banking, banking apps, Revenue Online, and Citizens Information. |
| LO7 | Recognise the benefits of budgeting and financial planning for our everyday lives and long-term wellbeing. |
| LO8 | Explore how budgeting and cost-saving can also be supported through sustainable living choices. |
| LO9 | Grow our understanding of different financial products and the choices we can make around them. |

THIS PROGRAMME IS FOR THOSE WHO:

- ✓ Want to feel less stressed about money
- ✓ Would like to try planning ahead, saving for an upcoming event
- ✓ Want to reduce the cost of their regular bills
- ✓ Have had a hard time with money in the past and want to be armed with knowledge and skills to deal with future challenges
- ✓ Are ready to learn in a safe, supportive space
- ✓ Would like to plan for theirs and their family's future.

The DOING W€LL Journey

Each week, we will focus on real-life topics that matter. You'll have a chance to learn something new, talk it through, try it out, and take away tips that can make a difference in your day-to-day life.

Here's what we'll explore together:

Stage 1

Looking at What's Going On



WEEK 1: Our Money Mindset

What we think, feel and do about money – and where those beliefs come from

WEEK 2: Finance for Wellbeing

How your money habits affect your health, relationships and peace of mind

WEEK 3: Saving on Spending

Practical ways to budget, stretch your income and save where you can

WEEK 4: Sustainable Living

Money-saving choices that are also good for your health and the planet

Stage 2

Building Skills and Confidence



WEEK 5: Trust and Safety

How to spot scams, stay safe online and protect yourself financially

WEEK 6: Everyday Digital Finance 1

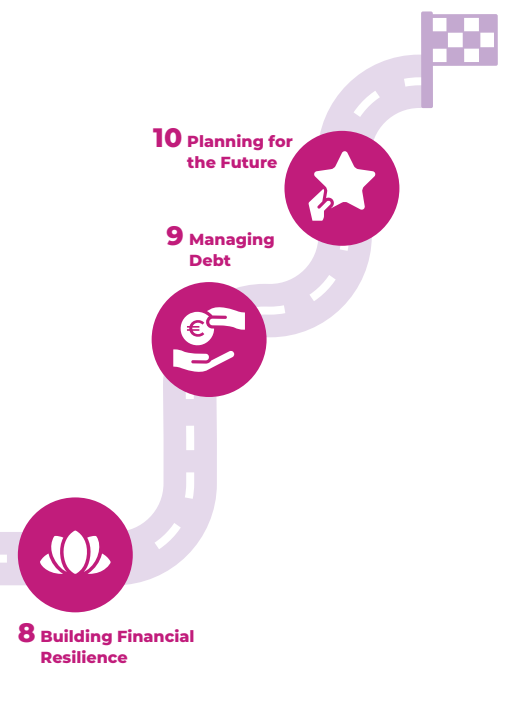
Using sites like Citizens Information, MABS, MyGov and more

WEEK 7: Everyday Digital Finance 2

Finding free tools, apps and support that can help with your finances

Stage 3

Planning Ahead



WEEK 8: Building Financial Resilience

What is financial resilience – and how can savings plans, emergency funds and small steps help?

WEEK 9: Managing Debt

Understanding good vs bad debt, and where to get the right support

WEEK 10: Planning for the Future

Thinking ahead – next week, next year, retirement and beyond

What You'll Need to Participate

Nothing fancy – just a pen to take notes, an open mind, and a desire to learn!

If your programme is online or blended, you'll also need:

- ✓ A good internet connection.
- ✓ A tablet or laptop you can use comfortably.

What You'll Get!

A Fabulous Facilitator

Your programme facilitator has been specially chosen to deliver this programme. They bring the skills, experience, and understanding needed to create a safe space where you can share, learn and grow without judgement.

An Cosán Notebook

You'll receive your own An Cosán notebook for jotting down notes during sessions or throughout the week.

Budget Templates and Other Resources

Easy-to-use templates and tools to help you plan, save and stay organised.

Community Support Section with Resource List

A helpful guide to trustworthy support services, resources and platforms available to all.

Session by Session Glossary

A mini dictionary at the back of your workbook to explain new or unfamiliar terms, especially ones about money, banking or going online.

Reflective Journaling Sheets

Your tutor will give you simple journal sheets with prompts to help you reflect on what you've learned and how you might put it into action if you want to.

Safe and Trustworthy Online Tools

We'll introduce you to websites and apps that are reliable, safe and useful for everyday life.

This Workbook

Everything you'll need along the way is included right here in your workbook.

Introduction to DOING W€LL

Weekly Session Plans

A clear week-by-week overview of what's happening including timings and the resources we'll use.

Weekly Discussions Using 'The Four Lenses'

Each week we'll explore a fictional 'scenario' together. This scenario will be based on the life and experiences of a DOING W€LL Persona (character). While each scenario is fictional, they are based on something that could easily happen in our everyday lives.

Talking through these scenarios through the four lenses below will help us to uncover new information, new ideas, build confidence, and create our own tool kit for the future.



PRACTICAL

What could help right now?
What actions can the person take today?



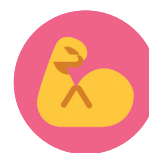
WELLBEING

How might this affect the person's health, stress levels or relationships in a good or bad way?



SUPPORT

What organisations, services or people could help in this situation?



EMPOWER

What could be done now to stop this happening again, or to feel more prepared next time?

The DOING WELL Handbook

Stage	Week	Session Topic	LO
Looking at What's Going On	1	Our Money Mindset: What we think, feel and do about money.	1, 2
		Finance for Wellbeing: Putting your money where your heart is.	1, 2
		Saving on Spending: Practical ways to budget and save money.	1, 2, 7, 8, 10
		Sustainable Living: Sowing seeds of wellbeing.	1, 7, 8
Building Skills and Confidence	2	Trust and Safety: Spotting scams and avoiding drama!*	1, 3, 4, 6, 7, 8, 10
		Everyday Digital Finance – Part 1: Navigating key government and information sites – Citizens Information, MABS, MyGov, etc.	1, 3, 4, 6
		Everyday Digital Finance – Part 2: Navigating financial support websites – free online tools and resources.*	1, 2, 3, 4, 5, 6, 7, 9
Planning Ahead	3	Building Financial Resilience: What is financial resilience, and how can small savings plans, emergency funds, back up plans help?	ALL
		Managing Debt: A solution focused ways to spot good and bad debt and finding financial advice to suit you!*	1, 2, 3, 5, 7, 9
		Planning for the Future and Beyond: Planning for next week, next year, retirement, and beyond!*	3, 8, 9

* Community Collaboration Point Identified

Reading the Weekly Session Plans

<p>ACTIVITY TITLE</p>	<p>This tells us what the activity is called and usually provides a little insight into the activity about to take place and learning outcome addressed.</p>
<p>LEARNING OUTCOME</p>	<p>Tells us which learning outcomes will be addressed during this activity.</p>
<p>SUGGESTED TIMING</p>	<p>How long this activity should take (in theory!)</p>
<p>ACTIVITY DESCRIPTION</p>	<p>A full description of the planned activity, including information on how you will participate at each stage of the activity.</p> <ul style="list-style-type: none"> • Individual Activity – An activity you do quietly on your own. • Wider Group Activity – The whole class will participate in this activity together. • Small Group Activity – You’ll be in a group of 3 to 5 people, depending on how many people are in the wider group.
<p>RESOURCES</p>	<p>This section provides a list of in-class resources and links to external resources that will be used during each activity.</p>

The Weekly Session Plans

Each session is designed to last 2.5 hours including a short break, but session times may vary depending on the setting.

The DOING WELL Handbook

The Weekly Session Plans – Session 1

Our Money Mindset





What we think, feel and do about money

LO	Opening Circle – Welcome and Introductions	15 minutes	Resources
0	<p>Purpose: To get to know each other, set the tone for the course, and share what matters most to us as we start our journey together.</p> <hr/> <p>Suggested Activity:</p> <ul style="list-style-type: none"> • Sit together in a circle • We'll each take turns sharing: <ul style="list-style-type: none"> – What we're hoping to get out of this course. – How we think we learn best. 		Seats in a circle
LO	PART 1: Wider Group Discussion: Group Contract – Creating Our Safe Learning Space	20 minutes	Resources
0	<p>Purpose: To agree how we'll work together so that everyone feels respected, included, and able to learn.</p> <p>We'll use Green Light, Amber Light, and Red Light behaviours to guide our conversation:</p> <p>Green: What we'd like to experience in the group. Amber: Things that could feel negative in certain circumstances. Red: Things we do not want to experience in the group.</p> <p>We'll also agree:</p> <ul style="list-style-type: none"> • How we'll handle Amber and Red situations together. • Why psychological safety is important and how it supports learning. 		<p>Flip Chart, markers/ online whiteboard</p> <p>Group Agreement Guide: https://tinyurl.com/DWS1L1</p>
LO	PART 2: My Learning Mindset – Growth v Fixed	20 minutes	Resources
1,2	<p>Purpose: To explore how our mindset affects how we learn about money and make changes in our lives.</p> <hr/> <p>Activity:</p> <ul style="list-style-type: none"> • We'll watch a short video on Growth Mindset vs Fixed Mindset. • In groups, we'll reflect on: <ul style="list-style-type: none"> – What we might not know yet about finances and money. – What really matters to us when it comes to learning and improving our financial wellbeing. 		<p>The Power of Yet Video: https://tinyurl.com/DWS1L2</p> <p>The Growth Mindset Video: https://tinyurl.com/DWS1L3</p>

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The Weekly Session Plans – Session 1

Our Money Mindset

LO	PART 3: My Values – Understanding What Drives Us	20 minutes	Resources
1	<p>Purpose: To identify our personal values and see how they connect to our financial decisions.</p> <p>Activity:</p> <ul style="list-style-type: none"> Individually, we'll complete the Values Sort Exercise (printed handout). We'll think about: <ul style="list-style-type: none"> What do I value most? – Identify TOP 3 Values! Is my money helping me do or achieve what I love? We'll end with the idea that money is a tool to achieve wellbeing, not just something to earn and spend. 		<p>Values Exercise: https://tinyurl.com/DWS1L4</p>
	BREAK	15 minutes	
LO	PART 4: Scenario Based Small Group Discussion	20 minutes	Resources
1,2	<p>Purpose: We're going to work together to explore a real-life money-related challenge, see it through different perspectives, and share ideas for how we can protect and boost our wellbeing in stressful situations.</p> <p>Step 1 – Getting Started (2 minutes) Each group will get:</p> <ul style="list-style-type: none"> Today's Persona: <i>Farah</i> (with background information) Today's Scenario: <i>Scenario 5 – Back to School</i> <p>Our task is to look at Farah's situation through ONE of The Four Lenses (the tutor will assign these, so we all have different perspectives to share later).</p> <p>The Four Lenses</p> <div style="display: flex; justify-content: space-around; text-align: center;"> <div style="width: 20%;">  <p>PRACTICAL What could help right now? What actions can Farah take today?</p> </div> <div style="width: 20%;">  <p>WELLBEING How might this affect Farah's health, stress levels or relationships in a good or bad way?</p> </div> <div style="width: 20%;">  <p>SUPPORT What organisations, services or people could help her?</p> </div> <div style="width: 20%;">  <p>EMPOWER What could be done now to stop this happening again, or to feel more prepared next time?</p> </div> </div>		<p>The Persona The Scenario Resource List</p> <p>1 x volunteer from each group to take notes and feed back to the wider group at the end</p>

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The Weekly Session Plans – Session 1

Our Money Mindset

Step 2 – Discussing Our Ideas (15 minutes)

- What’s happening in Farah’s situation?
- What challenges might she be facing?
- Using our assigned lens, what ideas or solutions can we suggest?

Step 3 – Getting Ready to Share (3 minutes)

- Let’s choose **two key points** from our discussion to share with the wider group.
- Nominate someone in our group to speak for us.

LO	PART 5: Wider Group Reflection – Values Weighting	20 minutes	Resources
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1,2

Purpose:

To explore how much we value different things in our lives and what we might trade or prioritise in order to live in line with our true values.

Step 1 – Getting Started (3 minutes)

- We’ll begin by looking back at the **Top 3 Values** we identified earlier in the course.
- For each value, we’ll imagine: *“If I had to, what person, place, or thing would I happily trade to hold onto this value?”*

Step 2 – Choosing Our Trades (7 minutes)

- We’ll work through a list of example “trade” items and add our own ideas:
 - My car
 - My An Cosán scone
 - My Leap Card
 - My husband/partner/friend
 - My wallet (full!)
 - Or... something we choose ourselves 😊
- For each value, we’ll decide which item we’d be willing to give up to keep living that value.

Step 3 – Voting and Sharing (5 minutes)

- We’ll “vote” or “trade” for the items or values that matter most to us – this can be done by raising hands, placing tokens, or moving to a side of the room.
- We’ll notice where there’s strong agreement and where opinions differ.



Slides
Quirky Facts about money

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The Weekly Session Plans – Session 1

Our Money Mindset

	<p>Step 4 – Reflection (5 minutes)</p> <p>As a group, we'll discuss:</p> <ul style="list-style-type: none"> • Why did we make the trades we did? • Were there any trades that felt surprisingly easy – or surprisingly hard? • What does this tell us about how we might spend, save, or prioritise our money in the future? 		
LO	PART 6: Closing Circle – Reflections and Real-World Experiment	15 minutes	Resources
0	<p>Purpose:</p> <ul style="list-style-type: none"> • To end our session on a positive note, share our takeaways, and set a simple, personal experiment for the week ahead. <hr/> <p>Activity:</p> <ul style="list-style-type: none"> • We'll each share our favourite thing about the session or a key takeaway. • We'll set our Real-World Experiment for the week. 		
LO	Real World Experiment – Money Mindset and Values		Resources
1	<p>Purpose:</p> <p>To notice how much space our values take up in our daily life, and to explore small ways we might live them more fully.</p> <p>Between now and our next class, choose one day (or more) to focus on your Top 3 Values from today's session.</p> <p>Throughout the day, pause and ask:</p> <ol style="list-style-type: none"> 1. Am I doing something right now that reflects one of my values? 2. If not, is there something small I could do today to honour that value? <p>Examples:</p> <ul style="list-style-type: none"> • If <i>connection</i> is a value – send a quick message to a friend. • If <i>learning</i> is a value – read one article on a topic you love. • If <i>health</i> is a value – choose the stairs instead of the lift. <p>We're not aiming to change everything – just to notice when we're living in line with our values and when we're not, and try one small, intentional action that brings a value to life.</p>	<p>Notebook or Journal Pen</p> <p>Values Exercise: https://tinyurl.com/DWS1L4</p>	

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The Weekly Session Plans – Session 2

Finance for Wellbeing

Putting your money where your heart is!

LO	Opening Circle – Put your money where your heart is!	10 minutes	Resources
0	<p>Purpose: To reflect on what really matters to us and begin connecting our values to the way we spend and use our money.</p> <hr/> <p>Suggested Activity:</p> <ul style="list-style-type: none"> Sit together in a circle. Share: <i>“What really matters most to me, and is my money helping bring me closer to it?”</i> 		Seats in a circle
0	<p>Recap on our group learning agreement, are there any changes or updates required?</p> <p>Recap on last week’s content to refresh our memory before we start.</p> <ul style="list-style-type: none"> Key learnings. Group learning agreement. 		Slides/visuals
LO	PART 1: Wishes, Wants and Must-Haves – Wider Group Activity	30 minutes	Resources
1,2	<p>Purpose: Warm up thinking about the difference between needs and wants, explore grey areas, and surface personal perspectives before moving into the smaller group activity.</p> <hr/> <p>Step 1 – Quickfire Identification (5 minutes)</p> <ul style="list-style-type: none"> The tutor displays 15 - 20 everyday items or services (mixing clear needs, obvious wants, and a few “in-between” examples). The group calls out whether each one should fall into Wish, Want, Must-Have or Grey Area/Car Park. The tutor records answers on the board or slide. <p>Step 2 – Grey Area and Wants Discussion (10 minutes) Starting with the Grey Area items, then the Wants:</p> <ul style="list-style-type: none"> Who might actually need it? Why might they need it? (e.g. for work, health, safety, wellbeing, social connection). <p>Encourage learners to share examples from their own lives or communities.</p>		<p>MABS Needs and Wants Cards or slides OR Page 80</p> <p>Whiteboard/Flip Chart and Coloured Markers or Blank Slide (online)</p>

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The Weekly Session Plans – Session 2


Finance for Wellbeing

Step 3 – Group Reflection (5 minutes)

Bring the discussion together:

- So, what's the difference between a **Must-Have**, a **Want** and a **Wish**?
- Did any wants start to feel more like must-haves after discussion?
- How does personal context (values, health, finances, lifestyle) change how we see needs and wants?

These personal definitions will guide our **Small Group activity** next.

