

# OUR MONEY, OUR FUTURE

FINANCIAL LITERACY SPONSORSHIP FOR POST-PRIMARY SCHOOLS

## Use of sponsorship guidelines



Coimisiún um  
Iomaíocht agus  
Cosaint Tomhaltóirí

Competition and  
Consumer Protection  
Commission



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## About Our Money, Our Future

Our Money, Our Future is a Competition and Consumer Protection Commission (CCPC) pilot sponsorship initiative that enables the development of financial literacy skills and understanding for young people. The CCPC is the statutory body responsible for the promotion of “financial education and capability in Ireland,”<sup>1</sup> and ensuring consumers are empowered to make informed financial decisions.<sup>2</sup> Our Money, Our Future supports the development of the Department of Finance’s National Financial Literacy Strategy,<sup>3</sup> and its emphasis on financial resilience and wellbeing. Our Money, Our Future complements the CCPC’s ongoing financial education work with post-primary schools, including Money Matters, Money Counts and Ábhair Airgead.<sup>4</sup>

### Objectives/priorities

Our Money, Our Future supports post-primary schools and Youthreach centres to highlight the importance of financial literacy for young people. Its objectives are to support post-primary schools and centres to:

- empower young people to develop and implement financial literacy initiatives and evaluate financial literacy content and activities
- identify and highlight the real-world importance and applicability of financial literacy for young people
- Provide opportunities for young people to engage and collaborate with local financial literacy experts and/or financial institutions and other relevant experts<sup>5</sup>

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<sup>1</sup> [Competition and Consumer Protection Act 2014](#)

<sup>2</sup>The CCPC also has responsibilities in a range of other areas including consumer rights, competition law, product safety and digital services.

<sup>3</sup> Ireland’s first National Literacy Strategy is due to be published and launched before the end of 2024. See [‘Financial Literacy in Ireland. Evidence Base for a National Strategy,’](#) for further information.

<sup>4</sup> For further information about the CCPC’s educational resources see: [Financial education - CCPC Consumers](#)

<sup>5</sup> See the Our Money, Our Future information pack for examples of potential collaborations/engagements.

- encourage innovative approaches that support the development of students' financial literacy skills, knowledge, and behaviour as outlined in the OECD's Financial Competence Framework for Children and Youth in the European Union,<sup>6</sup> encourage critical thinking, foster imagination and support wellbeing
- share, showcase and celebrate students' work in the area of financial literacy as part of Global Money Week 2025

## Eligibility

The eligibility criteria for applications is set out below:

- all Department of Education recognised post-primary schools and Youthreach centres are eligible to apply
- each school/centre is allowed only one application
- all applicants must complete the application form in full, including all school/centre details, roll number and principal details<sup>7</sup>
- schools/centres must specify the year group(s) and approximate number of students that will benefit from the initiative<sup>8</sup>
- schools/centres must ensure that initiatives are designed to be inclusive, catering to students of all backgrounds and abilities
- the application must be submitted by the specified deadline

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<sup>6</sup> The [OECD's Financial Competence Framework for Children and Youth in the European Union](#).

<sup>7</sup> Schools must apply with the name of the school/centre that is used on its bank account and tax details. Sponsorship for successful applications can only be paid into a bank account held in the name of the school/centre.

<sup>8</sup> Schools are encouraged to identify ways to include as many students as possible in the initiative. This might include taking a class/year group/whole school approach. Or it might include having one class present/share findings with their fellow students and the wider school community.

## Assessment process

All applications will be processed as follows:

1. application checked for eligibility and acknowledged
2. the CCPC Our Money, Our Future team will make an assessment and score all eligible applications and rank them. The criteria for assessment are listed below
3. the CCPC Our Money, Our Future team and advisors will review the applications for final decision-making
4. all applicants will be notified in writing of the outcome of their application

## Assessment criteria

The application process recognises that schools/centres are working in different contexts and that initiatives will be aimed at students/learners at different stages on their learning journey. The CCPC endeavours to ensure the assessment process is inclusive and that a range of types of Department of Education recognised schools/centres are represented and that these are represented on a regional basis.

We will assess applications according to the following criteria:

- **Initiative overview:** the suggested school financial literacy initiative includes the clear development of financial literacy skills/awareness, the initiative is connected to the objectives listed above.
- **Objectives and activities:** how the school/centre has planned to develop their initiative, the activities planned are appropriate to the initiative and to financial literacy outcomes, the planned activities are feasible and relevant.
- **Benefits:** how sponsorship will support teaching and learning in the school/centre, how sponsorship will play a clear role in supporting the development of financial skills, behaviours and attitudes for students.

Applications will be scored and ranked on these criteria as follows:

Score	Explanation	Comments
1 – Poor/unsatisfactory	Does not meet criteria	
2 – Fair	Partially meets criteria but significant improvements required	
3 – Good	Adequately meets criteria, but room for improvement	
4 – Very good/strong	Meets criteria very well with only small gaps	
5 – Excellent/outstanding	Meets all criteria exceptionally well/demonstrates thorough understanding of all criteria	

The maximum points an application can be awarded is 15.

## Outcome of applications

All applicants will be informed about the outcome of their applications in writing by 2 December 2024.

