

OUR MONEY, OUR FUTURE

FINANCIAL LITERACY SPONSORSHIP FOR POST-PRIMARY SCHOOLS

TEACHERS' TOOLKIT



Coimisiún um
Iomaíocht agus
Cosaint Tomhaltóirí

Competition and
Consumer Protection
Commission



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Our Money, Our Future: Toolkit for Teachers

Our Money, Our Future is CCPC sponsorship of up to €1,000 that promotes and enables the development of financial literacy skills for young people. The CCPC is the statutory body responsible for promoting financial education and capability in Ireland, and ensuring consumers are empowered to make informed financial decisions. The CCPC's Our Money, Our Future pilot initiative supports the development of the Department of Finance's National Financial Literacy Strategy, 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](#).

Through Our Money, Our Future the CCPC seeks to highlight the importance of financial literacy for young people. This toolkit is designed to support teachers and school leaders as they consider the types of financial literacy initiatives they might work on with their students. The ideas listed here are by no means exhaustive, and we encourage schools to be creative and consider their own specific context and priorities when designing these initiatives. You will find a list of [useful resources](#) on the CCPC website.

Remember, you can always get in touch with questions about potential initiatives and the use of sponsorship!

Section 1: About Our Money, Our Future

Objectives

The CCPC recognises the importance of financial literacy and financial education for all young learners. Through Our Money, Our Future, the CCPC seeks to enable the development of financial literacy skills and understanding for young people. The Our Money, Our Future 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.¹
- encourage innovative approaches that support the development of students' financial literacy skills, knowledge and behaviour as outlined in the OECD Framework², encourage critical thinking, foster imagination and support wellbeing.
- share and celebrate their work in the area of financial literacy as part of Global Money Week 2025.



Themes and Ideas

Our Money, Our Future is aligned with [Global Money Week](#) (GMW), an awareness-raising campaign coordinated by the OECD International Network on Financial Education (INFE). Their official slogan “Learn.Save.Earn” [sic] aims to empower children and young people not only to learn to manage their money wisely, but also to save for their futures and earn for themselves and their families. Sponsored initiatives should be designed to help students explore these ideas in ways that are meaningful and relevant to their

¹ This toolkit includes some suggestions, further [useful resources](#) are available on the CCPC website.

² The [OECD's Financial Competence Framework for Children and Youth in the European Union](#).

lives. All initiatives should demonstrate financial literacy learnings and outcomes. Schools can be creative in their approach to developing initiatives that tie into these broad themes. We encourage teachers to familiarise themselves with and draw on the OECD's ['Financial competence framework for children and youth in the European Union.'](#)

What is a Financial Literacy Initiative?

The CCPC is providing sponsorship to support schools design and implement a financial literacy initiative for students. The goal is to enhance students' understanding of money management and financial decision-making, while empowering them with practical skills that will benefit their daily lives. We encourage innovation, creativity and connecting financial literacy to a wide range of subjects. In developing financial initiatives, we recommend:

- creating a structured project or series of activities that focus on/draw on financial literacy concepts.
- have clearly defined objectives and be relevant to students' lives.
- involve students in the development and implementation of the initiative.
- provide opportunities for students to apply financial concepts in real-world scenarios and encourage the development of practical skills.
- collaborating with the community, where feasible.
- the effective use of resources, ensuring sponsorship is used to support the initiative developed, and in alignment with the guidelines provided.



Our Money, Our Future initiatives do not need to be overly ambitious or large scale. Schools/centres should focus on initiatives that fit within their capacity. Small scale and focused initiatives can have significant impact!

Tying Sponsored Initiatives to Curriculum/Ongoing School Projects

Financial literacy can be explored through a wide variety of subjects. We particularly welcome initiatives that demonstrate how financial literacy can be integrated into and is applicable across diverse curriculum areas. For information on the links and connections financial literacy initiatives might have within different subject areas and at different stages, including TY and LCA/LCVP³, see our [information for teachers](#) section of the CCPC website.