LO	PART 2: Wishes, Wants and Must-Haves – Small Group Activity	30 minutes	Resources
1,2	<p>Purpose: To explore how personal values shape our views on needs and wants, and to understand how these perceptions influence spending decisions.</p> <p>Part 1 – Connecting with Our Values (3 minutes)</p> <ul style="list-style-type: none"> • Each person writes down their Top 3 values from last week's session. • Keep these visible – they'll be used to guide decisions during the activity. <p>Part 2 – Wishes, Wants and Must-Haves Activity (12 minutes)</p> <p>Step 1 – Set Up Each small group has a set of 8 - 10 Activity Cards (either on the table or displayed on a slide).</p> <p>Step 2 – Take Turns Person 1 chooses a card and shares:</p> <ul style="list-style-type: none"> • Do they see it as a Wish, Want or Must-Have? • If it's a Want, can they think of a situation where someone might genuinely need it – and why? (e.g. wellbeing, stress management, fulfilment). • How does the item or service connect (or not) with their top values and their small or big spending decisions? <p>Step 3 – Rotate</p> <ul style="list-style-type: none"> • Move to the next person and repeat until everyone has had a turn. 	30 minutes	<p>MABS Needs and Wants Cards or slides OR Page 80</p> <p>Pen and paper</p> <p>Non-judgemental attitude</p> 

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The Weekly Session Plans – Session 2

Finance for Wellbeing

Part 3 – Group Reflection and Discussion (5 minutes)

In your group, discuss:

1. Were there any surprises or new insights about what counts as a need or a want?
2. Choose 1–2 examples of **Wants** and discuss the **value or benefits** they can bring.
3. Did you have any “aha moments” about how **values influence spending decisions**?
4. Were there any ‘Wishes’ you’d like to work towards?

Let’s wrap up by linking back to the **Wider Group Activity**, noticing that context, values, and perspective all influence how we categorised each card.

	BREAK	15 minutes	
LO	PART 3: Scenario Based Small Group Discussion	20 minutes	Resources

1, 2,
7, 8

Purpose:

We’re going to work together to explore a real-life money-related challenge, see it through different perspectives, and share ideas for how we can protect and boost our wellbeing in stressful situations.

Step 1 – Getting Started (2 minutes)

- Each group will get:
 - Today’s Persona: *Alison* (with background information)
 - Today’s Scenario: *Scenario 1 – Family Budget Clash*
- Our task is to look at Alison’s situation through **ONE** of The Four Lenses (the tutor will assign these, so we all have different perspectives to share later).

The Four Lenses



PRACTICAL

What could help right now? What actions can Alison take today?



WELLBEING

How might this affect Alison’s health, stress levels or relationships in a good or bad way?



SUPPORT

What organisations, services or people could help her?



EMPOWER

What could Alison do now to stop this happening again, or to feel more prepared next time?

The Persona

The Scenario

Resource List

1 x volunteer from each group to take notes and feed back to the wider group at the end

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The Weekly Session Plans – Session 2

Finance for Wellbeing

	<p>Step 2 – Discussing Our Ideas (15 minutes)</p> <ul style="list-style-type: none"> • What’s happening in Alison’s situation? • What challenges might she be facing? • Using our assigned lens, what ideas or solutions can we suggest? <p>Step 3 – Getting Ready to Share (3 minutes)</p> <ul style="list-style-type: none"> • Let’s choose two key points from our discussion to share with the wider group. • Nominate someone in our group to speak for us. 		
LO	PART 4: Scenario Based Wider Group Reflection	20 minutes	Resources
	<p>Step 1 – Links to the Scenario (2 minutes) <i>Family budget clashes can cause friction, stress and overwhelm, but we can’t always avoid them! So, what can we do?</i></p> <p>Step 2 – Boosting Wellbeing (8 minutes)</p> <ul style="list-style-type: none"> • Watch the 5 Ways to Wellbeing video. • Individually reflect: What can I do to support myself in times of stress? <p>Step 3 – Group Sharing (8 minutes)</p> <ul style="list-style-type: none"> • Each group shares their top ideas from the Four Lenses. • The tutor will note key actions and insights on a board or slide for everyone to see. <p>Step 4 – Let’s Summarise! (2 minutes)</p> <ul style="list-style-type: none"> • Identify common themes together. • Link back to everyday situations and how we can apply these strategies to protect both their finances and wellbeing in future. 	20 minutes	<p>5 Ways to Wellbeing Video: https://tinyurl.com/DWS2L1</p> <p>Pen and Paper</p>
LO	PART 5: Closing Circle – Staying Neutral Meditation	15 minutes	Resources
1	<p>Purpose: To end our session feeling grounded, calm, and open, while reinforcing that noticing our spending choices can be done without judgement.</p> <p>Step 1 – Getting Comfortable (2 minutes)</p> <ul style="list-style-type: none"> • Sit comfortably with feet on the floor, hands resting in our laps. • If we feel safe, close our eyes or soften our gaze. • Take a few gentle movements – roll shoulders, relax the jaw, unclench the hands. 	15 minutes	Quiet space

Finance for Wellbeing

Step 2 – Breathing and Settling (3 minutes)

- Take a slow, deep breath in through the nose... and a long, steady breath out through the mouth.
- Repeat 3–4 times, each exhale letting go of tension.
- Settle into a natural breathing rhythm, allowing thoughts to drift past without chasing them.

Step 3 – Guided Reflection (6 minutes)

**"As we breathe, let's imagine a moment where we were about to spend money – it could be something recent or something small.*

Picture yourself pausing before you decide.

You ask yourself gently: 'Is this a need, a want, or somewhere in between? Does this connect to something I truly value?'

Notice what comes up... no right or wrong answers, just awareness.

If your mind tries to label or judge, picture those thoughts floating away like leaves in a stream.

Perhaps the answer feels clear. Perhaps it feels uncertain. Both are fine.

Allow yourself to simply observe – as if you were watching a moment in someone else's life, with kindness and curiosity.

This pause is a skill – and every time we use it, we strengthen our ability to stay present, make choices with awareness, and care for our wellbeing."***

Step 4 – Closing and Re-Energising (4 minutes)

- Bring awareness back to our body – notice the weight of our feet on the floor, the feel of the chair beneath us.
- Wiggle fingers and toes, gently stretch the neck and shoulders.
- Take one final deep breath together.

"As we leave today, let's carry this calm, neutral awareness with us, knowing we can pause, notice, and choose without judgement, in spending and in life."

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The Weekly Session Plans – Session 2

Finance for Wellbeing

LO	PART 6: Real World Experiment - Put Your Money Where Your Heart is!		Resources
1	<p>Between now and our next class, we'll each choose at least one day (or more if we want to).</p> <p>On that day, every time we're about to spend money, we'll pause and ask ourselves:</p> <ul style="list-style-type: none">• Is this a want, a must-have or somewhere in between?• Does it connect to something I truly value? <p>We'll simply notice our answer – then go ahead and make the purchase if we still want to.</p> <p>The goal is to stay neutral – there's no right or wrong, and no need for judgement or negativity either way. This is about becoming more aware of how our spending links to our values, not about making perfect decisions.</p> <p>Next time we meet, we'll talk about what we noticed and any surprises we found.</p>		<p>Real World Experiment – Wishes, Wants, Must-Haves and Values</p> <p>Baseline Survey: https://tinyurl.com/DWS2L2</p>

Saving on Spending

Practical ways to budget and save money on our needs

LO	Opening Circle – Goals and Motivators		Resources
0	<p>Purpose: To reflect on the theme of goals and motivators, and how they guide our choices with money, wellbeing, and life.</p> <hr/> <p>Suggested Activity:</p> <ul style="list-style-type: none"> • Sit together in a circle. • Share: <i>“What motivates me when I make choices about money or life, and what is one goal I’d like to work towards?”</i> 		Seats in a circle
0	Collaborate to create visual or slide to remind us of last week’s learning.		Slide or flipchart and markers
LO	PART 1: Introduction to Budgeting and Planning	20 minutes	Resources
1,3,7	<p>Purpose: We will explore how awareness, budgeting and planning can help us get the most out of our money and start finding ways to reduce our everyday costs.</p> <hr/> <p>Wider Group Activity – Identifying Our Essential Costs Together, we will create a list of costs we cannot avoid each week or month and note the average cost of each right now.</p> <p>Examples might include:</p> <ul style="list-style-type: none"> • Electricity and heating • Transport • Food shopping • Clothes shopping • Housing • Health <p>We will share what our ideas, then watch the budgeting video to see if we have missed anything and build a full list together so we can see where our money is going before we explore ways to save.</p>		<p>Slides on Topic Budgeting, planning and goal setting.</p> <p>MABS Budgeting Video: https://tinyurl.com/DWS3L1</p>

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The Weekly Session Plans – Session 3

Saving on Spending

Smaller Group Activity – Exploring Our Spending

In our smaller groups, we will explore three questions:

1. **What are the benefits of knowing what we and others spend on these items?**
 - a. How might this awareness help us plan better or feel more in control?
2. **Realistically, which of these could we save money on?**
 - a. Where do we see the most opportunity to spend less without losing what matters most to us?
3. **Imagine you have saved 20% on your food bill each week**
 - a. For example, instead of spending 100 euro, you now spend 80 euro per week.
 - b. What could we do with the money we have saved?
 - How would it feel to be able to redirect that money towards something that aligns with our values or goals?

LO	PART 2: Wider Group Saving Every Day – Exploring Everyday Savings	20 minutes	Resources
1,7,8	<p>Purpose: We will explore ways to keep more of our money by reducing what we spend on the things we need, without losing out on the quality of life that matters to us.</p> <p>Wider Group Discussion:</p> <ul style="list-style-type: none"> • What does saving and budgeting mean to you? • We will watch a short video on making everyday savings and have a group discussion. • We will share solution focused tips for grocery shopping, including planning ahead, making a list, and avoiding waste. <p>Remember! Saving is not only about putting money aside for a rainy day. It can also mean holding back money from big companies that do not need it and using it to make our own lives better.</p>		
LO	PART 3: Smaller Group Saving Every Day – Sharing and Applying Our Savings Tips	20 minutes	Resources
1,3,7,8	<p>Purpose: We will share and explore practical ways we can save on everyday needs, keeping more of our money for the things that matter most to us.</p>		

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The Weekly Session Plans – Session 3

Saving on Spending

Step 1 – Getting Started (2 minutes)

We will remind ourselves: saving is not only about putting money aside for a rainy day. It can also mean holding back money from big companies that do not need it and using it to make our own lives better.

Step 2 – Small Group Discussion (12 minutes)

In our small groups, we will choose one of the following topics and share ways we have saved money in that area:

- Food shopping
- Electricity bills
- Phone bills
- Transport costs

Step 3 – Getting Ready to Share (3 minutes)

We will choose **two key tips** from our discussion to share with the wider group.

Step 4 – Watch and Reflect (3 minutes)

We will watch **5 Tricks the Supermarkets Use to Get You to Spend Your Money** and reflect together:

- Which tricks have we noticed before?
- How could we use what we know now to stick to our savings goals in the future?

5 Tricks Video:

<https://tinyurl.com/DWS3L2>

	BREAK	15 minutes	
LO	PART 4: Scenario Based Small Group Discussion	20 minutes	Resources
1,2,7, 8,10	<p>Purpose: We will work together to explore a real-life money-related challenge, see it through different perspectives, and share ideas for how we can use budgeting tools to support our financial wellbeing.</p> <p>Step 1 – Getting Started (2 minutes)</p> <ul style="list-style-type: none"> • Each group will get: <ul style="list-style-type: none"> – Today's Persona: <i>Siobhán</i> (with background information) – Today's Scenario: <i>Scenario 10 – Budgeting in Secret</i> • Our task is to look at Siobhán's situation through ONE of The Four Lenses (the tutor will assign these, so we all have different perspectives to share later). 		<p>The Persona</p> <p>The Scenario</p> <p>Resource List</p> <p>1 x volunteer from each group to take notes and feed back to the wider group at the end</p>

The DOING W€LL Handbook

The Weekly Session Plans – Session 3

Saving on Spending

The Four Lenses



PRACTICAL

What could help right now? What actions can Siobhán take today?



WELLBEING

How might this affect Siobhán's health, stress levels or relationships in a good or bad way?



SUPPORT

What organisations, services or people could help her?



EMPOWER

What could Siobhán do now to stop this happening again, or to feel more prepared next time?

Step 2 – Discussing Our Ideas (10 minutes)

- What is happening in Siobhán's situation.
- What challenges might she be facing.
- Using our assigned lens, what ideas or solutions can we suggest.

Step 3 – Getting Ready to Share (3 minutes)

- Let's choose **two key points** from our discussion to share with the wider group.
- Nominate someone in our group to speak for us.

LO	PART 5: Cost Saving and Budgeting Tools – Let's Compare!	20 minutes	Resources
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1,7,8

Purpose:

Siobhán needs a budgeting solution that works for her. Let's explore what's out there and see which tools we'd recommend. We will explore different tools that can help us budget better and save on everyday costs, then decide which ones could work best for us.

Step 1 – Getting Started (2 minutes)

- In our pairs or small groups, we will look at the **budgeting and cost saving tools** in the resource list.
- These could be:
 - From the links provided.
 - Other tools we already use or know about.
 - Simple methods such as using a calendar, calculator, and pen and paper.

Guest Speaker

Notebook and Pen

The DOING WELL Handbook

The Weekly Session Plans – Session 3

Saving on Spending

Step 2 – Research and Compare (12 minutes)

- Each group will choose **at least two** budgeting or cost saving tools to explore. We will compare them by looking at:
 - How they work.
 - How easy they are to use.
 - The kind of results they can give.
- We will decide:
 - Which tool we could imagine using ourselves.
 - Why we would choose it over the others.

Step 3 – Getting Ready to Share (3 minutes)

- Each group will agree on their **top recommendation**.
- We will note the main reasons we think it would work best for us.

Step 4 – Sharing Back (3 minutes)




- Each group will share their recommendation with the wider group.
- We will note the pros and cons of each tool so we can see the variety of options available.

LO	PART 6: Closing Circle	10 minutes	Resources
0	<p>Purpose: To reflect on what we have learned today, share our key takeaways, and set ourselves up for the week ahead.</p> <hr/> <p>Check In:</p> <ul style="list-style-type: none"> • We will go around the circle and each share one thing we are taking away from today's session. • This could be a new tip, a change we plan to try, or simply something we enjoyed learning together. 		<p>Seats in a circle</p> <p>Optional: talking piece to pass around</p>

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The Weekly Session Plans – Session 3

Saving on Spending

LO	PART 7: Real World Experiment – Shopper Challenge	Resources
1,2,7	<p>Purpose: To practise saving on our weekly shopping and use that saving in a way that feels rewarding and motivating.</p> <p>The Challenge:</p> <ul style="list-style-type: none">• Between now and our next session, we will save five euro on our shopping bill.• Next week, we will report back on:<ul style="list-style-type: none">– How we saved it.– What we treated ourselves to instead. <p>Bonus Planning Task!</p> <ul style="list-style-type: none">• At home, take out a calendar (paper or on your phone)• Look at the next 12 months and identify any events or occasions we will need to plan for (for example birthdays, back-to-school, holidays).• Write down in our notebook:<ul style="list-style-type: none">– The event or occasion.– The steps we could take now to be prepared for it financially.	<p>Notebook and Pen</p>   

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The Weekly Session Plans – Session 4

Sustainable Living


Sowing seeds of wellbeing

LO	Opening Circle – Connection and Community		Resources
0	<p>Purpose: To reflect on the importance of connection and community in our lives, and how they support our wellbeing and choices.</p> <hr/> <p>Suggested Activity:</p> <ul style="list-style-type: none"> Sit together in a circle. Share: <i>“Who or what helps me feel connected, and how does that support me in everyday life?”</i> 		Seats in a circle
0	Collaborate to create visual or slide to remind us of last week’s learning.		Slide or flipchart and markers
LO	PART 1: Sustainable Living for Everyone	20 minutes	Resources
1,7,8	<p>Purpose: We will explore ways we can save money while also supporting the wellbeing of our homes, our neighbourhoods, and our planet. We will notice that how we spend impacts not only us but also other people and the environment.</p> <hr/> <p>Activity – Wider Group</p> <ul style="list-style-type: none"> Presentation on the impact of spending (slides provided) Short discussion on how the choices we make as consumers can influence: <ul style="list-style-type: none"> Our household budgets. The health of our communities. The wellbeing of our planet. <hr/> <p>Videos for Reflection</p> <ul style="list-style-type: none"> Buy Now Fast Fashion <p>After Each Video, We Will Pause and Ask:</p> <ul style="list-style-type: none"> What message stood out most for us? How do these ideas connect to our own spending choices? 	20 minutes	<p>Slides on the impact of spending, internet connection to play videos, flip chart or whiteboard for key points</p> <p>Buy Now Video: https://tinyurl.com/DWS4L1</p> <p>Fast Fashion Video: https://tinyurl.com/DWS4L2</p>

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The Weekly Session Plans – Session 4

Sustainable Living

LO	PART 2: Sustainable Savings Bingo	20 minutes	Resources
1,8	<p>Purpose: We will brainstorm and inspire each other with practical, sustainable actions that can save us money while also helping our communities and our planet.</p> <p>Smaller Group Activity – Bingo Challenge</p> <ul style="list-style-type: none"> We will use a digital bingo card with a list of sustainable actions. As we go through the card, we will: <ol style="list-style-type: none"> Shout out the action we do. Give a short explanation (under 30 seconds) of what we do, how we do it, and why. Write the number of people in our group who also do that action in the square. Keep going until we have filled as many squares as possible – the group with the highest total wins a bonus prize. <p>Wider Group Reflection:</p> <ul style="list-style-type: none"> We will call out “Bingo” and see which groups got the highest scores. A few people will share a short story about one square they marked off. Together, we will highlight: <ul style="list-style-type: none"> Any low-cost, easy actions that came up often. Any new or surprising ideas. To finish, we will each note one action from today’s bingo we haven’t tried yet but could try before the next class. 		<p>Sustainable Savings Challenge: Bingo! Page 82</p> <p>Pens or devices to mark off actions</p> <p>Bonus prize for the winning group</p> 
	BREAK	15 minutes	
LO	PART 3: Scenario Based Small Group Discussion	20 minutes	Resources
1,7,8	<p>Step 1 – Getting Started (2 minutes)</p> <ul style="list-style-type: none"> Each group will get: <ul style="list-style-type: none"> Today’s Persona: <i>Martin</i> (with background information) Today’s Scenario: <i>Scenario 8 – Planning Paralysis</i> Our task is to look at Martin’s situation through ONE of The Four Lenses (the tutor will assign these so we all have different perspectives to share later). 		<p>The Persona</p> <p>The Scenario</p> <p>Resource List</p> <p>1 x volunteer from each group to take notes and feed back to the wider group at the end</p>

The DOING WELL Handbook

The Weekly Session Plans – Session 4

Sustainable Living

The Four Lenses



PRACTICAL

What could help right now? What actions can Martin take today?



