Issue 04 | July 2026

# What's News in Financial Literacy?

## Welcome to the 4th issue of *What's News in Financial Literacy* our newsletter for all stakeholders involved in Ireland's Financial Literacy Ecosystem.

The past few months have been a busy period for financial literacy. Since our last newsletter, we have published the 2025 Annual Review and Action Plan 2026/2027 setting out some of the actions stakeholders will take and topics for focus over the course of 2026 and the first half of 2027.

On 10 June 2026, the Strategy's first Financial Literacy Stakeholder Forum took place, bringing together 65 organisations from across the financial literacy ecosystem to discuss what works and what could work better when it comes to delivering on the Strategy's aims and objectives.

Since the Strategy was launched, much of our work has focussed on the first steps for our strategy – building the foundations that will secure a sure first step for our strategy going forward. As we now approach the summer break, let us all aim to return refreshed and reinvigorated, ready to continue our next steps towards catalysing change that will make a real difference to the financial wellbeing and resilience of people in communities across our country.

If you would like any more information regarding the below or would like to let us know about any events or activities for the next newsletter, please reach out to the Financial Literacy Team at financialliteracy@finance.gov.ie

Thank you all for your continued engagement and support for Ireland's National Financial Literacy Strategy. We will continue to be in touch over the coming weeks and months as we progress in delivering on the Strategy's mission.

# What's been happening?

## National Financial Literacy Stakeholder Forum

On Friday 10th June, over one hundred stakeholders gathered in The Pillar Room in the Rotunda in Dublin for the first National Financial Literacy Stakeholder Forum.

There was excellent representation from across the financial literacy ecosystem including industry, non-profit, public bodies, and government Departments all of whom received a warm welcome from the Tánaiste and Minister for Finance, Simon Harris TD who opened the event.

It was a dynamic and productive day, which included the launch of the 2025 Annual Review and Action Plan 2026/2027 as well as the Monitoring and Evaluation toolkit developed by the Strategy's Monitoring and Evaluation Working Group chaired by the Competition and Consumer Protection Commission (CCPC). Throughout the day, there were several fascinating presentations from speakers who engage with financial literacy across local, national and the international levels.

A key element to the event was ensuring that those involved in Ireland's financial literacy ecosystem had an opportunity to input on the direction that the Strategy will continue to take. Our afternoon breakout session brought practitioners together to discuss the progress made in delivering the Strategy thus far and hurdles. The output of these discussions will be fed back to the Strategy's Steering Group to ensure the invaluable breadth of expertise and experience of all involved in delivering financial education remains central to the Strategy in its lifetime.

# Financialliteracy.ie

## Phase II launch

The Phase II development project for financialliteracy.ie is complete and the new version of the site is now live.

The updates include dedicated sections for research and resources to help support practitioners providing financial education in developing and delivering their initiatives.

Research highlighted includes research by the Central Bank of Ireland on Buy Now Pay Later (BNPL) and retail investor participation, research

by the CCPC on financial literacy levels in Ireland, and research by international organisations and other national authorities providing cross-jurisdictional and a comparative perspective on financial literacy around the world.

Some examples of the resources available include the Monitoring and Evaluation Toolkit launched at the 2026 Stakeholder Forum, the EU/OECD Financial competence frameworks, and other international tools supporting monitoring and evaluation, like the INFE/OECD Toolkit for measuring financial literacy, inclusion, resilience and wellbeing.

This section also highlights opportunities for funding available to support financial education such as the CCPC's Our Money, Our Future for schools and the Adult Literacy for Life's Collaboration and Innovation Fund.

As the site continues to grow, we will continue to add to the resources and research available to help keep the site up-to-date and ensure information available to Ireland's financial literacy ecosystem remains current.

# BPFI – European Money Quiz

In March, Banking & Payments Federation Ireland (BPFI) hosted the Irish final of the European Money Quiz, held as part of European and Global Money Week. The quiz is Europe's largest financial literacy competition for 13–15-year-olds and aims to improve money skills through an engaging, classroom-based experience.

More than 1,500 students from schools across Ireland competed in the live online final, testing their knowledge on topics such as budgeting, saving and borrowing, tax and inflation, investing, and cybersecurity. The winning team, Vivan and Alex from Hansfield Educate Together Secondary School in Dublin, went on to represent Ireland at the European final in Brussels in May, alongside students from 30 countries.

Alongside the quiz, BPFI delivered its Senior Economists Masterclass for 5th and 6th year business and economics students. Featuring economists from AIB and Bank of Ireland, and hosted by BPFI's Chief Economist Ali Ugur, the session offered students the opportunity to engage directly with senior economists and deepen their understanding of real world global and domestic economic developments relevant to students preparing for their Leaving Certificate exams.

Both initiatives are available to watch back, offering schools flexible access to resources that support financial literacy. Further information is available at www.bpfi.ie/moneyquiz.