Remember: projects do not have to be tied to one subject; they can be cross-curricular in nature or tied to short courses. Approaches might include elements of wellbeing, sustainability and/or enterprise. They might have a career focus, and through enterprise programmes focus on preparing learners for the world of work. Our Money, Our Future initiatives can be designed for all learning abilities to develop new skills and connect learning across a range of subjects to build confidence in financial decision-making. We strongly encourage teachers and school leaders to identify ways to put the student voice at the core of the initiatives they undertake.

Sustainability, Wellbeing and Long-term impact

There is a strong emphasis on sustainability and wellbeing within teaching and learning; while financial literacy is relevant across a wide range of subjects, we highlight these as areas that might appeal to students and learners. Our Money, Our Future can support students to develop financial literacy skills and behaviours that empower them to make informed, responsible consumer choices and understand how these affect their personal and collective futures. By integrating financial education with themes of sustainability, students can



³ Subjects have been grouped into broad areas for ease of navigation. Not all subjects and short courses are listed. Just because a subject is not listed does not mean there is no financial literacy application or relevance within the subject area. Please feel free to contact us on financialeducation@ccpc.ie if you have questions regarding subject connections.

consider the long-term impacts of their financial choices on their own lives and on the environment, promoting a balanced approach to consumption, saving, and investing.

Schools are encouraged to consider the sustainability and longer-term impacts of their initiatives and how they choose to invest their sponsorship. This includes considering how to engage students in financial literacy beyond the lifecycle of the Our Money, Our Future initiatives, for example, further developing their initiatives and continuing to share their insights with other schools and the local community. For more information on the links between financial literacy and wellbeing, sustainability or climate change initiatives see our [information for teachers](#) section.

The World of Work and Career Exploration

Career exploration and preparation for the world of work is an important element of post-primary education. Whether TY work experience, career guidance, or elements within the Leaving Certificate Vocational Programme, career planning and preparation is important. Financial literacy initiatives can play an important role in preparing students for the world of work by equipping them with money management skills, financial decision-making abilities, and an understanding of economic principles that are directly applicable in both personal and professional contexts. Schools and students can focus their Our Money, Our Future initiatives on career exploration by integrating activities that expose students to different career paths and help them develop the skills needed for transitioning to the world of work.

Local Context

Schools/centres might want to work with local businesses, financial institutions, and community organisations. This allows students to gain practical, hands-on experiences that bring financial concepts to life and insights into how financial



principles apply in their own communities.⁴ These partnerships can provide real-world examples of financial management, offer mentorship opportunities, and allow students to see the impact of financial decisions on local economies. Financial literacy initiatives might address financial issues relevant to their community, such as local business support, saving energy, or promoting sustainable financial habits.

Sharing work at Global Money Week 2025

The CCPC is the national coordinator for Ireland's [Global Money Week](#) programme of events. As part of Global Money Week 2025, we would like to showcase some of the initiatives developed as part of the Our Money, Our Future sponsorship. We would encourage you to think about how you might best share your initiative. For example, this could be through:

- video or audio recording
- a report and images
- a poster

We will keep in touch about the how this exhibition of work will take place, and how your initiatives might best be shared. We encourage you to think creatively about this! All completed Our Money, Our Future initiatives, upon submission to the CCPC (early March 2025 – details to be confirmed), are eligible for entry into the Our Money, Our Future financial literacy sponsorship competition. Sponsored initiatives will be eligible for awards and prizes across a number of categories.

The showcasing of Our Money, Our Future initiatives is only one element of Global Money Week. Keep an eye on the [website](#) for further ways to become involved in Global Money Week.

We wish all schools and centres every success with their financial literacy initiatives and look forward to engaging with the work you develop!

⁴ Examples of such organisations are listed in the [useful resources](#) section of the website. Many of the organisations listed offer workshops and/or school resources.

Section 2: How Do I Use the Sponsorship?

This section provides ideas and suggestions for ways that the CCPC sponsorship might be used. Again, the list is not exhaustive. The sponsorship must be used to **support students exploring and learning about financial literacy and sharing the outcomes of their work**. This might include purchasing educational materials, initiative relevant school trips, guest speakers/workshop facilitators, software for interactive learning, promoting, presenting, and disseminating project findings, hosting events, investing in in-school businesses or community programmes.