WELLBEING

How might this affect Martin's health, stress levels or relationships in a good or bad way?



SUPPORT

Support – What organisations, services or people could help him?



EMPOWER

What could Martin do now to stop this happening again, or to feel more prepared next time?

Step 2 – Discussing Our Ideas (10 minutes)

- What is happening in Martin's situation?
- What challenges might he be facing?
- Using our assigned lens, what ideas or solutions can we suggest?

Step 3 – Getting Ready to Share (3 minutes)

- Let's choose two key points from our discussion to share with the wider group.
- Nominate someone in our group to speak for us.
- One volunteer from each group will take notes and feed back at the end.

LO	PART 4: Low-Cost Planet-Friendly Swap Ideas	20 minutes	Resources
	<p>Purpose: We will explore everyday purchases and brainstorm affordable or free alternatives that are kinder to the planet, while still supporting our budgets and wellbeing.</p> <p>Step 1 – Getting Started (3 minutes)</p> <ul style="list-style-type: none"> • In our small groups, we will list 3–4 common purchases in each of these categories: <ul style="list-style-type: none"> – Food and drink – Clothing – Household or other essential items <p>Step 2 – Brainstorming Planet-Friendly Swaps (12 minutes)</p> <ul style="list-style-type: none"> • For each item we listed, we will brainstorm 1–2 affordable or free alternative choices that could be more environmentally friendly without costing a lot. • We will write each idea on a sticky note. 		<p>Post-its or sticky notes</p> <p>Pens or markers</p> <p>Phone, laptop or tablet (optional for quick research or inspiration)</p> <p>Board, flip chart or wall space to collect ideas</p>

The DOING WELL Handbook

The Weekly Session Plans – Session 4

Sustainable Living

Examples to Spark Ideas:

- Food and drink » reusable water bottle instead of bottled water.
- Clothing » clothes swap or charity shop find instead of buying new.
- Household » refill shop or homemade cleaners instead of single-use bottles.

Step 3 – Sharing Back (5 minutes)

- Each group will place their sticky notes on the board or wall under the three categories.
- Together, we will review the swaps, highlight the most affordable and creative ones, and note which ones we might try ourselves.



LO	PART 5: Closing Circle	10 minutes	Resources
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0	<p>Purpose: To reflect on what we have learned today, share our key takeaways, and set ourselves up for the week ahead.</p> <p>Check In:</p> <ul style="list-style-type: none"> • We will go around the circle and each share one thing we are taking away from today's session. • This could be a new tip, a change we plan to try, or simply something we enjoyed learning together. 		
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LO	PART 6: Real World Experiment – Shopper Challenge		Resources
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1,7,8	<p>Purpose: We will build on last week's Shopper Challenge by exploring how our savings can also support sustainable choices.</p> <p>The Challenge:</p> <ul style="list-style-type: none"> • Think about the items we saved on last week. • This week, choose one item and try a sustainable alternative. <p>As We Test it, Notice:</p> <ol style="list-style-type: none"> 1. Did it cost more or less? 2. Was the quality of the product better or worse? 3. Overall – would we stick with this product in the future? <p>Next Session: We will share back what we tried, how it compared, and whether it felt worth continuing.</p>		Notebook and Pen
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Trust and Safety


Spotting scams and avoiding drama!

LO	Opening Circle – Trust and Safety Online	10 minutes	Resources
0	<p>Purpose: To reflect on how we keep ourselves safe online, and what helps us decide which websites, people, or information we can trust.</p> <p>Suggested Activity:</p> <ul style="list-style-type: none"> Sit together in a circle. Share: <i>“What helps me feel safe online? And how do I know for sure when I can trust something?”</i> 		Seats in a circle
0	Collaborate to create visual or slide to remind us of last week’s learning and revisit group contract and recap on 4 key learnings.		Slide or flipchart and markers
Parts 1 and 2 below may be replaced by a suitably qualified guest speaker or a member of Bank of Ireland’s Financial Wellbeing Team		60 minutes	
LO	PART 1: Fraud Awareness	30 minutes	Resources
1,3,4,6	<p>Purpose: Fraud has now become an everyday part of people’s lives. The more informed we are about fraud, the more we can protect ourselves from it.</p> <p>Activity – Wider Group Presentation, Video and Discussion</p> <ul style="list-style-type: none"> Presentation – Fraud Awareness <ul style="list-style-type: none"> Common scams. How to spot them. How to protect ourselves from fraud. Video – We will watch <i>Fraud Watch: True Crime Stories – Episode 1</i> to see a real example of how fraud can happen and how people are affected. Discussion – After the video, we will reflect together: <ul style="list-style-type: none"> What surprised us most? What could the person in the story have done differently? What can we learn from their experience to protect ourselves? What can we do if we think we’re getting caught up in a scam? 		Slides/ Presentation on Fraud and Scams Fraud Watch – True Crime Video: https://tinyurl.com/DWS5L1

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The Weekly Session Plans – Session 5

Trust and Safety

LO	PART 2: More Fraud Awareness	30 minutes	Resources
1,3,4,6	<p>Purpose: We will deepen our understanding of different types of fraud by working in small groups to create simple information sheets. This will help us explain scams clearly and share prevention tips with others.</p> <p>Step 1 – Getting Started (3 minutes)</p> <ul style="list-style-type: none"> In groups of 3 or 4, we will each choose one type of fraud from the list introduced earlier (examples: parcel scam, bank text, tech support scam, romance scam, investment scam). Each group will create a short information sheet answering four questions. <p>Step 2 – Group Work (12 minutes) Using either pen and paper or a laptop/phone, we will create our sheet by answering:</p> <ol style="list-style-type: none"> What is it? <ul style="list-style-type: none"> Describe the scam in simple words. How it Works <ul style="list-style-type: none"> How does the scammer trick people. Example message or situation. What Do They Want? <ul style="list-style-type: none"> Money, personal details, bank login, gift cards, etc. How Can I Protect Myself? <ul style="list-style-type: none"> 2 or 3 practical prevention tips. <p>Step 3 – Getting Ready to Share (3 minutes)</p> <ul style="list-style-type: none"> Each group will pick one person to present their scam back to the wider group. Groups will be asked to keep their summary to 1–2 minutes each so everyone has a chance to share. <p>Step 4 – Sharing and Wrap Up (12 minutes)</p> <ul style="list-style-type: none"> Groups share their scam sheets with the wider group. Facilitator highlights common patterns (urgency, secrecy, money request, fake links) and reinforces prevention steps. Sheets can be collected or photographed to create a class Fraud Awareness Toolkit. 		<p>CCPC Scam University – Fake Online Shops: https://tinyurl.com/DWS5L3</p> <p>CCPC Scam University – Phishing: https://tinyurl.com/DWS5L4</p> <p>CCPC Scam University – Romance Scam: https://tinyurl.com/DWS5L5</p> <p>CCPC Scam University – Rental Scam: https://tinyurl.com/DWS5L6</p> <p>CCPC Scam University – Investment Scam: https://tinyurl.com/DWS5L7</p>  <p>DOING WELL ONLINE BANKING SAFETY AND SCAMS</p>
	BREAK	15 minutes	
LO	PART 3: Scenario Based Small Group Discussion	20 minutes	Resources
1,3,4,6	<p>Purpose: We will work together to explore a real-life money-related challenge, see it through different perspectives, and share ideas for how we can protect ourselves when digital tools and apps feel overwhelming.</p>		

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The Weekly Session Plans – Session 5

Trust and Safety

Step 1 – Getting Started (2 minutes)

- Each group will get:
 - Today's Persona:** *Jade* (with background information)
 - Today's Scenario:** *Scenario 12 – App Overload*
- Our task is to look at Jade's situation through ONE of The Four Lenses (the tutor will assign these so we all have different perspectives to share later).

The Four Lenses



PRACTICAL

What could help right now? What actions can Jade take today?



WELLBEING

How might this affect Jade's health, stress levels or relationships in a good or bad way?



SUPPORT

What organisations, services or people could help her?



EMPOWER

What could Jade do now to stop this happening again, or to feel more prepared next time?

Step 2 – Discussing Our Ideas (15 minutes)

- What is happening in Jade's situation?
- What challenges might she be facing?
- Using our assigned lens, what ideas or solutions can we suggest?

Step 3 – Getting Ready to Share (3 minutes)

- Let's choose **two key points** from our discussion to share with the wider group.
- Nominate someone in our group to speak for us.
- One volunteer from each group will also take notes and feedback at the end.

The Persona

The Scenario

Resource List

1 x volunteer from each group to take notes and feed back to the wider group at the end




LO	PART 4: Midway Check-In	20 minutes	Resources
1,2,3, 4,6,7, 8,10	<p>Purpose: We will pause halfway through the programme to reflect on what has changed for us so far, what progress we have made, and where we are going next.</p> <p>Step 1 – Reflection (4 minutes) Take a few minutes to think about these questions and jot down your thoughts in your notebook:</p> <ul style="list-style-type: none"> Where am I now compared to when I started? What has changed for me so far (knowledge, habits, confidence, awareness)? What do I want to focus on for the rest of the programme? 		<p>Post-its or sticky notes</p> <p>Pens or markers</p> <p>Board, flip chart or wall space to share ideas and updates</p>

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The Weekly Session Plans – Session 5

Trust and Safety

	<p>Step 2 – Sharing in Small Groups (6 minutes) In small groups, let's share one or two reflections.</p> <ul style="list-style-type: none"> • What has been most useful so far? • Where have I already noticed a small change? • What do I still find tricky? <p>Step 3 – Wider Group Sharing (10 minutes) A few of us will share one key insight or change with the whole group. Together, we will celebrate progress and remind ourselves what is coming next.</p>		
LO	PART 5: Closing Circle	15 minutes	Resources
0	<p>Purpose: To reflect on what we have learned today, share our key takeaways, and set ourselves up for the week ahead.</p> <hr/> <p>Check In:</p> <ul style="list-style-type: none"> • We will go around the circle and each share one thing we are taking away from today's session. • This could be a new tip, a change we plan to try, or simply something we enjoyed learning together. 	Notebook and Pen	
LO	PART 6: Real World Experiment – Sharing is Caring!	5 minutes	Resources
1,3,4	<p>Purpose: We can help protect not just ourselves but also the people around us. By sharing what we know, we spread awareness and make it harder for scammers to succeed.</p> <hr/> <p>The Challenge:</p> <ul style="list-style-type: none"> • Before our next session, talk to one other person you meet (a friend, family member, neighbour, or colleague). • Share one thing you learned today about recognising or protecting yourself from scams. <hr/> <p>Think about:</p> <ol style="list-style-type: none"> 1. How did they respond? 2. Did they already know about this scam, or was it new to them? 3. How did it feel to pass on what you've learned? <hr/> <p>Next Session: We'll share back who we talked to, what we shared, and what we noticed about their reaction.</p>	<p>Notebook and Pen</p> 	

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The Weekly Session Plans – Session 6

Everyday Digital Finance – Part 1

Navigating trustworthy online sources!

LO	Opening Circle – Lifelong Learning	10 minutes	Resources
0	<p>Purpose: We will begin by reflecting on the theme of lifelong learning and how our digital skills can keep growing throughout our lives.</p> <p>Suggested Activity:</p> <ul style="list-style-type: none">• Sit together in a circle.• Share: <i>“What helps me keep learning new things, especially in the digital world?”</i>		Seats in a circle
0	Collaborate to create visual or slide to remind us of last week’s learning and revisit group contract and recap on 4 key learnings.		Slide or flipchart and markers
LO	PART 1: Digital Safety and Finance	30 minutes	Resources
3,4,6	<p>Purpose: To understand how digital tools are used in everyday life for shopping, banking, welfare, and payments, and to think critically about how trustworthy the websites we use are.</p> <p>Activity:</p> <ul style="list-style-type: none">• Presentation:<ul style="list-style-type: none">– In 2022, more than 80% of people used the internet for shopping, banking, or booking services online.– Today, we also use websites for tax, welfare, and health payments.– The digital world is unavoidable in finance, and it’s up to us to stay informed and safe!• Wider Group discussion:<ul style="list-style-type: none">– What websites do we use every day?– How trustworthy are they?		Slides/presentation Notebook and pen
LO	PART 2: Securing Our Digital Financial Footprint	15 minutes	Resources
3,4,6	<p>Purpose: To review and improve the security of our own online financial accounts.</p> <p>Activity: Take 15 minutes to check the digital safety of one or two accounts (banking, PayPal, Apple Pay, Google Pay, or other services).</p>		Laptops or phones Notebook and pen

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The Weekly Session Plans – Session 6

Everyday Digital Finance – Part 1

	<p>Checklist:</p> <ul style="list-style-type: none"> • Passwords: Are they strong, unique, and not reused? • Account settings: Is two-factor authentication enabled? • Activity: Any suspicious logins or transactions? • Device: Is software and antivirus up to date? • Privacy: Am I sharing minimal personal information? • Habits: Do I avoid public Wi-Fi for banking and log out after use? <p>We will share one thing we noticed or improved.</p>		
	BREAK	15 minutes	
LO	PART 3: Online Resources: Knowing and Using Safe Sites	15 minutes	Resources
1,3,4,6	<p>Purpose: To recognise and feel confident using official, reliable online resources.</p> <p>Activity: A presentation on official Government websites we all access:</p> <ul style="list-style-type: none"> • Revenue.ie – for tax • Welfare.ie – for payments and benefits • Gov.ie – central government services • HSE.ie – health services <p>We will see how they connect to our daily lives and what official websites should look like.</p>		<p>Slideshow presentation</p> <p>Laptops or phones</p> <p>Notebook and pen</p>
LO	PART 4: Scenario Based Small Group Discussion	20 minutes	Resources
1,3,4,6	<p>Purpose: We will work together to explore a real-life money-related challenge, see it through different perspectives, and share ideas for how we can support ourselves and others when the online world feels overwhelming.</p> <p>Step 1 – Getting Started (2 minutes)</p> <ul style="list-style-type: none"> • Each group will get: <ul style="list-style-type: none"> – Today’s Persona: <i>Jane</i> (with background information) – Today’s Scenario: <i>Scenario 4 – Online or Overwhelmed</i> • Our task is to look at Jane’s situation through ONE of The Four Lenses (the tutor will assign these so we all have different perspectives to share later). 		<p>The Persona</p> <p>The Scenario</p> <p>Resource List</p> <p>1 x volunteer from each group to take notes and feed back to the wider group at the end</p>

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The Weekly Session Plans – Session 6

Everyday Digital Finance – Part 1

The Four Lenses



PRACTICAL

What could help right now? What actions can Jane take today?



WELLBEING

How might this affect Jane's health, stress levels or relationships in a good or bad way?



SUPPORT

What organisations, services or people could help her?



EMPOWER

What could Jane do now to stop this happening again, or to feel more prepared next time?

DOING W€LL



Things you can't control

- ✗ Inflation
- ✗ Interest rates
- ✗ Market volatility
- ✗ Geopolitical events
- ✗ Media headlines or social media noise
- ✗ Currency fluctuations

Things you can control:

- ✓ How much you save or invest each month
- ✓ Your spending habits
- ✓ Your choice of investment strategy
- ✓ Building your emergency fund
- ✓ Whether you insure yourself against risks
- ✓ Whether you seek advice or go it alone

Step 2 – Discussing Our Ideas (15 minutes)

- What is happening in Jade's situation?
- What challenges might she be facing?
- Using our assigned lens, what ideas or solutions can we suggest?