# Launch of ‘A guide to money: managing it and keeping it safe’

On 19 March 2026, Robert Troy, Minister of State at the Department of Finance with special responsibility for Financial Services, Credit Unions and Insurance launched **‘A guide to money: managing it and keeping it safe’.**

The guide was developed by the **National Adult Literacy Agency (NALA)** and funded by the **Competition and Consumer Protection Commission (CCPC)** through the **Adult Literacy for Life Strategy**.

Money and the way we manage it is changing all the time. With so many new options for people, it can be difficult to keep on top of them all.

**This new guide** aims to help people understand the different types of money, the words we use to talk about it, and how we manage our money and keep it safe. It also lets readers know where they can find more information and advice about money in a very clear way.

**Printed copies of the guide are available from:**

- **the 16 Regional Literacy Co-ordinators**
- **NALA by ringing**
  **1 800 20 20 65**

# JAI Finance Park:
## Driving Practical Financial Skills in Irish Classrooms

Junior Achievement Ireland is focused on supporting the delivery of Ireland's National Financial Literacy Strategy through the continued expansion of JAI Finance Park, the charity's flagship financial education programme.

JAI Finance Park gives students a practical, engaging opportunity to build financial capability through a gamified online simulation. By working through real-life financial scenarios, students develop key skills in budgeting, planning, evaluating financial products, and understanding long-term decision-making.

In 2026 the programme has demonstrated strong reach and impact. To date, 1,102 students have participated, across 33 schools in 10 counties. Over 50% of participating schools have DEIS status, supporting equitable access to financial education. Delivery has been strengthened through the involvement of volunteers from 30 partner organisations, reflecting valuable collaboration between education and industry.

Beyond participation, evaluation shows clear progression from awareness to applied understanding. Students' knowledge of budgeting more than doubled, while teachers reported improved comprehension of key financial concepts. Additionally, 60% of students indicated greater interest in planning their financial futures and 93% recognised the value of goal setting.

This initiative reflects the impact of collaboration between education and industry in strengthening financial capability among young people. This programme is supported by the New Solutions Programme.

# Aiséirí Progression Programme

The Aiséirí Progression Programme received funding through the Adult Literacy for Life 2025 Collaboration and Innovation Fund to support people in recovery from addiction to develop essential financial literacy skills.

Learners are men and women of all ages and backgrounds who are rebuilding their lives. For many, managing finances and planning for a secure financial future can be challenging. Through a learner-led programme, participants explored budgeting, financial decision-making, debt management, spending habits and saving. Their learning culminated in the creation of a Financial Literacy Toolkit, developed with input from the learners themselves, providing practical guidance and tips for others on their recovery journey.

The programme was delivered in collaboration with Journi Credit Union Waterford and Waterford and Wexford Education and Training Board (WWETB), with additional support from Waterford MABS. Waterford Credit Union delivered workshops on financial services, budgeting and saving, while also supporting participants to open savings accounts where appropriate. Waterford MABS facilitated workshops on debt management, loans, hire purchase agreements and credit cards, helping participants address legacy financial issues.

By improving financial confidence and capability, the project has empowered participants to make informed financial decisions, reduce financial stress and build a more secure future. Financial stability is an important foundation for long-term recovery and greater independence.

The Financial Literacy Toolkit is a lasting resource that Aiséirí can continue to provide to future clients, supporting people in recovery to develop essential life skills, build financial confidence and achieve greater financial security.

# MABS Supporting Financial Literacy Through Education, Research & Community Engagement

MABS continues to play a key role in delivering Ireland's National Financial Literacy Strategy through practical financial education, research and community engagement. In the first quarter of 2026, MABS delivered 185 money management education (MME) events across Ireland, reaching almost 5,000 people. Notably, during Global Money Week 2026, 82 workshops were delivered in 66 schools nationwide, helping young people develop essential money management skills and confidence.

A key highlight was the launch of the **Money Matters Survey Report 2025** during Global Money Week. The Report provides valuable insight into the financial attitudes and behaviours of young people in Ireland, highlighting strong financial curiosity and the growing influence of digital platforms as sources of financial information. The findings inform the development of financial education resources and reinforce the importance of accessible, trusted financial guidance for young people.

MABS continues to deliver financial literacy programmes across a wide range of community settings and online through our weekly blog. Topics cover budgeting, saving, borrowing, scams and fraud awareness, and income maximisation. A recent example of this work is Money Matters, launched on 16th April during Social Inclusion Week in Leabharlann Phobail na Rosann, Donegal. Money Matters is a new financial literacy digital resource that allows users to access up to date financial information from a trustworthy source all in one place.

By combining research, education and community outreach, MABS helps people of all ages build the knowledge, skills and confidence to make informed money decisions throughout their lives.

# What's coming up?

## Report Harmful and Illegal content to platforms

Coimisiún na Meán's latest media campaign focused on the importance of reporting harmful and illegal content to the online platforms. Scams and fraud are considered illegal and as such, these can be reported to platforms as a first step.