The information below is divided into broad categories, however, there is much cross over between categories and elements from different sections may be combined to create a successful financial literacy initiative. Teachers and students can use these ideas to inform their initiatives, mix and match them as they see fit, or use them as inspiration to design their own approach to financial literacy. These suggestions include ways to engage students in active learning, critical thinking, problem solving, collaborative and experiential learning, project based learning and reflective learning. Initiatives may include a variety of these, and sponsorship can be used on resources and materials that support such approaches.

Classroom Materials and Educational Resources

This includes investing in resources, including those that can be reused in the future to support the ongoing provision of financial education in the school. Examples include:

- **Books and workbooks:** invest in a range of financial literacy materials, from novels with a financial theme to specialised workbooks that teach budgeting, saving, and investing, or highlight relevant case studies. Think about how students might use these to inform, develop and support their initiatives. Students could identify relevant resources and build their own financial literacy library within the school.
- **Personal finance tools:** provide students with personal finance journals or budgeting apps to track their spending

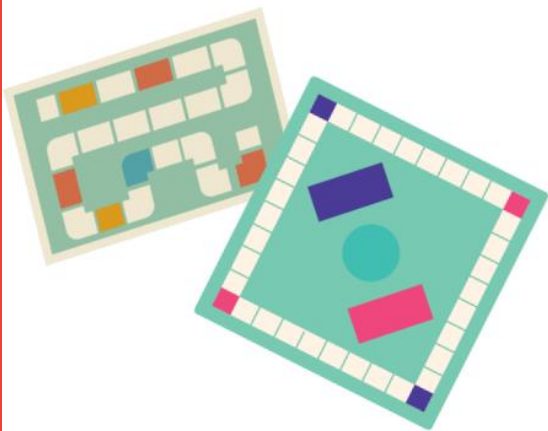


and savings over the course of the project. Students might respond to prompts in a financial reflection journal to think more about their financial decisions, goals, and the emotions tied to money.

- **Education posters:** support and enhance students' learning environments with engaging and bright visual aids that offer useful reminders about financial literacy and are relevant to their larger initiative. These could be used throughout the school as part of the financial literacy initiative being undertaken.

Interactive Learning Materials

- **Simulation games:** allow students to practice budgeting, investing, and managing money in a risk-free environment using simulation games such as The Stock Market Game, Money Wise Game or The Personal Budgeting Game among many others. By using gamification students can learn financial literacy skills in a fun and meaningful way.
- **Board games:** buy financial literacy board games like Monopoly, The Game of Life, or Cashflow, which can make learning about money management fun and engaging and can be used in the development of financial literacy initiatives.



- **Game developers:** build on the board game experience and invite a game developer to help students design their own board games. Or transfer the board game experience to real life: turn the school itself into a financial literacy game and invite students from different classes to play along.

- **Budgeting games:** develop games where students manage a virtual household or small business, making decisions about saving, and investing based on different scenarios. Have

students design the type of game that would interest them, or a game for younger learners.

- **App development:** rather than a game, develop or improve an app that supports young people to manage their money. Maybe the app includes financial literacy quizzes and/or scenarios for users to engage with.

Speakers, Workshops and Events

- **Guest speakers/experts:** bring in local financial experts to run workshops or speak to students about topics like budgeting, credit, investments, or other relevant topics. These speakers can be chosen to best support the aims of a particular initiative.
- **Train the Trainer:** once students receive their guest talks and/or workshops, perhaps they can build on this experience and design a programme of financial literacy for their peers or for younger/primary school students.
- **Community events:** host a financial literacy fair, inviting parents and the wider community to learn from students' initiatives. Funds could cover event costs such as refreshments, materials, and venue setup, with students managing the event budget.
- **Financial literacy challenge:** organise a schoolwide financial literacy challenge where students compete in budgeting or saving exercises, with funds used for awards and materials.
- **Career fairs:** host an event for local businesses and professionals to engage with students. Invite them to speak about the relevance of financial literacy in their work and share some top tips. In turn, students can share their financial literacy insights and learnings.
- **Partnerships:** collaborate with local organisations to learn about the financial and environmental benefits of upcycling and the circular economy. This could include retailers both large and small, tech companies, farmers, charity shops, restaurants and cafes, manufacturing companies and construction companies. Perhaps together you could start a local campaign!