Step 3 – Getting Ready to Share (3 minutes)

- Let's choose two key points from our discussion to share with the wider group.
- Nominate someone in our group to speak for us.
- One volunteer from each group will also take notes and feedback at the end.

LO	PART 5: Closing Circle	10 minutes	Resources
0	<p>Purpose: To reflect on what we have learned today, share our key takeaways, and set ourselves up for the week ahead.</p> <p>Check In:</p> <ul style="list-style-type: none"> • We will go around the circle and each share one thing we are taking away from today's session • This could be a new tip, a change we plan to try, or simply something we enjoyed learning together 		
LO	PART 6: Real World Experiment – Sharing is Caring!		Resources
1,6	<p>Purpose: To put today's learning into practice by using official online services.</p> <p>Challenge: Before the next session:</p> <ul style="list-style-type: none"> • Review and update your profile on either Gov.ie or Revenue.ie • Notice how easy or difficult it felt, and be ready to share back next time <p>Next Session:</p> <ul style="list-style-type: none"> • We'll share back about our experiences. 		Notebook and Pen

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The Weekly Session Plans – Session 7

Everyday Digital Finance – Part 2

Navigating financial tools and supports

LO	Opening Circle – Support	15 minutes	Resources
0	<p>Purpose: To reflect on what support means to us, how we give and receive it, and why it matters when we are learning and managing our money.</p> <hr/> <p>Suggested Activity:</p> <ul style="list-style-type: none"> Sit together in a circle. Share: <i>“We all need support at different times in our lives, and often we also give support to others. Let’s think about what financial support looks like for us.”</i> 		Seats in a circle
0	Collaborate to create visual or slide to remind us of last week’s learning and revisit group contract and recap on 4 key learnings.		Slide or flipchart and markers
LO	PART 1: Everyday Finances – Making Choices to Suit Your Pocket!	20 minutes	Resources
1,2,5, 6,7,9	<p>Purpose: We will explore how to make every day financial choices that match our budgets, values, wants and needs. We will learn how to compare savings, loans and other financial products so we can make decisions that suit our pocket and our future.</p> <hr/> <p>Step 1 – Getting Started (3 minutes)</p> <ul style="list-style-type: none"> Introduction: <i>“Everyday finances are part of our lives. Whether we are saving, borrowing or planning ahead, it’s important to spot the options and make choices that are right for us.”</i> Quick discussion: When was the last time I had to make a money choice (big or small)? 		Slides/presentation Notebook and pen Resource List

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Everyday Digital Finance – Part 2

Step 2 – Presentation (12 minutes)

- **Where to find reliable information:**
 - **CCPC.ie** – consumer protection and advice.
 - **Banking comparison tools** – to compare accounts, loans and credit cards.
 - **Types of savings and borrowing tools** – savings accounts, credit union, bank loans, overdrafts.
 - **Interest rates** – why they matter for both savings and borrowing.
 - **Insurance** – what to look for, how to compare cover and cost.
 - **Terms and conditions** – how to check for hidden fees, penalties or rules.

Step 3 – Short Reflection (5 minutes)

- In pairs, turn to each other and share:
 - One thing I learned today about comparing financial options.
 - One question I still have about savings, borrowing, or insurance.

LO	PART 2: Research Activity	40 minutes	Resources
1,5,7,9	<p>Purpose: We will practice using trusted comparison tools to spot the real costs and conditions of financial products. This will help us understand that the “cheapest” or “highest return” option is not always the best choice once we look at the small print.</p> <p>Activity 1 – Find the Best Energy Deal (15 minutes)</p> <p>Instructions</p> <ol style="list-style-type: none"> 1. Open a trusted comparison site (e.g. Bonkers.ie, Switcher.ie). 2. Search for home energy plans (gas and/or electricity). 3. Choose two deals that look good at first glance. 4. Compare them by noting: <ul style="list-style-type: none"> – Monthly cost. – Contract length (12 months, 24 months, etc.). – Exit fees. – Introductory offers (e.g. “first 3 months cheaper”). – What happens after the intro period. 5. Decide: <i>Which plan would you choose and why?</i> 		Laptop or phones Notebook and Pen Resource List Money Tools - CCPC Consumers: https://tinyurl.com/DWS7L1

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Everyday Digital Finance – Part 2

Learning Focus

- Understanding that the “cheapest” deal isn’t always cheapest over time.
- Learning to check contract length, exit fees and what happens after special offers end.

Activity 2 – Pick the Best Savings Account (15 minutes)

Instructions

1. Go to CCPC.ie and search for **savings or deposit accounts**.
2. Choose **two accounts** that seem appealing.
3. Compare them by noting:
 - Interest rate (AER)
 - Minimum deposit required
 - Access to money (instant, 30-day notice, fixed term)
 - Fees or penalties
 - Any other conditions (e.g. online-only, limited withdrawals)
4. Decide: *Which account would work better for you and your situation?*

Learning Focus

- Spotting limits on how and when money can be accessed.
- Understanding that higher interest rates may come with restrictions.

Wider Group Discussion:

- Did your first-choice change after reading the small print?
- What detail surprised you the most?
- How could using a comparison site help you avoid costly mistakes?

	BREAK	15 minutes	
	Parts 3 and 4 below may be replaced by suitably qualified guest speaker or a member of Bank of Ireland’s Financial Wellbeing Team	40 minutes	
LO	PART 3: Scenario Based Small Group Discussion	20 minutes	Resources
1,5,7,9	<p>Purpose: We will work together to explore a real-life money-related challenge, see it through different perspectives, and share ideas for how we can support ourselves and others when money forces us to make tough choices.</p>		<p>The Persona The Scenario Resource List</p> <p>1 x volunteer from each group to take notes and feed back to the wider group at the end</p>

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Everyday Digital Finance – Part 2

Step 1 – Getting Started (2 minutes)

- Each group will get:
 - **Today's Persona:** *Mark* (with background information)
 - **Today's Scenario:** *Scenario 13 – Heating or Groceries*
- Our task is to look at Mark's situation through ONE of The Four Lenses (the tutor will assign these so we all have different perspectives to share later).

The Four Lenses



PRACTICAL

What could help right now? What actions can Mark take today?



WELLBEING

How might this affect Mark's health, stress levels or relationships in a good or bad way?



SUPPORT

What organisations, services or people could help him?



EMPOWER

What could Mark do now to stop this happening again, or to feel more prepared next time?

Step 2 – Discussing Our Ideas (15 minutes)

- What is happening in Mark's situation?
- What challenges might he be facing?
- Using our assigned lens, what ideas or solutions can we suggest?

Step 3 – Getting Ready to Share (3 minutes)

- Let's choose **two key points** from our discussion to share with the wider group.
- Nominate someone in our group to speak for us.
- One volunteer from each group will also take notes and feed back at the end.

LO	PART 4: Discussion – Rights and Supports	20 minutes	Resources
1,2,3,4,7	<p>Purpose:</p> <p>Having access to the right supports and information is essential for our financial wellbeing. Together we will explore some of the organisations and services that can help us understand our entitlements and rights and support us when money feels overwhelming.</p>		<p>Citizens Information Video: https://tinyurl.com/DWS7L2</p> <p>MABS: https://tinyurl.com/DWS7L3</p>

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Everyday Digital Finance – Part 2

<p>Step 1 – Watch (7 minutes)</p> <ul style="list-style-type: none"> We will watch the Citizens Information Video: Citizens Information We will be introduced to MABS – The Money Advice and Budgeting Service, a free and confidential support for anyone who is struggling with money or debt. <p>Step 2 – Reflect (3 minutes)</p> <p>Spend a few minutes reflecting on the following:</p> <ul style="list-style-type: none"> What supports did I already know about? What new supports did I learn about? How could these services help someone like Mark (Scenario 13 – Heating or Groceries)? <p>Step 3 – Wider Group Sharing (8 minutes)</p> <ul style="list-style-type: none"> Spend some time discussing and sharing financial support services available in your area (see Resource List). 	<p>BOI Financial Wellbeing: https://tinyurl.com/DWS7L4</p>	
<p>LO PART 5: Closing Circle</p>	<p>10 minutes</p>	<p>Resources</p>
<p>Purpose:</p> <p>To end the session by reflecting on what we've learned and noticing how it could support our financial wellbeing in the future.</p> <hr/> <p>Check In:</p> <ul style="list-style-type: none"> We will go around the circle and each share one thing we are taking away from today's session. This could be a new tip, a change we plan to try, or simply something we enjoyed learning together. 		
<p>LO PART 6: Real World Experiment – Bills and Better Deals</p>		<p>Resources</p>
<p>Purpose:</p> <p>To practise taking control of our regular bills and notice if we can save money by switching or negotiating.</p> <hr/> <p>The Challenge:</p> <ul style="list-style-type: none"> Before our next session, check when some of your bills are due to come out of contract (for example: phone, broadband, electricity, or insurance). Use a trusted comparison tool (such as Bonkers.ie or Switcher.ie) to see if you could get a better price. <hr/> <p>Questions to Think About:</p> <ol style="list-style-type: none"> Was it easy or difficult to find out when your contract ends? Did you find any better deals? Would you consider switching – why or why not? 	<p>Notebook and Pen</p>	

Building Financial Resilience

What is financial resilience?

LO	Opening Circle – Resilience	15 minutes	Resources
0	<p>Purpose: We will explore what financial resilience means, why it matters, and how focusing on what we can control helps us to recover from setbacks and adapt to change.</p> <p>Suggested Activity:</p> <ul style="list-style-type: none"> Sit together in a circle. Share: <i>“What helps me bounce back or keep going when things get tough?”</i> 		Seats in a circle
0	Collaborate to create visual or slide to remind us of last week’s learning and revisit group contract and recap on 4 key learnings.		Slide or flipchart and markers
	Parts 1 and 2 below may be replaced by suitably qualified guest speaker or a member of Bank of Ireland’s Financial Wellbeing Team	60 minutes	
LO	PART 1: Financial Resilience	25 minutes	Resources
1,3,5,7,9	<p>Purpose: Financial resilience doesn’t mean never having money problems, it means being prepared to recover from setbacks and adapt when things change.</p> <p>Step 1 – Getting Started (3 minutes) Think about this: <i>“When life gets tough, what helps me feel more in control?”</i></p> <p>Step 2 – Building Resilience Together (15 minutes) In this presentation we’ll look at:</p> <p>What Financial Resilience Means</p> <ul style="list-style-type: none"> Recovering from money setbacks. Adapting when income or expenses change. Feeling confident to handle the unexpected. <p>Skills That Build Resilience</p> <ul style="list-style-type: none"> Keeping an emergency fund. Knowing where to find support. Being flexible with our budget. Sticking to good habits, even during tough times. 		<p>Slides/presentation</p> <p>Notebook and pen</p> <p>Resource List</p> <p>MABS: MABS - The Money Advice and Budgeting Service</p> <p>Bank of Ireland Financial Wellbeing</p>

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Building Financial Resilience

	<p>Why it Matters</p> <ul style="list-style-type: none"> • Reduces stress. • Helps us feel prepared. • Builds confidence to plan ahead. <p>Step 3 – Smaller Group Discussion – Reflect and Share (7 minutes) In groups of 3 or 4, talk about:</p> <ul style="list-style-type: none"> • What stood out most for me today? • What is one way I already show financial resilience? • What is one area I'd like to get stronger in? <p>We'll share a few thoughts back with the full group!</p>		
LO	PART 2: Reflection and Discussion: Asking for Help	35 minutes	Resources
1,4,7,9	<p>Purpose: Resilience isn't about being perfect with money. It's about having options, knowledge, and confidence. Asking for help when we need it is a strength, not a weakness.</p> <p>Step 1 – Reflection Activity (10 minutes) Work on your own using the Resilience Umbrella worksheet or your notebook:</p> <ul style="list-style-type: none"> • Which areas of resilience am I happy with? • Which areas would I like to improve or learn more about? <p>Step 2 – Small Group Sharing (10 minutes) In pairs or small groups, talk about:</p> <ul style="list-style-type: none"> • Which part of the umbrella stood out most to me? • Which area would I most like to strengthen? • Why does this matter to me? <p>Step 3 – Wider Group Discussion (10 minutes) We'll come back together and share our thoughts.</p> <p>Step 4 – Personal Reflection (5 minutes) <i>Based on what we've learned about resilience so far, what is one area I could improve to help build my financial resilience?</i></p>		<p>Resilience Umbrella Activity: Page 84</p> <p>Resource List</p> <p>Or notebook and pen</p>
	BREAK	15 minutes	
LO	PART 3: Scenario Based Small Group Discussion	20 minutes	Resources
1,3,7	<p>Purpose: We will work together to explore a real-life money-related challenge, see it through different perspectives, and share ideas for how we can support ourselves and others when bills become unmanageable.</p>		<p>The Persona</p> <p>The Scenario</p> <p>Resource List</p>



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The Weekly Session Plans – Session 8

Building Financial Resilience

Step 1 – Getting Started (2 minutes)

- Each group will get:
 - **Today's Persona:** *Farah* (with background information)
 - **Today's Scenario:** *Scenario 6 – Phone Bill Trouble*
- Our task is to look at Farah's situation through ONE of The Four Lenses (the tutor will assign these so we all have different perspectives to share later).

1 x volunteer from each group to take notes and feed back to the wider group at the end

The Four Lenses



PRACTICAL

What could help right now? What actions can Farah take today?



WELLBEING

How might this affect Farah's health, stress levels or relationships in a good or bad way?



SUPPORT

What organisations, services or people could help her?



EMPOWER

What could Farah do now to stop this happening again, or to feel more prepared next time?

Step 2 – Discussing Our Ideas (15 minutes)

- What is happening in Farah's situation?
- What challenges might she be facing?
- Using our assigned lens, what ideas or solutions can we suggest?

Step 3 – Getting Ready to Share (3 minutes)

- Let's choose two key points from our discussion to share with the wider group.
- Nominate someone in our group to speak for us
- One volunteer from each group will also take notes and feedback at the end.

LO	PART 4: Citizens Information Guest Speaker: Support and Empowerment	30 minutes	Resources
1,2,3, 4,7	<p>Purpose: To learn more about the supports available to us through Citizens Information and to understand how knowing our rights and entitlements can empower us in our financial wellbeing.</p>		<p>Guest Speaker Notebook and Pen</p>

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The Weekly Session Plans – Session 8

Building Financial Resilience

The guest speaker will cover:

- **What Citizens Information does** (rights, entitlements, money and legal advice, welfare, housing, and more).
- **How they can support us** in managing financial and personal challenges.
- **Examples of common issues** they help with (e.g. applying for benefits, dealing with debt, understanding employment rights)
- **How to contact them** (in person, online, phone).

Learners can ask questions throughout or note them for the end.