## Monitoring

All successful applicants will be required to respond to a mid-project check in and complete an end of project survey/provide feedback. The template for this will be provided by the CCPC. Monitoring will be designed to be concise and straightforward, acknowledging the demanding schedules of teachers and schools.

## Uses of sponsorship

Successful applicants receive once-off sponsorship of €500 or €1,000 for/towards the implementation of a financial literacy initiatives to be shared for Global Money Week in March

2025.<sup>9</sup> All initiatives are also eligible for entry into a Financial Literacy Competition held by the CCPC as part of Global Money Week.

This sponsorship is to support schools/centres to implement financial literacy initiatives. Schools/centres decide how to best use the sponsorship in line with the programme objectives. Sponsorship must be used to support financial literacy initiatives that are tied to the Our Money, Our Future objectives.

### What activities can the sponsorship be used for

- **Educational materials:** sponsorship may be used to purchase or develop financial education materials, such as textbooks, workbooks, digital resources, or software.
- **Workshops and training:** sponsorship may be allocated for organising workshops, guest speakers, or training sessions aimed at improving financial literacy.
- **Technology and equipment:** sponsorship can be used to purchase technology (e.g., tablets, computers, projectors) that is directly related to the delivery of the financial education initiative.
- **Resources:** allowable expenses include supplies, such as paper, pens, or other materials necessary for the implementation and presentation of the initiative.
- **Student activities:** sponsorship can support activities like school trips, financial literacy seminars/exhibitions, visits to local organisations, or simulation games that enhance students' understanding of financial concepts.<sup>10</sup>

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<sup>9</sup> If required, your school/centre may be eligible for additional funding to support access costs that arise as part of your financial literacy initiative. Please contact us directly to discuss this: [financialeducation@ccpc.ie](mailto:financialeducation@ccpc.ie)

<sup>10</sup> A list of example activities is available in the teacher toolkit.

- **Other activities:** this list is not exhaustive; sponsorship can be used for activities that directly support the implementation of new or ongoing<sup>11</sup> financial literacy initiatives within the school/centre and/or embed financial literacy in the curriculum.

## Prohibited uses of sponsorship

**General school expenses:** sponsorship cannot be used to cover general school operating expenses, such as utilities, salaries of existing staff, or administrative costs not directly related to the initiative.

**Non-educational purposes:** sponsorship cannot be used for non-educational purposes, such as school entertainment, social events, or unrelated extracurricular activities.

**Construction or infrastructure:** sponsorship cannot be used for building construction, renovation, or significant infrastructure initiative.

**Personal expenses:** sponsorship cannot be used to cover personal expenses, including travel, accommodation, or meals that are not directly linked to the initiative's implementation.

**Other:** this list is not exhaustive but provides key examples; schools/centres should ensure that the sponsorship is allocated for activities that are directly relevant and necessary for the initiative implementation and support the engagement of students in financial literacy activities.

## Terms and conditions

**Legal and ethical compliance:** the initiative and the use of sponsorship must comply with all relevant laws, regulations, and ethical guidelines, including data protection and safeguarding policies.

**Public acknowledgment:** schools must acknowledge the source of sponsorship in any public communications or materials related to the initiative.

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<sup>11</sup> If there is an appropriate project/activity already running in the school, this sponsorship can be used to complement the ongoing work, for example this might include green/sustainability projects, entrepreneurship initiatives or business development projects. For further information on such possibilities, see the Teacher Toolkit.



**Timeline:** the sponsorship should be used between December 2024 and March 2025. Initiatives should be completed or well underway to share for Global Money Week 2025.

**Completion and presentation:** in developing and implementing their financial literacy initiatives, schools should give due consideration to completing their initiatives/be able to share insights into ongoing initiatives in time for Global Money Week (March 2025), and how they will submit their work.<sup>12</sup>

**Financial literacy competition:** all initiatives will be eligible for entry into the CCPC's Financial Literacy Competition, taking place as part of Global Money Week 2025.<sup>13</sup> Prizes/awards will be available across a range of categories.

**Use of images/footage:** the CCPC may use images and/or footage of school/centre initiatives, submitted work, staff and/or students for promotional materials and reporting. This will be done in line with safeguarding procedures and other relevant policies, and with permission.

## Monitoring and reporting

**Declaration:** all successful schools will be required to confirm that they have used all sponsorship appropriately and in line with the terms and conditions outlined here. The CCPC reserves the right to request documentation detailing how the sponsorship was used.

**Reporting:** schools will be required to provide a report outlining the initiative and its impacts/benefits for students. Reporting and feedback may be used to inform CCPC evaluations and research into approaches to financial education. Such information informs our future financial literacy activities, ensuring they continue to be beneficial for young people and maximise their impact.

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<sup>12</sup> Initiatives developed/supported by Our Money, Our Future sponsorship can of course continue beyond the scope of this particular programme. It is up to schools to decide how best to build on their initiatives.

<sup>13</sup> Projects can be submitted either in English or as Gaeilge.

## Agreement

**Acceptance of Terms:** By accepting the sponsorship, the school agrees to abide by all the terms and conditions outlined above.

**Amendments:** The CCPC reserves the right to amend these terms and conditions, with notice provided to the sponsored schools.