Practical Financial Management

- **Mini-business seed money:** provide seed money for student-led mini-businesses, where students can apply financial literacy concepts in a real-world setting. Students could pitch their ideas and collectively decide what provides the best value investment.
- **Budget management:** allocate funds for students to manage the budget of a school event, requiring them to get quotes, manage expenses, and handle financial reporting. Again, perhaps event organisers have to pitch to the students and justify their costs.
- **Community budgeting initiatives:** collaborate with local community groups to create a budget for a small project, like a community garden or school event, with students responsible for budgeting, further fundraising and financial planning/reporting in a real-world context.
- **Social enterprise creation:** develop a business plan for a social enterprise that addresses a local need, incorporating sustainability and financial literacy. This can include everything from product pricing to financial forecasting. Guest speakers, workshops, or visits to relevant organisations can support student learning.



School Trips/Visits

- **School trips:** organise trips to financial institutions, museums, or local businesses where students can learn about money management, the history of finance, or the circular economy. These can form the basis for, or part of a financial literacy initiative, with students reflecting on their visits and sharing their learnings with their peers.
- **Visit to local credit union or bank:** learn about savings, loans, interest rates and financial products. Students could take part in a workshop about how money works, budgeting and more.
- **Tour a social enterprise:** explore how businesses can have a social impact while still being financially sustainable. Have students design their own social enterprise and create a business plan to solve a local issue.



- **Agri-business visit:** learn about farms engaged in sustainable farming or direct sales to consumers and the importance of money management, market pricing and the economics of farming. Students can create financial models for how farms can increase profitability.
- **Local market:** have students view entrepreneurship and direct sales in action. Learn about supply and demand, pricing and profit margins. Students could interview stall owners about setting their prices, managing costs and promotion, then set up their own school market.
- **Technology start-up hub:** learn about entrepreneurship, venture capital and business scaling. Students could create and pitch their own start up ideas.
- **Stock exchange:** students can learn how the stock market works and the impact of global markets. The visit could be followed with a stock market simulation game to test students' knowledge.
- **Eco-tourism:** visit an eco-tourism business and learn about combining sustainability with economic viability and the financial benefits of eco-tourism. Students could develop a financial plan for their own, imagined eco-friendly business, thinking about costs, revenue and sustainable practices.
- **Museums:** students can explore how financial systems have evolved over time, how art and culture intersect with economics, and how the management of resources shape societies. Museum visits might focus on the history of money, ancient coins, banking and bartering systems. Students can compare these to today's systems and create their own barter system in school.
- **Upcycling centres/workshops:** students could create new clothes, furniture or more through upcycling and repair, learning about the sustainable and financial benefits of upcycling.

Financial Literacy Campaigns

- **Campaigning:** use your financial literacy knowledge to make a difference! Can students identify ways to counteract the impact of social media and influencers on our spending habits and promote financial responsibility? Or how to resist advertising, impulse buying and FOMO (fear of missing out)?
- **Campaign materials:** as part of your campaign, host information events and debates, create and disseminate campaign materials, including videos, podcasts, leaflets or websites.

Project Outputs and Dissemination

- **Printing and binding:** print and bind student-created work, such as financial guides, brochures, or posters, which can be distributed around the school or community.
- **Promotional materials:** design and print materials to promote the financial literacy projects within the school and local community.
- **Video and podcast production:** use funds to create videos, podcasts, or social media campaigns focused on financial literacy. This could include purchasing basic recording equipment or software.



Arts and Digital Media Literacy

- **Art and culture projects:** explore the role of money in society through books, movies, and documentaries, using funds to access resources or materials.
- **Creative products:** drawing on this, design, produce and publish your own books or creative works, newsletters, magazines or websites – invest in production and earn back/make profit by marketing and selling your products. Design a business plan for your creative project.
- **Advertisements:** critically analyse a range of advertisements and promotional materials across a range of platforms. Design and produce your own advertisements, either for products you have created and are selling, or for imagined future products. How can you

persuade people through this content, and how does this compare to other influencers and businesses? How can you make people understand the value of what you have to offer?

- **Interactive fiction:** create financial literacy relevant stories where the reader makes a series of choices on behalf of a character. Send the character on a financial literacy adventure determined by reader decisions.