LO	PART 5: Closing Circle	0 minutes	Resources
0	No closing circle due to time constraints – feedback completed in Parts 2 and 3.		
LO	PART 6: Real World Experiment – Take Action		Resources
1	<p>Purpose: To put today's learning into practice by following through on one action that can improve our financial resilience and wellbeing.</p> <p>The Challenge:</p> <ul style="list-style-type: none"> • Before our next session, reflect on what we can control and using the worksheet provided, add 3 things to your own Financial First Aid Kit. <p>Next Session: We'll share back:</p> <ol style="list-style-type: none"> 1. What action I took. 2. How it felt to do it. 3. What difference it made (even a small one). 		<p>Notebook and Pen</p> <p>My Financial First Aid Kit: Page 88</p> 

Managing Debt

A solutions focused ways to spot good and bad

LO	Opening Circle Theme: The Impact of Debt	15 minutes	Resources
0	<p>Purpose: To start our session by exploring what debt means to us. We'll keep in mind that not all debt is the same. Together we'll explore good, bad, and neutral debt, and even the idea of "energy debt." We'll think about how living in any kind of deficit can affect our wellbeing.</p> <p>Suggested Activity:</p> <ul style="list-style-type: none"> Sit together in a circle. Share: <i>"When you hear the word debt or deficit, what comes to mind?"</i> 		Seats in a circle
0	Collaborate to create visual or slide to remind us of last week's learning and revisit group contract and recap on 4 key learnings.		Slide or flipchart and markers
LO	PART 1: Good, Bad and Neutral Debt	30 minutes	Resources
1,2,3, 5,7,9	<p>Purpose: To spot the difference between good, bad, and neutral debt, and to think about how necessary or unnecessary borrowing can be and linking back to our Needs and Wants exercise.</p> <p>Activity – Wider Group (15 minutes):</p> <ul style="list-style-type: none"> We'll use Good, Bad, Neutral Debt cards or slides with examples of different borrowings. Together, we'll place them into categories: <ul style="list-style-type: none"> Good debt – borrowing that can support our goals (e.g. mortgage, education loan, business investment). Bad debt – borrowing that can harm us (e.g. payday loan, high-interest credit card). Neutral debt – borrowing that can be helpful or harmful depending on our situation (e.g. car loan, family loan). We'll chat about: <ul style="list-style-type: none"> What makes a debt good, bad, or neutral? How does this link back to Needs and Wants? <p>Activity – Fun Quickfire (5 minutes):</p> <ul style="list-style-type: none"> A light-hearted challenge: <i>"Who would you rather owe money to – the bank, a family member, or a shop credit card?"</i> We'll shout out answers and talk about the pros and cons. 		Slides/presentation Good, Bad, Neutral Debt Activity: Page 86 Notebook and pen Resource List

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Managing Debt

	<p>Wrap-up (10 minutes):</p> <ul style="list-style-type: none"> Together we'll sum up: Not all debt is the same – some can support us, some can harm us, and some depend on our situation. 		
LO	PART 2: Connecting Debt to Wellbeing	30 minutes	Resources
1,2,7	<p>Purpose: Debt isn't only about money it's also about where we spend our time and energy. Both financial and energy debt can affect our wellbeing and may even be linked. Today, we'll reflect on how each type affects more than just our finances.</p> <p>Small Group Activity (20 minutes): In our groups we'll talk about at least ONE of the following:</p> <ul style="list-style-type: none"> How might financial debt affect our stress, health, or relationships? How might we run into energy debt? Explore the time and energy we give away. Who or what are we going into debt for right now? Is it worth it? If not, what could we change? <p>Wider Group Reflection (10 minutes):</p> <ul style="list-style-type: none"> Each group will share one key point from our discussions. 		<p>Flipchart and markers</p> <p>Notebook and pen</p>
	BREAK	15 minutes	
	Parts 3 and 4 below may be replaced by suitably qualified guest speaker or a member of Bank of Ireland's Financial Wellbeing Team	40 minutes	
LO	PART 3: Scenario Based Small Group Discussion	20 minutes	Resources
1,3,7	<p>Purpose: We will work together to explore a real-life money-related challenge, see it through different perspectives, and share ideas for how we can support ourselves and others when bills become unmanageable.</p> <p>Step 1 – Getting Started (2 minutes)</p> <ul style="list-style-type: none"> Each group will get: <ul style="list-style-type: none"> Today's Persona: <i>Martin</i> (with background information) Today's Scenario: <i>Scenario 7 – Impulse Spending and the 'Easy Payment Plan'</i> Our task is to look at Martin's situation through ONE of The Four Lenses (the tutor will assign these so we all have different perspectives to share later). 		<p>The Persona</p> <p>The Scenario</p> <p>Resource List</p> <p>1 x volunteer from each group to take notes and feed back to the wider group at the end</p>

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The Weekly Session Plans – Session 9

Managing Debt

The Four Lenses



PRACTICAL

What could help right now? What actions can Farah take today?



WELLBEING

How might this affect Farah's health, stress levels or relationships in a good or bad way?



SUPPORT

What organisations, services or people could help her?



EMPOWER

What could Farah do now to stop this happening again, or to feel more prepared next time?

Step 2 – Discussing Our Ideas (15 minutes)

- What is happening in Martin's situation?
- What challenges might he be facing?
- Using our assigned lens, what ideas or solutions can we suggest?

Step 3 – Getting Ready to Share (3 minutes)

- Let's choose two key points from our discussion to share with the wider group.
- Nominate someone in our group to speak for us.
- One volunteer from each group will also take notes and feedback at the end.

LO

PART 4: Gentle Reflection: Spending Triggers and Calm Choices

20 minutes

Resources

1,2,3,
4,7

Purpose:

After looking at Martin's story, we'll take a gentle step back to reflect on our own lives. This is not about judgement, it's about noticing what triggers spending for us, and how we can respond in ways that protect our wellbeing.

Step 1 – Personal Reflection (5 minutes)

In our notebooks, take a quiet moment to think about these prompts:

- When am I most tempted to spend money without planning?
- What feelings or situations trigger that spending (stress, boredom, excitement, wanting to treat myself)?
- What helps me pause before making a choice?

Step 2 – Small Group Sharing (10 minutes)

In groups of 3 or 4, let's share one thought or experience we feel comfortable talking about.

Prompts:

- How do we know when spending is becoming a problem for us?
- What small strategies help us stay calm and make better choices?
- How could we support a friend or family member who struggles with impulse spending?

Guest Speaker

Notebook and Pen

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The Weekly Session Plans – Session 9

Managing Debt

	<p>Step 3 – Wider Group Wrap-Up (5 minutes)</p> <p>Together, we'll share a few gentle insights:</p> <p><i>'What is one way I could make calmer choices with money this week?'</i></p>		
LO	PART 5: Closing Circle – Finance and Energy Reflections	10 minutes	Resources
0	<p>Purpose:</p> <p>To reflect on how both money and energy shape our wellbeing and to leave with one calm, positive intention.</p> <hr/> <p>Check In:</p> <ul style="list-style-type: none"> We will go around the circle and each share one thing we are taking away from today's session. This could be a new tip, a change we plan to try, or simply something we enjoyed learning together. <p>Remember! Looking after both our money and our energy can help us build resilience and balance.</p>		<p>Seats in a circle</p> <p>Optional: talking piece to pass around</p>
LO	PART 6: Real World Experiment – Finance or Energy Focus	5 minutes	Resources
1	<p>Purpose:</p> <p>To practise awareness in real life when it comes to either money choices <i>or</i> energy choices and do our best to make choices that are better for us.</p> <p>The Challenge:</p> <p>Before our next session, try one or both of the options below:</p> <p>Option 1 – Finance: The Pause Button</p> <ul style="list-style-type: none"> Before our next session, choose one purchase you're about to make. Press pause: ask <i>"Do I need this, or do I just want it right now?"</i> Wait at least 24 hours before deciding. <p>Option 2 – Energy: Awareness Check</p> <ul style="list-style-type: none"> Before our next session, notice one area where you feel drained or overextended. Pause and ask: <i>"Am I spending more energy than I can afford here?"</i> Try one small change (say no, take a short rest, ask for help, or put a boundary in place). <hr/> <p>Next Session:</p> <p>We'll share back:</p> <ol style="list-style-type: none"> We'll share what we tried. How it felt to do it. What difference it made (even a small one). 		<p>Notebook and Pen</p>

Planning for the Future

Planning for next week, next year, and beyond!

LO	Opening Circle Theme: Final Check-In	15 minutes	Resources
0	<p>Purpose: To take time to notice the positive changes we have made, revisit our group agreements, and celebrate the key things we are taking away from the programme.</p> <p>Activity:</p> <ul style="list-style-type: none"> We'll sit together in a circle. Each of us shares one short response to the prompt: <i>"What positive change (if any) have I noticed in myself since we started this programme?"</i> 		Seats in a circle
0	Collaborate to create visual or slide to remind us of last week's learning and revisit group contract and recap on 4 key learnings.		Slide or flipchart and markers
LO	PART 1: - Life Map Experiment	20 minutes	Resources
1,2,3,7	<p>Purpose: Planning for later life doesn't have to mean having a big pension or lots of savings. Even small, thoughtful steps can help us feel more secure and supported as we grow older.</p> <p>We'll use the 3 pillars of the National Positive Ageing Strategy (2013) to guide our thinking:</p> <ul style="list-style-type: none"> Health – Staying well in body and mind, looking after ourselves, and having access to care when needed. Participation – Staying active, learning, volunteering, working, and being part of community life. Security – Feeling financially safe, having a secure place to live, and knowing supports are there if we need them. <p>Step 1 – Wider Group Discussion (10 minutes)</p> <ul style="list-style-type: none"> Together we'll reflect on the question <i>"What would I like my later life to look and feel like for me and my family?"</i> We'll use the three pillars – Health, Participation, and Security to guide our ideas. 		<p>Slides/presentation</p> <p>Life Map Experiment Activity: Page 90</p> <p>Notebook and pen</p> <p>Resource List</p> <p>BOI Financial Wellbeing: https://tinyurl.com/DWS7L4</p> <p>HSE Positive Aging for All: https://tinyurl.com/DWS10L1</p> <p>HSE Minding Your Wellbeing for Older People Video: https://tinyurl.com/DWS10L2</p>

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Planning for the Future

Step 2 – Individual Reflection (10 minutes)

Using our notebooks or the **Life Map worksheet**

- Think about how your needs might change in each of the 3 pillars:
 - **Health** – What would help me stay healthy and well?
 - **Participation** – How would I like to stay involved, connected, or active?
 - **Security** – What would help me feel safe and supported?
- Jot down one or two ideas under each pillar.

Step 3 – Pair and Share (10 minutes)

- Turn to a trusted person near you and share one idea you're comfortable sharing from your Life Map.
- Listen to theirs in return and notice similarities and differences.



LO	PART 2: Exploring Our Options	30 minutes	Resources
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1,3,4,
7,9

Purpose:

To explore where to find clear, reliable information about pensions and benefits, and to practise comparing options so we feel more confident planning ahead.

Step 1 – Getting Started (5 minutes)

- In pairs or small groups, we'll go online to look for information about pensions and benefits.
- Trusted sources include:
 - Citizensinformation.ie
 - Gov.ie
 - Welfare.ie

Step 2 – Group Research (18 minutes)

Each pair/small group will choose:

One financial benefit (State, occupational, private pension, widow's pension, death benefits, life insurance)

Or

One social or health support available to support older people (meals on wheels, Fair Deal Scheme, Social Supports)

1. Find out the basics:
 - Who is eligible?
 - How do you apply?
 - What are the main conditions?
 - What's good about it?
 - What's tricky or limiting about it?
2. Record findings in notebooks (or a comparison worksheet).

Laptops, tablets, or phones with internet access

Notebook and pen

Resource List



The DOING WELL Handbook

The Weekly Session Plans – Session 10

Planning for the Future

	<p>Step 3 – Sharing Back (7 minutes)</p> <ul style="list-style-type: none"> Each group shares one pension/benefit they researched. Together, we'll discuss: What was most useful or surprising? Where might we still have questions? 		
LO	PART 3: Online Feedback Form	10 minutes	Resources
	<p>Purpose: We want to make this programme the best it can be. By sharing our honest feedback, we can celebrate what worked well and improve it for future groups.</p> <p>Activity</p> <ul style="list-style-type: none"> Each of us will complete a short online feedback form about the programme. The form will ask about: <ul style="list-style-type: none"> What I found most useful. What I'd like more of. Any suggestions for improvement. This is our chance to have our voices heard and shape the programme going forward. 		Laptops, tablets, or phones with internet access
	BREAK	15 minutes	
	Parts 3 and 4 below may be replaced by suitably qualified guest speaker or a member of Bank of Ireland's Financial Wellbeing Team	40 minutes	
LO	PART 4: Scenario Based Small Group Discussion	15 minutes	Resources
1,3,7	<p>Purpose: We will work together to explore a real-life money-related challenge, see it through different perspectives, and share ideas for how we can support ourselves and others when bills become unmanageable.</p> <p>Step 1 – Getting Started (2 minutes)</p> <ul style="list-style-type: none"> Each group will get: <ul style="list-style-type: none"> Today's Persona: <i>Mark</i> (with background information) Today's Scenario: <i>Scenario 16 – Managing Money After a Loss</i> John is Mark's son. Our task is to look at John's situation through ONE of The Four Lenses (the tutor will assign these, so we all have different perspectives to share later). 		<p>The Persona</p> <p>The Scenario</p> <p>Resource List</p> <p>1 x volunteer from each group to take notes and feed back to the wider group at the end</p>

The DOING W€LL Handbook

The Weekly Session Plans – Session 10

Planning for the Future

The Four Lenses



PRACTICAL

Based on what we've learned about future planning, what options might be available to John today?



WELLBEING

How might John support his mental and physical health at this difficult time?



SUPPORT

What organisations, services or people could help him?



EMPOWER

What might the other Personas or their families do now, so that they might feel more prepared when the time comes?

Step 2 – Discussing Our Ideas (15 minutes)

- What is happening in Martin's situation?
- What challenges might he be facing?
- Using our assigned lens, what ideas or solutions can we suggest?

Step 3 – Getting Ready to Share (3 minutes)

- Let's choose two key points from our discussion to share with the wider group.
- Nominate someone in our group to speak for us.
- One volunteer from each group will also take notes and feedback at the end.

LO	PART 4: Gentle Reflection, Celebration and Closing	30 minutes	Resources
1,2,3,4,7	<p>Purpose: To take time to reflect on our journey, celebrate what we've learned together, and give feedback so the programme can continue to grow and improve.</p> <p>Step 1 – Celebration Wall (15 minutes)</p> <ul style="list-style-type: none"> • Prompt: "What is one thing I'd like to celebrate about someone in this group? Include yourself!" • Use post-its to capture the positives those around you brought to your experience (support, kindness, insights, encouragement). • Stick them on the wall to create a Celebration Wall together. • Take a walk around, read what's on the wall, and notice the strengths and appreciation across the group. <p>Step 2 – Certificates (15 minutes)</p> <ul style="list-style-type: none"> • Presentation of certificates to recognise our learning and participation. 		<p>Guest Speaker</p> <p>Notebook and Pen</p>

The DOING WELL Handbook

The Weekly Session Plans – Session 10

Planning for the Future

LO	PART 5: Closing Circle – Key Take Aways	10 minutes	Resources
0	<p>Purpose: To gently close the programme by noticing how far we've come, what we've learned, and what we want to carry forward into our lives.</p> <p>Step 1 – Gentle Reflection (5 minutes) Take a quiet moment to think about:</p> <ul style="list-style-type: none"> • What has changed for me since starting this programme? • What new habits or ideas do I want to carry forward? • What am I most proud of learning or trying? <p>Jot a few notes in your notebook if you wish!</p> <p>Step 2 – Sharing (5 minutes)</p> <ul style="list-style-type: none"> • We'll each share one highlight or "aha" moment from our journey. • Listen with curiosity and encouragement – this is a chance to celebrate each other! 		<p>Seats in a circle</p> <p>Optional: talking piece to pass around</p>
LO	PART 6: Real World Experiment – Pay it Forward	5 minutes	Resources
1	<p>Purpose: To end our programme by taking one small step to share what we've learned and support someone else in their financial wellbeing.</p> <p>The Challenge: Before our next steps in life:</p> <ul style="list-style-type: none"> • Choose one thing you've learned in this programme that made a difference for you. • Share it with someone else – a friend, family member, neighbour, or colleague. <p>This could be:</p> <ul style="list-style-type: none"> • A money-saving tip • A way to pause before spending • An idea about values and wellbeing • An energy management observation (how we use or protect our energy) • A support service like MABS or Citizens Information <p>Notice how it feels to pay it forward and spread awareness.</p>		<p>Notebook and Pen</p>

The DOING W€LL Personas

Below are the seven people we'll be working with throughout this course. These people (Personas) are based on the everyday lives of people we know, people we care about, and people we may not even realise we know.

They each face different challenges, have different strengths, and are doing their best with what they have. As we move through DOING W€LL, we'll explore their stories to help us reflect on real-life situations, while building our own solutions-focused bank of tools, knowledge and skills.

By looking at life through someone else's eyes, we can grow our understanding, learn together, and build a stronger sense of confidence and community.

Our Personas are Alison, Jane, Farah, Martin, Siobhán, Mark and Jade – you'll find out more about them soon!



Meet Alison



AGE:	42
NET INCOME:	Full-time work and €400pm maintenance – €3,400/month
HOUSING:	Private rental, €1,600/month
DEPENDENTS:	Mam to 3 teenagers
HEALTH AND WELLBEING:	Good (5/5)
RELATIONSHIP STATUS:	Recently separated
LIFESTYLE NOTES:	Smokes 10 cigarettes a day
EXTRA COSTS:	Pet insurance for her two dogs

Alison's Situation

Alison is doing her best to balance everything – work, parenting teens, running a household, and making ends meet. She earns a steady income, but between rent, groceries, pets, and the rising cost of living, she sometimes feels stretched. Being newly separated has made things tougher emotionally and financially. She wants to keep things stable for her kids but isn't sure if she's saving enough or getting the best deals on bills.

Meet Jade



AGE:	21
NET INCOME:	€210/week (Part-time café job and social welfare)
HOUSING:	Living with her aunt (contributes €40/week)
HEALTH AND WELLBEING:	4/5 – mild anxiety, managing well
RELATIONSHIP STATUS:	Single but would like to be dating
NEEDS AND PAINS:	On her own since age 17; struggling with digital confidence
LIFESTYLE NOTES:	Wants to go back to college but unsure where to start
EXTRA COSTS:	Pays off a small credit card bill monthly

Jade's Situation

Jade is 21 and trying to find her feet. She's been living with her aunt since she left home at 17. She works part-time in a local café and gets a small social welfare payment to top up her income. Money is tight, but she contributes what she can. She's thinking about going back to college but doesn't know where to start or if she can afford it. She's smart with money but unsure about things like tax, student grants, or how to plan ahead. Digital forms and banking apps feel overwhelming.