The national campaign ran until March 2026 and was aimed at raising awareness of individual rights under online safety legislation. The multi-channel campaign sought to reach young people, parents and those who work with young people. The goal was to empower the public with knowledge of their rights and how to exercise them – in particular, by reporting to platforms.

To support the media campaign, Coimisiún na Meán offered a suite of resources on its website that provided user-friendly, step-by-step guidance on how to report harmful and illegal content on some of the most popular platforms. Financial literacy projects that focus on scams/ fraud may find these guides helpful to signpost to.

The how to report guides are accompanied by easy-to-follow videos going through the reporting journey and outlining users' rights if they are unhappy about a platform's decision on whether to remove content or not.

This campaign will re-run in GP surgeries in Autumn and will roll out on television from mid-August 2026.

Coimisiún na Meán

## 'Read between the lines' to spot the signs of gambling in young people

The Gambling Regulatory Authority of Ireland (GRAI) launches a national public awareness campaign encouraging parents and guardians to be alert to the signs of gambling among children and young people.

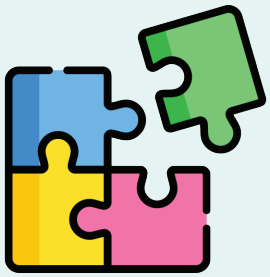
Child protection is one of the key principles of the Gambling Regulation Act 2024 and is a major focus of the GRAI's work. In January this year, the Economic and Social Research Institute published research, commissioned by the GRAI, which showed that childhood gambling doubles the risk of problem gambling in adulthood.

The signs of gambling aren't always visible, it is important to look out for out of normal behaviours such as guilt or anger, lying about where money is going or about the amount of time spent playing games, dropped school performance or withdrawal from friends or activities, and poor sleep, tiredness and distraction.

The GRAI's campaign, which runs from Monday 13th July 2026, aims to highlight the risks, identify the signs to look out for and encourage families to talk to their children about gambling. The GRAI in collaboration with the HSE have dedicated guidance on spotting the signs and what to do if you think your child is gambling which is available at www.grai.ie.

**If you think your child has a problem with gambling, you can also contact the HSE helpline for support and information. Freephone: 1800 459 459- Monday to Friday, 9:30am to 5:30pm. Email: helpline@hse.ie**

# IOB: Supporting financial skills and guidance.



Building financial literacy requires a multi-stakeholder approach. At IOB, we support financial services professionals to build the skills and expertise required to deliver financial services to the highest standards. Our 32,000 members play a vital role in supporting financial wellbeing with customers, clients, and our society by providing trusted guidance and access to appropriate financial products.

Through education programs and events, IOB helps members stay informed and build the knowledge needed to support customers with effective financial guidance. Recent IOB events have featured sessions on the revised Consumer Protection Code, protecting vulnerable customers, and a briefing on the Fair Deal Scheme.

Upcoming IOB events include:

**Your Career in Financial Advice**
(13 August 2026, online) – introducing education pathways for professionals interested in advising consumers on retail financial products including housing loans, consumer credit and pensions.

**IOB Future of Finance Summit**
(13 October 2026, Dublin) – a flagship event for financial services leaders exploring the changing needs of customers and the trends shaping the industry's future.

These initiatives reflect IOB's commitment to helping financial services professionals stay ahead of change, respond to evolving regulatory requirements and support evolving customer and client needs. Financial literacy must be supported by well-informed financial professionals. For further information on IOB programmes and events, visit www.iob.ie.

# Managing and Keeping Your Money Safe brings financial literacy to communities across Ireland

Community partnerships continue to play a key role in supporting Ireland's National Financial Literacy Strategy, with the 'Managing and Keeping Your Money Safe' series helping people develop the knowledge and confidence to make informed financial decisions.

This AIB initiative, in collaboration with the Money Advice and Budgeting Service (MABS), Adult Literacy for Life (ALL), Education and Training Boards (ETBs) and the National Adult Literacy Agency (NALA), the initiative brings together trusted organisations to provide practical financial education and connect people with local supports. The events focus on everyday money management, budgeting, protecting against fraud and scams, and accessing reliable financial information.

The series is aimed at people who may be most at risk of financial exclusion, including older people, students, unemployed people, low-income households and other vulnerable groups. To date, events have been held in communities including Letterkenny, Navan, Tallaght, Tullamore, Laois, Wicklow, Kilkenny and Charleville, strengthening local networks and improving access to financial guidance. The initiative forms part of MABS' wider commitment to financial literacy. In 2025, MABS delivered more than 660 financial literacy events across Ireland, reaching over 13,600 participants.

Alongside MABS' information, education and money advice services, these events support the objectives of the National Financial Literacy Strategy by empowering individuals with the skills and confidence to manage their money safely and build long term financial resilience.