Meet Farah



AGE:	35
NET INCOME:	€1,200/month from Part-time cleaning work + working family payment
HOUSING:	Local Authority Housing (€120/month rent)
DEPENDENTS:	2 young children (ages 4 and 6)
HEALTH AND WELLBEING:	3/5 – often tired, no childcare or peer support
RELATIONSHIP STATUS:	Widowed
NEEDS AND PAINS:	New to Ireland, English is her second language
LIFESTYLE NOTES:	Smart with shopping, uses second-hand and discount stores
EXTRA COSTS:	School supplies, childcare, and phone credit to stay in touch with family abroad

Farah's Situation

Farah moved to Ireland 3 years ago and is raising two young children on her own. She works part-time and receives working family payment, but things are always tight. Her English is improving, but she still finds official documents and websites difficult. She's great at stretching a grocery budget and shops smart, but she's worried about bills, school costs, and what would happen if her work hours were cut. She's not sure what supports she's entitled to or where to ask for help.

Meet Mark



AGE:	69
NET INCOME:	€1,900/month (Disability Allowance + small pension)
HOUSING:	Owns small home in rural area (no mortgage)
DEPENDENTS:	Adult son living at home – currently unemployed
HEALTH AND WELLBEING:	2/5 – arthritis, reduced mobility, stressed
RELATIONSHIP STATUS:	Widowed
NEEDS AND PAINS:	Feels isolated; overwhelmed by online forms and banking
LIFESTYLE NOTES:	Manages basics but worries about future costs
EXTRA COSTS:	Heating oil, medication, car insurance

Mark's Situation

Mark is 69 and lives in a small rural village. He owns his home and receives a disability payment and small pension, but life has become more expensive. Heating costs and car insurance eat into his monthly income, and he worries about how to manage if something breaks. He looks after his adult son, John (27) who is also out of work. Mark isn't confident online and finds it hard to get information or apply for support. He wants to plan better but doesn't know where to start.

Meet Siobhán



AGE:	28
NET INCOME:	€1,700/month (Lone parent payment + part-time work)
HOUSING:	Lives with her partner Damien in a HAP-supported rental (€450/month after subsidy)
DEPENDENTS:	1 child (age 5)
HEALTH AND WELLBEING:	3/5 – generally well but stressed and emotionally drained
RELATIONSHIP STATUS:	Cohabiting
NEEDS AND PAINS:	Wants to build savings and get more secure work
LIFESTYLE NOTES:	Keeps track of spending but finds budgeting stressful
EXTRA COSTS:	After-school care, transport, groceries

Siobhán's Situation

Siobhán is 28 and raising her 5-year-old daughter with her live-in partner Damien. She works part-time, and they qualify for HAP support based on their combined income. She's organised and does her best to manage money, but budgeting feels stressful. Some months feel okay, but if school or childcare costs go up, it throws everything off. She'd love to get a better job, but she's not sure what she can afford in terms of childcare or training. Her partner says she doesn't need to work more hours, but she's starting to think more about long-term savings and future plans.

Meet Jane



AGE:	55
NET INCOME:	€280/week (Part-time admin work + partial disability support)
HOUSING:	Lives alone in a council house
DEPENDENTS:	Adult children who have moved out
HEALTH AND WELLBEING:	3/5 – chronic back pain that affects daily tasks
RELATIONSHIP STATUS:	Single
NEEDS AND PAINS:	Low energy, tight budget, struggling to keep up with bills and household repairs
LIFESTYLE NOTES:	Very independent, doesn't like asking for help, but can feel isolated sometimes
EXTRA COSTS:	Prescription meds and physiotherapy

Jane's Situation

Jane lives alone and works part-time doing admin in a local office. She's proud of how self-sufficient she is, even with her chronic back pain and a tight income. Most weeks, it's a juggle to stay on top of bills, heating, and food. Her back pain sometimes keeps her off work, which adds stress. While her adult kids check in now and again, she doesn't like depending on anyone. She knows there might be support out there, but she finds it hard to navigate or ask for help. She wishes there was an easier way to get the information she needs without feeling judged.

Meet Martin



AGE:	29
NET INCOME:	€520/week (Full-time retail job)
HOUSING:	Lives with parents in a small town
DEPENDENTS:	None
HEALTH AND WELLBEING:	3.5/5 – ADHD, doing okay with routines but struggles with stress
RELATIONSHIP STATUS:	Single
NEEDS AND PAINS:	Wants to move out, but rent and bills feel out of reach
LIFESTYLE NOTES:	Friendly and funny, but often overwhelmed by financial admin
EXTRA COSTS:	Car repayments, easy payments, gaming subscription, takeaway food

Martin's Situation

Martin works full-time in a local supermarket and lives at home with his parents. He's eager to move out and have his own space, but he's concerned about his debts, and not sure how to budget for everything – especially rent, bills, food, and saving. Martin has ADHD, which means staying organised can be tricky. He finds paperwork, contracts, and planning stressful, and sometimes puts things off too long. He wishes someone could just explain things clearly, step-by-step. He's great with people, works hard, and really wants to become more independent.

The Group Work

Each week, you will explore a problem, challenge or situation that's happening in the life of our Persona's lives. The Scenario will be fictional, but it will be something that could easily happen in our everyday lives.

Each **Small Group** will look at the situation through ONE of **The Four Lenses** below, then we will come together in the **Wider Group** to share our thoughts and ideas to learn from each other.

This four-way focus will help us to gain a broader perspective on the challenges faced by our Personas, while building critical thinking and problem-solving skills that will help us in the future.

In short, **The Four Lenses** help us to focus on the things we can change, improve, and build on. They also act as a reminder to look at the *whole situation* and not just the money.



DOING W€LL

Things you can't control	Things you can control:
✗ Inflation	✓ How much you save or invest each month
✗ Interest rates	✓ Your spending habits
✗ Market volatility	✓ Your choice of investment strategy
✗ Geopolitical events	✓ Building your emergency fund
✗ Media headlines or social media noise	✓ Whether you insure yourself against risks
✗ Currency fluctuations	✓ Whether you seek advice or go it alone

The Four Lenses

Together, these four lenses offer a **balanced and human approach**, making it easier to move from feeling stuck to feeling supported, understood, and empowered.



PRACTICAL LENS

What could help right now?

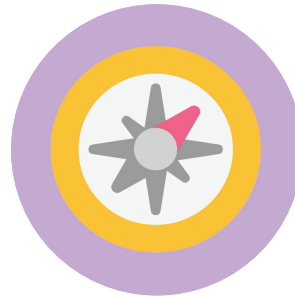
This lens helps us focus on **realistic, immediate steps**. Sometimes financial stress feels huge and overwhelming – but breaking it down into doable actions (like calling a service, checking a bill, or setting up a savings jar) gives people a **sense of control** and **momentum**.



WELLBEING LENS

How might this affect the person's health, stress levels or relationships?

Money is deeply connected to our **mental health and relationships**. By considering the emotional or social impact, we stay focused on the **person**, not just the problem. This builds **compassion**, reduces shame, and reminds us that financial wellbeing includes **peace of mind**.



SUPPORT LENS

What organisations, services or people could help?

Most of us don't need to do it alone. This lens encourages people to think about **what's already out there** – whether that's MABS, Citizens Information, a GP, a housing support worker, or a trusted friend. Knowing where to turn can make **asking for help feel safer and more normal**.



EMPOWER LENS

What could help stop this happening again, or prepare for next time?

This is about the **long game** – not just surviving today but building strength for tomorrow. It helps people think about **skills, knowledge, confidence, and planning**. It's how financial wellbeing becomes **lasting** rather than temporary.

Programme Activities and Worksheets

Wishes, Wants and Must-Haves

How it Works

The value of this activity is in **hearing different perspectives** and linking it back to **values, budgeting, and wellbeing**. While it may seem obvious that a card falls into one category, there may be circumstances that push it into another category.

See examples below before going to the Activity Cards on the next page:

SHIFTING ITEMS – COULD BE A WISH, WANT, OR MUST-HAVE

INTERNET / PHONE

- **MUST-HAVE:** for work, education, and staying connected – may be a **Wish** for someone who can't afford the bill.
- **WANT:** if mainly used for streaming, gaming, or extras – may be a **Must-Have** if this is the only social network available due to illness.
- **WISH:** if always upgrading to the latest iPhone or high-end device – may be a **Must-Have** to someone who values having the newest technology.

CLOTHES

- **MUST-HAVE:** basic clothing, school uniforms, or workwear – may be a **Want** for someone who can't always afford them.
- **WANT:** extra items for style, fashion, or comfort – may be a **Must-Have** if it helps build confidence and wellbeing.
- **WISH:** designer brands or high-cost outfits – may be a **Must-Have** if you work for a designer brand and are expected to wear them to work.

CHILDCARE

- **MUST-HAVE:** daily childcare while working – may be a **Want** to be factored in when considering a return to work.
- **WANT:** extra clubs, activities, or babysitting – may be a **Wish** if the costs are out of reach.
- **WISH:** high-cost private childcare or specialised camps – may be a **Must-Have** if there's no alternative childcare available.

Programme Activities & Worksheets

Wishes, Wants and Must-Haves Activity

Afterschool activities	Extra clothes or shoes	Medicines and healthcare
Basic clothes and shoes	Food and groceries	New car
Beauty, hair, or nail appointments	Gym or fitness classes	New home gadgets (like an air fryer)
Bigger house	Heating	Personal chef or cleaner
Birthday or Christmas presents	Hobby supplies (crafts, sports gear, books)	Private gym membership
Car upgrades/Maintenance (better tyres, alloy wheels)	Home cinema system	Rent or mortgage
Childcare (if needed)	Homework Support Tutor/Grinds	School supplies
Coffee shop treats	Insurance (car, home, health where required)	Small tech upgrades (wireless earbuds, smart watch)
Concert or festival tickets	Internet or phone (for work, school, daily life)	Streaming subscriptions (Netflix, Spotify)
Day trips or weekends away	Latest phone upgrade	Toiletries (soap, toothpaste, sanitary products)
Designer clothes or handbags	Luxury home décor	Top-of-the-range laptop
Dream holiday abroad	Make-up/Cosmetics	Transport to work/school
Electricity	Meals out in restaurants	Waste collection/ bin charges

Programme Activities & Worksheets

Sustainable Savings Challenge: Bingo! Activity

BINGO CARD 1

Grow your own herbs or veg	Use public transport or walk	Host/attend car boot sales	Join a local swap or Freecycle group
Shop in charity or thrift shops	Switch off plugs not in use	Borrow tools or appliances	Visit a Repair Café
Bring a reusable coffee cup	Repair clothes or household items	Compost food scraps	Share a car journey or carpool
Batch cook and freeze meals	Use websites like Vinted to buy & sell clothes	Check MyWaste.ie for recycling tips	Buy from local farmers or markets

BINGO CARD 2

Batch cook and freeze meals	Join a local swap or Freecycle group	Choose e-bills over paper	Donate unwanted items responsibly
Use public transport or walk	Visit a Repair Café	Avoid fast fashion	Grow pollinator-friendly plants
Switch off plugs not in use	Share a car journey or carpool	Use LED or energy-saving bulbs	Claim loyalty stamps with your own cup
Repair clothes or household items	Buy from local farmers or markets	Organise a tidy-up in your area	Bring your own bag when shopping

BINGO CARD 3

Grow your own herbs or veg	Borrow tools or appliances	Collect rainwater for plants	Claim loyalty stamps with your own cup
Shop in charity or thrift shops	Compost food scraps	Choose e-bills over paper	Bring your own bag when shopping
Use public transport or walk	Visit a Repair Café	Organise a tidy-up in your area	Host/attend car boot sales
Switch off plugs not in use	Share a car journey or carpool	Donate unwanted items responsibly	Avoid fast fashion

Sustainable Savings Challenge: Bingo! Activity

BINGO CARD 4

Shop in charity or thrift shops	Use public transport or walk	Host/attend car boot sales	Join a local swap or Freecycle group
Switch off plugs not in use	Visit a Repair Café	Use refill stations or buy in bulk	Borrow tools or appliances
Use websites like Vinted to buy & sell clothes	Repair clothes or household items	Compost food scraps	Choose e-bills over paper
Batch cook and freeze meals	Use upcycling groups online	Check MyWaste.ie for recycling tips	Organise a tidy-up in your area

BINGO CALLING CARD

1. Grow your own herbs or veg
2. Shop in charity or thrift shops
3. Bring a reusable coffee cup
4. Batch cook and freeze meals
5. Use public transport or walk
6. Switch off plugs not in use
7. Repair clothes or household items
8. Borrow tools or appliances
9. Compost food scraps
10. Check MyWaste.ie for recycling tips
11. Join a local swap or Freecycle group
12. Visit a Repair Café
13. Share a car journey or carpool
14. Buy from local farmers or markets
15. Use refill stations or buy in bulk
16. Collect rainwater for plants
17. Choose e-bills over paper
18. Avoid fast fashion
19. Use LED or energy-saving bulbs
20. Organise a tidy-up in your area
21. Donate unwanted items responsibly
22. Grow pollinator-friendly plants
23. Claim loyalty stamps with your own cup
24. Bring your own bag when shopping
25. Host/attend car boot sales

Financial Wellbeing and Resilience Umbrella

How it Works

RAINDROPS = CHALLENGES

For example, rising bills, unexpected costs, debt or other financial worries, job changes, stress or burnout, family responsibilities etc.

UMBRELLA PANELS (PROTECTIVE FACTORS)

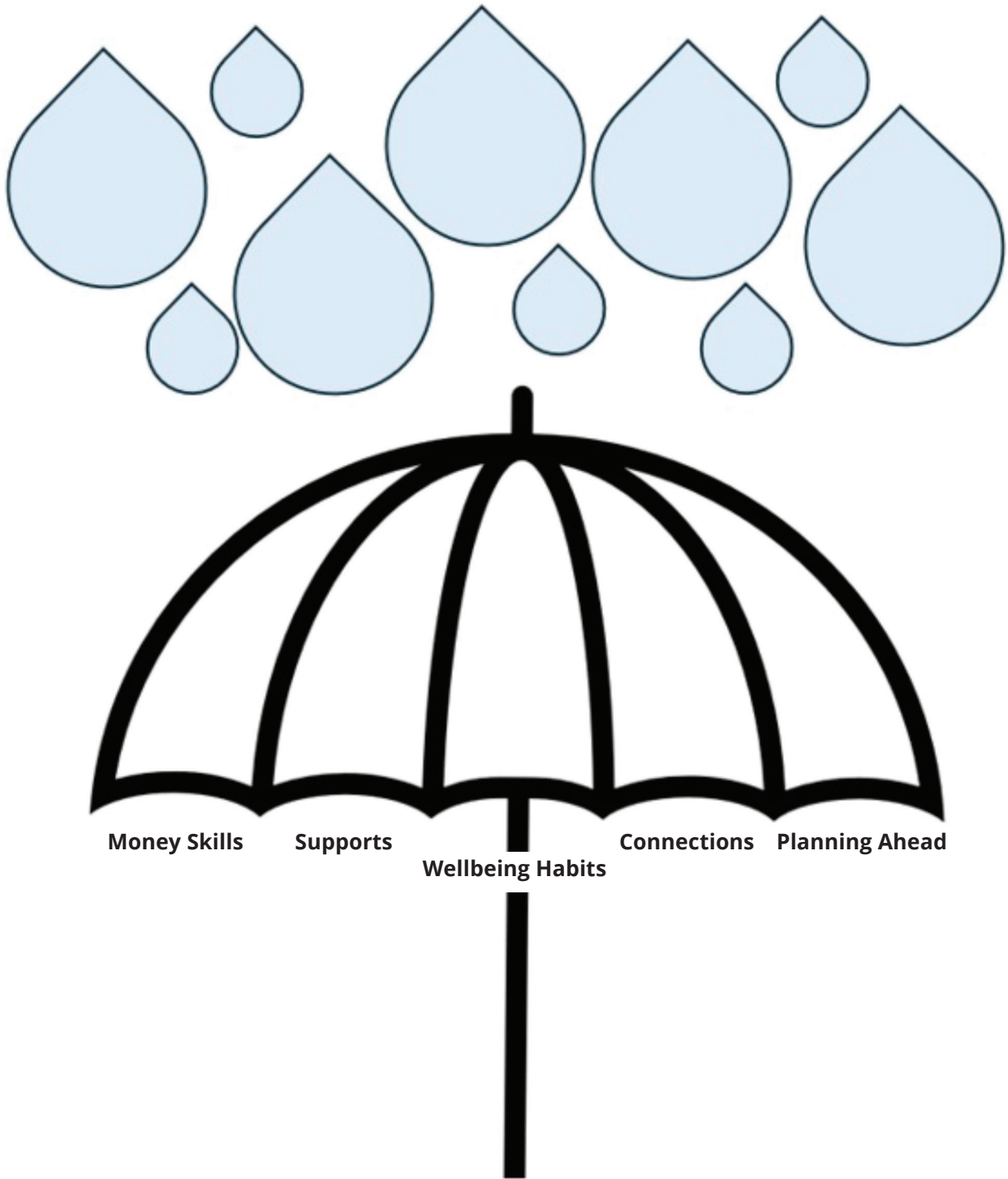
Each panel has a clear heading learners can fill in:

- 1. Money Skills** – Budgeting, saving, knowing where money goes
- 2. Supports** – MABS, Citizens Information, trusted people
- 3. Wellbeing Habits** – Exercise, rest, boundaries, self-care
- 4. Connections** – Family, friends, community
- 5. Planning Ahead** – Setting goals, building small steps

HANDLE (GROUNDING)

Space at the bottom to write:
“What keeps me grounded when life feels tough?”
(e.g. friends and family, purpose, kids, future goals, spiritual beliefs, self-belief).

Our Challenges and Protective Factors



Money Skills

Supports

Wellbeing Habits

Connections

Planning Ahead

What keeps me grounded?

Good, Bad, Neutral Financial Debt Activity

How it Works

Below are some examples of **Good, Bad, and Neutral Debt**.

GOOD DEBT (borrowing that supports our goals)

1. Mortgage for a home
2. Business loan that helps start or grow a business

BAD DEBT (borrowing that may harm us)

1. Payday loan with very high interest
2. High-interest credit card used for impulse spending

NEUTRAL DEBT (borrowing that could be good or bad depending on the situation)

1. Car loan (needed for work vs. impulse for luxury car)
2. Family loan (supportive vs. stressful if unpaid)

The Activity:

On the next two pages, you will find a **full set** of examples that can be:

- Printed and cut out as cards for each group, **or**
- Displayed on a slide for group discussion.

Your Task:

- Work together to decide whether each card belongs in the **Good, Bad, or Neutral Debt** pile.
- Remember: This is not about personal judgement.
- Consider the **pros and cons** of each type of debt before deciding where it belongs.

Programme Activities & Worksheets

Good, Bad, Neutral Financial Debt Activity

Business loan that helps start or grow a business	Loan to go on holiday	Car loan to upgrade 2yr old car
Community Development loan (e.g. for social enterprise)	Credit card cash advance	“Easy Pay” / “Pay in 3” options at online checkout
Loan for car repairs	Gambling loans or betting account credit	Buy Now Pay Later on Domestic Appliances
Credit union loan with low interest	High-interest catalogue credit	Buy Now Pay Later on school uniforms
Education loan	High-interest credit card used for impulse spending	Car loan to upgrade 15yr old car
Government student support schemes	Loan from a moneylender without clear terms	Credit card balance transfer
Green loan for home energy upgrades	Loan sharks / illegal moneylenders	Family loan
Loan to cover healthcare costs with fair repayment terms	Payday loans with 200%+ APR	Current Account Overdraft
Mortgage for a rental property	Payday loan with very high interest	Personal loan for home improvements
Mortgage for a modest family home	“Rent-to-own” household goods	Shared household borrowing
Payday loan with very high interest	Store card with hidden fees	Short-term loan for household bills
Social housing rent-to-buy scheme	Store cards with high rates and hidden fees	Small credit card purchase paid off in full each month
Student loan for education or training	Unauthorised overdraft fees	Student overdraft (interest-free)

My Financial First Aid Kit Activity

How it Works

Just like a first aid kit helps us in an emergency, a **Financial First Aid Kit** gives us tools to feel more secure and prepared for money challenges.

This activity will help us create our own kit step by step!

STEP 1

Think about your supports

- Who could I turn to if money got difficult?
- Write these in the **Emergency Contacts** box.

STEP 2

Add your money tools

- What apps, websites, or systems help me keep track of money?
- Write these in the **Money Tools** box.

STEP 3

Build a safety net

- Do I have small savings, supports, or funds I could rely on in a pinch?
- Write these in the **Savings and Safety Nets** box.

STEP 4

Everyday habits

- What habits keep me financially and emotionally well (like meal planning, checking my bank app, walking to clear my head)?
- Write these in the **Everyday Habits** box.

STEP 5

Take action

- Choose 3 small steps you could take now to strengthen your financial wellbeing.
- Write these in the **My Next 3 Actions** box.

Remember!

Your kit is personal. It doesn't have to be big or complicated. Even one or two small things can make a real difference in the long term.

EMERGENCY CONTACTS:

People or services I can turn to (e.g. My bank, MABS, Citizens Information, Family)

MONEY TOOLS:

Apps, calculators, or systems that help me track and manage money

SAVINGS AND SAFETY NETS:

Small savings, supports, or funds I can fall back on

EVERYDAY HABITS:

Things I do regularly that keep me financially and emotionally well

MY NEXT 3 ACTIONS:

Three small steps I can take now to strengthen my financial resilience

1.

2.

3.

The Life Map Experiment Activity

How it Works

This activity is a chance to think about your future in a simple, practical way.

You don't need to have all the answers, just ideas, hopes, and things that matter to you.

Think about the 3 Pillars questions below:

HEALTH

Staying well in body and mind and having access to care when needed.

PARTICIPATION

Staying active, learning, volunteering, and being part of community life.

SECURITY

Feeling financially safe, having a secure place to live, and knowing supports are there.

When you're ready, fill in the boxes on the Worksheet on the next page.

In each box, write:

- What my needs are right now?
- What might I need in 10 years?
- What might I need in 20 years?

At the bottom of each, jot down:

"What small steps could I take now to prepare for the future?"



My Life Map Experiment Worksheet

Planning for later life doesn't have to mean having a big pension or lots of savings. Even small, thoughtful steps can help us feel more secure and supported as we grow older.

We'll use the **three pillars of the National Positive Ageing Strategy (2013)** to guide our thinking:

HEALTH

Staying well in body and mind and having access to care when needed.

PARTICIPATION

Staying active, learning, volunteering, and being part of community life.

SECURITY

Feeling financially safe, having a secure place to live, and knowing supports are there.

Your Task:

- Reflect on **your needs now**.
- Think about what you might need to stay **healthy, connected, and secure** in 10 or 20 years.
- Jot down small steps you could take now to support your future.

PILLAR	NOW	10 YEARS	20 YEARS	BEYOND
HEALTH AND WELLBEING				
PARTICIPATION AND CONNECTION				
SAFETY AND SECURITY				

Community Resource Directory

This directory brings together trusted services, tools, and organisations that can support us in our financial wellbeing, learning, health, and everyday life. Most of these supports are available nationally and many can be accessed online or by phone. We've grouped the resources into categories so it's easier to find what we need:

EDUCATION

Learning never stops! These supports offer free or low-cost courses, guidance, and skills-building in areas like digital skills, money management, and adult education.

EMPLOYMENT SUPPORTS

Help with getting into work, changing jobs, or accessing training. Includes services for people with disabilities, lone parents, and anyone returning to education or the workforce.

FAMILY SUPPORTS

Practical and emotional supports for children, parents, older people, and families facing challenges such as illness, loss, or isolation.

FRAUD PREVENTION

Trusted information on how to spot scams and keep ourselves safe online and offline.

FOOD AND COMMUNITY SUPPORTS

Ways to access affordable food, community meals, and cookery programmes. Includes apps, food banks, and community gardens, plus blogs and creators for budget-friendly meal ideas.

HEALTH AND WELLBEING SUPPORTS

Services that care for our mental health, emotional wellbeing, sexual health, and recovery. Includes counselling, peer groups, youth supports, and crisis helplines.

INFORMATION AND ADVOCACY SERVICES

Organisations that help us understand our rights, access welfare, and find guidance on money, family, and safety. Includes national helplines and advocacy groups.

LGBTQIA+ SUPPORTS

Dedicated supports for LGBTQ+ people and communities. Includes helplines, youth groups, and advocacy services.

MONEY MANAGEMENT

Comparison tools, calculators, and advice to help us budget, save, borrow wisely, and plan for the future.

SUSTAINABLE LIVING SERVICES

Supports and ideas for living in ways that are good for our pocket, our health, and the planet. Includes growing food, recycling, and energy-saving initiatives.

Community Supports & Resource List

Education – General

Organisation	What do they do?	Where can I find information?
An Cosán	An Cosán's Get Yourself Online platform offers free digital skills training and support to help adults get confident using the internet and online services.	https://getyourselfonline.ie/
CoderDojo	Free coding workshops for kids and teens to learn programming in a fun, community setting.	https://coderdojo.com/
Digital Skills for Citizens	A free, beginner-level course to help adults confidently begin using the internet and everyday tech.	https://www.adulteducationireland.ie/digital-skills/
eCollege – Practical Digital Skills	A short, online self-paced course covering email, cloud, video, and connectivity skills – certified and free.	https://www.ecollege.ie/all-courses/practical-digital-skills
Future in Tech	A zero-experience online training programme with mentorship for jobseekers entering ICT.	https://www.futureintech.ie/
GCFGlobal.org	Self-paced tutorials in digital literacy, office skills and more – no cost and no sign-up required.	https://edu.gcfglobal.org/en/
Google Digital Garage	Learn digital marketing, coding basics, SEO and more in free modules with certificates.	https://learndigital.withgoogle.com/digitalgarage
ICT Skillnet – IBM SkillsBuild and Cisco	Free access to 1,800+ tech and workplace skills courses with digital badges and real-world relevance.	https://ictskillnet.ie/courses/ibm-skillsbuild/
Skills Connect	Free training and work placements for jobseekers in high-demand digital and tech fields.	https://www.gov.ie/en/department-of-further-and-higher-education-research-innovation-and-science/services/free-training-courses-for-unemployed-people-skills-connect/
One Family Ireland	Free courses and one-to-one support to help lone parents re-enter education or work.	https://onefamily.ie/employability-programmes-24/new-futures/

Education – Money Matters

An Post	Money Mate – A debit card and app that helps kids learn lifelong money skills – free for the first 3 months.	https://www.anpost.com/Money/Current-Account/Money-Mate
Student Universal Support Ireland (SUSI)	A clear guide to help you check if you qualify for student grant support based on your income, residency, and course details.	https://www.susi.ie/eligibility-criteria/

Employment Supports

Adult Education Guidance Services	Free advice and guidance for adults returning to education or seeking training.	Contact a local FET Guidance Service – ETBI
EmployAbility Service	Employment supports for people with disabilities or health conditions who want to enter or re-enter the workforce.	https://bitc.ie/programmes/jobseekers/employability/?gad_source=1&gad_campaignid=20794631963&gclid=CjwKCAjwup3HBhAAEiwA7euZunky-42LFo_M_St9Mb1ROem0p37TbTlc3vR8LMOcW6PrW2uc0w8ZqxoCp_IQAvD_BwE
Intreo (Department of Social Protection)	Government service for jobseekers, training, income supports, and employment services.	https://www.gov.ie/en/department-of-social-protection/campaigns/intreo-the-irish-public-employment-service/

Community Supports & Resource List

Employment Supports

Organisation	What do they do?	Where can I find information?
Local Employment Services (LES)	Community-based career guidance and job support across Ireland.	https://www.gov.ie/en/department-of-social-protection/collections/employment-services-offices/
National Learning Network (NLN)	Training and employment supports for people with additional needs, disabilities, or health conditions.	https://rehab.ie/national-learning-network/
Skillnet Ireland	Training and upskilling opportunities in partnership with employers.	https://www.skillnetireland.ie
WorkEqual	Supports men and women into the workplace with professional clothing, mentoring, and career development.	https://workequal.ie

Family Supports

ALONE	Services to support older people living alone and at risk of isolation.	https://alone.ie
Barnardos	Supports vulnerable children and families with early years, bereavement, and parenting.	https://barnardos.ie
Childline / ISPCC	24/7 support for children and parents via call or chat.	https://childline.ie
Community Connect	Provides essential baby items to vulnerable families through hubs.	https://communityconnect.ie
Crosscare	Social care including food, housing, migrant support, youth and elder services.	https://crosscare.ie
Drug and Alcohol Family Support (NFSN)	Support for families managing addiction challenges.	https://www.drugs.ie
Exchange House Family Support	Broad family, addiction, and crisis support for Travellers.	https://exchangehouse.ie
Family Resource Centres (FRCs)	Community-based family support across 121 centres.	https://familyresource.ie
Irish Cancer Society	Support for families impacted by cancer diagnosis.	https://www.cancer.ie
Men's Development Network	Supports men's health, wellbeing, parenting, and domestic abuse intervention.	https://mensnetwork.ie
National Advocacy Service (NAS)	Advocacy for families and patients needing help navigating services.	https://advocacy.ie/
National Family Support Network	Supports family-focused policy, practices and learning networks.	https://www.nationalfamilysupportnetwork.org
National Parents Council (NPC)	Information and support for parents of children in school.	https://npc.ie
One Family Ireland	Supports for one-parent families including counselling and helpline.	https://onefamily.ie
Parentline	Helpline offering support and guidance for parents.	https://parentline.ie

Community Supports & Resource List

Family Supports

Organisation	What do they do?	Where can I find information?
Rainbows Ireland	Support programmes for children and young people experiencing loss.	https://rainbowsireland.ie
Supporting Parents Model	Government model offering parenting programmes, mentoring, and support groups.	https://www.gov.ie
Treoir	National information service for unmarried parents and their extended families.	https://www.treoir.ie
Tusla – Child and Family Agency	State services for child protection, family support, and more.	https://www.tusla.ie

Fraud Prevention

Hotline.ie	A trusted platform to report online scams pretending to be Irish financial services or government agencies.	https://hotline.ie/financial-scams/
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Food and Community Supports

Too Good To Go	App that connects people with local shops and restaurants offering unsold food at a discount.	https://www.toogoodtogo.ie
FoodCloud	Redistributes surplus food from businesses to local charities and community groups.	https://food.cloud
Society of St. Vincent de Paul (SVP)+B47	Provides food parcels, vouchers, and community meal supports to families in need.	https://www.svp.ie
Crosscare Food Services	Offers food banks, community cafés, and emergency food parcels across Dublin.	https://www.crosscare.ie
Capuchin Day Centre	Provides free meals, food parcels, and supports for homeless and vulnerable people.	https://www.capuchindaycentre.ie
Feed Our Homeless	Charity providing hot meals, outreach, and family food supports.	https://www.feedourhomeless.ie
Meals on Wheels (Irish Rural Link network)	Delivers hot meals and wellbeing checks to older people and those isolated across Ireland.	https://www.irishrurallink.ie/meals-on-wheels-network
Community Food Initiatives (Healthy Ireland / Safefood)	Local projects promoting healthier eating and cooking on a budget.	https://www.safefood.net/healthy-communities
We Share	Community-driven app to share surplus food with neighbours.	https://weshare.ie
HSE	Healthy Eating on a Budget	https://www.hse.ie/eng/about/who/healthwellbeing/our-priority-programmes/heal/community-cooking-programmes.html
Doras Buí Community Food Programme	Online guides and meal planning tools to cook affordable, healthy meals.	https://dorasbui.ie
Simon Communities of Ireland	Lone parent-led food projects with hot meals and affordable groceries (Dublin model).	https://www.simon.ie

Community Supports & Resource List

Food and Community Supports

Organisation	What do they do?	Where can I find information?
Focus Ireland	Homelessness services including meals and food provision across Ireland.	https://www.focusireland.ie
Liberty Soup Run / Mendicity Institution	Provides meals, cafés, and food services alongside housing supports.	https://www.mendicity.org
Safe Food	Community Food Initiatives	https://www.safefood.net/Professional/Nutrition/Community-Food-Initiatives
Community Gardens and Allotments (GIY)	Local growing projects offering fresh produce and food skills.	https://giy.ie
MABS (Money Advice and Budgeting Service)	Provides budgeting advice including food and grocery planning support.	https://mabs.ie
Niamh O'Reilly - The Budget Cook	Irish food writer sharing low-cost recipes and meal planning ideas.	https://www.instagram.com/thebudgetcook

Food Budgeting Inspiration

The Skint Foodie	Blog with practical, tasty meals on a tight budget.	https://www.theskintfoodie.com/
Good Food Ireland - Cooking on a Budget	Recipes and guides using local, affordable ingredients.	https://goodfoodireland.ie
Jack Monroe - Cooking on a Bootstrap	Activist with simple recipes for extreme budgeting.	https://cookingonabootstrap.com
Feeding the Family	Community sharing budget meals and tips.	https://www.tiktok.com/@irishbudgeting?lang=en
Siobhan Berry - Mummy Cooks	Healthy family-friendly meals on a budget with prep tips.	https://mummycooks.com
Donal Skehan - Everyday Affordable Recipes	Irish chef with practical, affordable recipes.	https://donalskehan.com

Health and Wellbeing Supports

ACET (AIDS Care Education and Training)	Counselling and support for people and families living with HIV.	https://acet.ie
Alzheimer Society of Ireland	Dementia support including helpline and day programs.	https://alzheimer.ie
Bodywhys	Support service for people affected by eating disorders and their families.	https://www.bodywhys.ie
Community Therapy Ireland	Affordable, professional community-based counselling.	https://communitytherapyireland.ie

Community Supports & Resource List

Health and Wellbeing Supports

Organisation	What do they do?	Where can I find information?
Connect Counselling	Phone counselling for survivors of abuse.	https://connectcounselling.ie
Dublin Well Woman Centre	Clinics for contraception, sexual health, fertility advice, and counselling.	https://wellwomancentre.ie
Exchange House Traveller Mental Health Service	Mental health supports for the Traveller community.	https://www.exchangehouse.ie
Grow Mental Health	Weekly recovery meetings and resources across Ireland.	https://www.grow.ie
HIV Ireland	National support, education, testing, and advocacy for people affected by HIV and sexual health.	https://www.hivireland.ie
Irish Family Planning Association (IFPA)	Reproductive health, contraception, sexual health education, and counselling.	https://www.ifpa.ie
Jigsaw	Mental health support for young people (12–25) and their parents.	https://jigsaw.ie
Mental Health Ireland	National organisation offering training, campaigns and community supports.	https://www.mentalhealthireland.ie
MyMind	Affordable online and in-person counselling in multiple languages.	https://mymind.org
National Counselling Service (HSE)	Free in-person or online counselling.	National Counselling Service (NCS) - HSE.ie
Pieta	Free therapy for self-harm, suicidal thoughts, or bereavement by suicide.	https://www.pieta.ie
Samaritans	24/7 confidential emotional support by phone or online.	https://www.samaritans.ie
See Change	National programme to reduce stigma and start conversations about mental health.	https://seechange.ie
Seniorline	Confidential listening service for older adults.	https://thirdageireland.ie
Sexual Health HSE	Official info on contraception, STI testing, and sexual wellbeing.	https://www.sexualwellbeing.ie
Shine	Support for people with mental health difficulties and their families.	https://www.shine.ie
SilverCloud (HSE digital CBT)	Guided online CBT with referral.	https://silvercloudhealth.com
SpunOut.ie	Youth information website covering mental health, wellbeing, and finances.	https://spunout.ie

Community Supports & Resource List

Health and Wellbeing Supports

Organisation	What do they do?	Where can I find information?
Text About It (50808)	Free, anonymous 24/7 text-based support.	https://textaboutit.ie
Traveller Counselling Service	Culturally appropriate counselling for the Traveller community.	https://travellercounselling.ie
Turn2Me	Free online counselling and peer groups for teens and adults.	https://turn2me.ie

Information and Advocacy Services

ADHD Ireland – Adult Services	Peer groups, adult ADHD coaching, and pathways to assessment and support.	https://adhdireland.ie/
Citizens Information	A practical guide to help you understand the steps to take after someone dies, including legal, financial, and support information in Ireland.	https://www.citizensinformation.ie/en/death/
Citizens Information	Information and guidance on welfare supports, allowances, and medical cards.	https://www.citizensinformation.ie/en/social-welfare/
Citizens Information – Education Training Supports	Guidance on financial supports for education and training, such as BTEA or VTOS.	https://www.citizensinformation.ie/en/education/further-education-and-training/training-courses/
Dublin Rape Crisis Centre (DRCC)	24/7 helpline, counselling, and advocacy for survivors of sexual violence.	https://www.drcc.ie
eCollege – Practical Digital Skills	Free digital skills training covering online basics, email, and cloud services.	https://www.ecollege.ie/all-courses/practical-digital-skills
Irish Family Planning Association (IFPA) – Pregnancy Counselling Service	Free, confidential, non-directive crisis pregnancy counselling nationwide.	https://www.ifpa.ie
Men’s Aid Ireland	Support, advocacy, and information for men experiencing domestic violence.	https://www.mensaid.ie
My Options (HSE)	Freephone helpline and counselling service for crisis pregnancy, available 24/7.	https://www.myoptions.ie
National Advocacy Service	Independent advocacy and offline help for rights and digital/financial fairness.	National Advocacy Service for People with Disabilities
National Rape Crisis Helpline	24-hour freephone helpline: 1800 77 88 88.	https://www.rapecrisishelp.ie
National Women’s Council of Ireland (NWCi)	National advocacy and campaigning organisation for women’s rights, including reproductive and safety rights.	https://www.nwci.ie
One Family Ireland – New Steps/New Futures	Support, education, and advocacy services for people parenting alone, sharing parenting, or separating – offering a pathway to wellbeing and independence.	https://onefamily.ie/

Community Supports & Resource List

Information and Advocacy Services

Organisation	What do they do?	Where can I find information?
Rape Crisis Network Ireland (RCNI)	Umbrella organisation supporting local rape crisis centres, advocacy, data, and policy change.	https://www.rcni.ie
Safe Ireland	National network of domestic violence refuges and services; advocacy and campaigning for women and children.	https://www.safeireland.ie
SafeIreland	Safe Ireland: A national organisation working to end domestic violence and create safety and equality for women and children in Ireland.	www.safeireland.ie
Student Universal Support Ireland (SUSI)	A clear guide to help you check if you qualify for student grant support based on your income, residency, and course details.	https://www.susi.ie/eligibility-criteria/
Treoir	National federation providing advocacy and information for unmarried parents and their children, including crisis pregnancy.	https://www.treoir.ie
Women's Aid	24/7 helpline and advocacy for women experiencing domestic abuse; includes information, refuge referral, and court support.	https://www.womensaid.ie
WorkEqual	A national initiative offering free career support, CV help, and styling services to help people – especially women – prepare for work and boost confidence.	https://workequal.ie/
Your Toolkit	Online Coercive Control Assessment – A discreet online tool to assess signs of coercive control in relationships – free, anonymous, and empowering.	www.yourtoolkit.com
Men's Aid Ireland	Support service for men experiencing domestic abuse.	https://mensaid.ie
National Sexual Violence Helpline (Rape Crisis Centre)	24/7 confidential helpline and counselling for survivors of sexual violence.	https://www.rapecrisishelp.ie

LGBTQIA+ Support

LGBT Ireland	National helpline, peer support groups, and online resources for LGBT+ people.	https://lgbt.ie
Man2Man (HSE)	HIV prevention, sexual health, and wellbeing programme for gay and bisexual men.	https://man2man.ie
Belong To Youth Services	Supports LGBT+ young people (14–23) with peer groups, advocacy, and safe spaces.	https://www.belongto.org
Outcomers	Peer support and community groups for LGBT+ people.	https://outcomers.org
Outhouse Dublin	LGBT+ community and resource centre offering events, supports, and advocacy.	https://www.outhouse.ie
ShoutOut	Provides LGBT+ inclusion workshops in schools and communities.	https://shoutout.ie

Community Supports & Resource List

LGBTQIA+ Support

Organisation	What do they do?	Where can I find information?
TENI (Transgender Equality Network Ireland)	Advocacy, support services, and resources for trans and non-binary people.	https://www.teni.ie

Money Management – Comparisons Tools

Bonkers.ie	A trusted comparison site that helps you save money by comparing deals on energy, broadband, banking, insurance, and more in Ireland.	www.bonkers.ie
Competition and Consumer Protection Commission (CCPC)	Credit Card Comparison Tool – Compare credit cards by interest rates and features to make informed borrowing decisions.	https://www.ccpc.ie/consumers/money-tools/credit-card-comparisons/
Competition and Consumer Protection Commission (CCPC)	Easily compare interest rates on regular savings accounts in Ireland – helping you get the best return for your money.	https://www.ccpc.ie/consumers/money-tools/regular-savings-comparison/
MoneySherpa.ie	A trusted blog offering step-by-step saving strategies.	https://moneysherpa.ie/money-saving-ireland
Quidu.ie	An Ireland-based price comparison site that lets you compare grocery and household item prices across major supermarkets like Tesco, SuperValu, Aldi, and Dunnes – helping you find the cheapest deals. Included in a review.	https://www.quidu.ie/
SavvySpender	A shopping-list app that lets you build your grocery basket and compare it in real time across Dunnes, Tesco, SuperValu, and Aldi. You can also check nutritional info and view product details.	https://www.savvyspender.ie/
Switcher.ie	An independent Irish website that lets you compare and switch providers for broadband, mobile, energy, and insurance, saving you time and money.	www.switcher.ie

Money Management – Other Tools and Calculators

An Post	A free budgeting tool in the An Post Money app that helps you track spending, set savings goals, and manage your finances more clearly.	https://www.anpost.com/Money/Discover-your-App/Money-Manager
Bank of Ireland	A helpful tool to estimate how much you'll need for retirement and whether you're on track – suitable for all life stages.	https://personalbanking.bankofireland.com/plan/pensions/retirement-planning-calculator/
Zurich	An easy-to-use tool to track your income and spending – helping you take control of your budget and plan ahead.	https://www.zurich.ie/savings-and-investments/savings-and-investment-calculators/budget-calculator/
Bank of Ireland	BOI Financial Wellbeing provides expert guidance and interactive tools to help you manage debt, budget, save, invest, and plan with confidence.	https://personalbanking.bankofireland.com/financial-wellbeing

Community Supports & Resource List

Money Management – Planning and Advice

Organisation	What do they do?	Where can I find information?
Bank of Ireland	An easy-to-follow tool – and guidance based on the 50-30-20 rule – to help you budget your income, savings, and spending with clarity and control.	https://personalbanking.bankofireland.com/financial-wellbeing/spending-and-budgeting/budgeting/
Bank of Ireland	Bank of Ireland Life Cover – A straightforward policy that pays a lump sum on death to help cover funeral bills, clear debts, or support your dependants.	https://personalbanking.bankofireland.com/insure-and-protect/protection/protect-myself-and-my-family
Credit Union	A support payment that helps reduce funeral costs for your loved ones – check your credit union for eligibility and cover details.	https://www.creditunion.ie/what-we-offer/insurance/death-benefit
Money Advice and Budgeting Service (MABS)	Credit Card Guide – Straightforward advice on using credit cards wisely, avoiding debt traps, and managing repayments.	https://www.mabs.ie/en/blog/credit-cards-what-do-i-need-to-know/
National Pension Helpline	Is it too late to start a pension? Clear, reassuring guidance for people who haven't yet started a pension and want to plan for retirement at any age.	https://nationalpensionhelpline.ie/pensions/is-it-too-late-to-start-a-pension
University College Cork	Global Money Week Videos – Short videos on budgeting, fraud, saving, and smart spending, made for third-level learners.	https://www.cubsucc.com/news/ucc-launches-new-financial-literacy-resources-during-global-money-week-2025/

Sustainable Living Services and Supports

Grow It Yourself Ireland	A practical, beginner-friendly guide to growing your own vegetables – what to plant, when, and how to get started at home.	https://gij.ie/blogs/veg-directory/
Recycle Now	Recycling Symbols Guide – Helps you decode recycling symbols and understand how to sort waste properly.	https://www.recyclenow.com/how-to-recycle/recycling-symbols
Recycle Right	Recycling Quiz – An interactive 10-question quiz that builds recycling know-how through instant feedback.	https://recycleright.org/quiz/
SEAI – Sustainable Energy Authority of Ireland	Supports Irish homes and communities to upgrade energy use and access grants for insulation, solar and more.	https://www.seai.ie/
UNICEF Ireland – Sustainable Living	UNICEF Ireland advocates for children's rights while promoting sustainable lifestyles that protect the planet for future generations.	https://www.unicef.ie/our-work/schools/global-issues/sustainable-living/

Session-by-Session Glossary

Here you'll find a short Plain English explanation for some of the words used throughout each session.

SESSION 1 – MONEY MINDSET AND VALUES	
Mindset	The way we usually think about things.
Values	What matters most to us in life.
Wellbeing	Feeling well in body, mind, and relationships.
Needs	Things we must have to live (like food and housing).
Wants	Things that are nice to have but not essential.
Wishes	Things that we'd have/do if money were no object, or long-term goal.
Priorities	The most important things to focus on.
Habits	Things we do often, sometimes without thinking.
Choices	The decisions we make.
Spending	Money we use to buy something.
Saving	Money we put aside to use later.
SESSION 2 – WISHES, WANTS AND MUST-HAVES	
Needs	Essentials like food, rent, and heating.
Wants	Extras that we enjoy but don't need to survive.
Grey Area	Something that could be a need or a want, depending on the person.
Wellbeing	Being safe, healthy, and balanced.
Fulfilment	A sense of satisfaction or happiness.
Budget	A plan for how we will use money.
Spending decision	A plan for how we will use money.
Motivation	A choice about how to use money.
Trade-off	The reason why we make a choice.
Value	The importance or usefulness of something.

Session-by-Session Glossary

SESSION 3 – SAVING ON SPENDING	
Budget	A plan for income and spending.
Essential Costs	Bills or items we can't avoid.
Bills	Payments for services like electricity, rent, or internet.
Cost Saving	Finding ways to spend less.
Comparison Website	A site to check which deal is best.
Discount	Money off the normal price.
Waste	Spending money or resources without value.
Direct Debit	When bills are paid automatically from our bank.
Goal Setting	Choosing what we want to achieve.
Savings	Money we hold back for later.
SESSION 4 – SUSTAINABLE LIVING	
Sustainable	Something that lasts without harming people or the planet.
Fast Fashion	Cheap clothes made quickly that don't last long.
Impact	The effect our choices have on others or the world.
Community	The people we live among.
Connection	The relationships and links we have with others.
Planet-friendly	Choices that are good for the earth.
Swap	Replacing one item with another.
Recycling	Turning waste into something useful again.
Carbon footprint	The impact our choices have on the environment.
Affordable alternative	A cheaper, greener choice that works just as well.

Session-by-Session Glossary

SESSION 5 – FRAUD AND SCAM AWARENESS

Fraud	Tricking someone to take their money.
Scam	A dishonest plan to get money or details.
Identity Theft	When someone uses your personal details as if they were you.
Phishing	Fake emails or texts pretending to be real.
Smishing	Scam text messages sent to trick you.
Suspicious	Something that doesn't seem right.
Protect	Keeping something safe.
Security	Safety of our details and money.
Risk	The chance of something going wrong.
Password	A secret word or phrase to log in.
Fake Website	A site made to trick people into giving details.
Cookies	Small bits of information a website saves on your device.
Website permissions	What a site or app is allowed to do on your phone or computer.

SESSION 6 – EVERYDAY DIGITAL FINANCE – PART 1

Digital	Using technology or the internet.
Online account	A bank or service you log into on the internet.
Password	A secret word or code to get into an account.
Two-factor authentication (2FA)	An extra step to prove it's really you logging in.
Transaction	Money moving in or out of an account.
Privacy	Keeping personal details safe.
Secure	Protected from danger or risk.
Update	Keeping apps or systems current with the newest version.
Government website	Official sites like Revenue.ie or Gov.ie.
Digital footprint	The record we leave online from using websites and apps.

Session-by-Session Glossary

SESSION 7 – EVERYDAY DIGITAL FINANCE – PART 2

AER (Annual Equivalent Rate)	The true yearly amount earned on savings.
APR (Annual Percentage Rate)	The true yearly cost of borrowing money.
Borrowing	Using money now that must be paid back later.
Effective Rate	The actual cost of borrowing once all charges, fees, and timing of payments are included.
Loan	Borrowed money from a bank, credit union, or service.
Savings account	A safe place to store money in a bank or credit union.
Interest	Extra money charged on borrowing or earned on savings.
Comparison tool	A way to check costs or deals side by side.
Energy bill	The cost of electricity, gas, or heating.
Insurance	Protection we pay for in case something goes wrong.
Rights	What the law says we are entitled to.
Supports	Services or organisations that help us.
Terms and Conditions	The rules of a financial product or service.

SESSION 8 – BUILDING FINANCIAL RESILIENCE

Resilience	Being able to bounce back after setbacks.
Setback	A problem or challenge.
Adapt	Change in response to a situation.
Confidence	Belief in yourself.
Financial First Aid Kit	A personal toolkit of contacts, habits, and supports that help in a money emergency.
Prepared	Being ready for what may happen.
Toolkit	A set of resources or supports we can use.
Options	Different choices available to us.
Knowledge	Understanding of a topic.
Control	What we can influence.
Support network	The people and services we can turn to for help.

Session-by-Session Glossary

SESSION 9 – DEBT AND WELLBEING	
Debt	Money that we owe.
Good debt	Borrowing that helps, like a mortgage or student loan.
Bad debt	Borrowing that harms, like payday loans with high charges.
Neutral debt	Borrowing that may help or harm, depending on the situation.
Credit card	A card that lets us borrow and pay later.
Overdraft	When the bank lets us spend more than is in our account.
Repayment	Paying back money owed.
Energy debt	When we use up our time or energy in ways that leave us drained.
Borrowing limit	The maximum amount we can borrow.
Responsibility	Being in charge of paying back what we owe.
SESSION 10 – PLANNING FOR THE FUTURE	
Death benefit	Money or cover that helps with costs, such as funerals, when someone dies.
Fair Deal Scheme	A government scheme that helps pay for nursing home care if we need it.
Future	The time ahead of us.
My Future Fund / Auto-Enrolment Pension	A new plan where workers are automatically signed up to save for retirement, with help from employers and the state.
Planning	Preparing in advance for what we need.
Pension	Money saved for retirement.
PRSA (Personal Retirement Savings Account)	A flexible pension that you can take with you if you change jobs.
Retirement	When we stop working.
Security	Feeling safe and supported.
Later life	The years when we are older.
Health	Looking after body and mind.
Participation	Staying active and connected with others.
Ageing	The process of growing older.
Celebration	Marking our achievements and progress.
Life insurance	Cover that pays out a lump sum if you die during the term of the policy, to help your family manage costs.
Life assurance	Cover that pays out whenever you die (not just during a set term).

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