



**Adult
Literacy
for Life**

**2026 Collaboration and
Innovation Fund**

Sample Financial Literacy Projects

Example 1

Personal finances made easy

Project

Free talks held in libraries covering;

- budgeting,
- managing finances,
- online banking, and
- identifying scams.

Overview

Tailored financial education sessions for different target groups who have unmet literacy needs, such as, older adults or migrants.

Talks could include interactive activities like;

- budgeting exercises;
- scam awareness quizzes; and
- online banking demos.

A financial education expert could deliver some/all of the content in an engaging and easy-to-understand way. To keep sessions relevant, seasonal topics like Christmas spending or back-to-school costs could be included.



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Example 2

Foundations for healthy financial habits

Project

Equipping "at risk" young adults with financial and digital literacy skills to enter the workforce.

Overview

A course delivered by a financial education expert to help young adults with literacy needs to build strong foundations for financial wellbeing as they transition into the workforce.

Participants will explore trusted websites and apps such as;

- CCPC.ie;
- MyGov.ie;
- MyWelfare.ie;
- CitizensInformation.ie;
- Revenue.ie;
- and popular budgeting tools.

Participants will also;

- Develop practical skills for budgeting, paying bills, and avoiding borrowing for everyday expenses.
- Identify the most suitable financial products for young adults starting their careers
- Be introduced to Ireland's Auto-Enrolment Retirement Savings Scheme and My Future Fund, including how these work and the long-term benefits of opting in early



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Example 3

Progression financial literacy programme

Project

Progression financial literacy programme for persons recovering from addiction

Overview

Interactive workshops aimed at building participants' understanding of financial services and practical support for opening current or savings accounts with credit unions or other financial institutions

Key objectives and session topics

- Essential money management skills, such as paying bills on time, avoiding borrowing for daily expenses, and creating separate savings for unexpected costs (buffer funds).
- Selecting appropriate financial products to make informed decisions.
- Responsible gambling measures, including the Common Commitment of Care for Problem Gambling framework, which enables customers to voluntarily block gambling transactions.
- Long-term financial planning concepts, such as the My Future Fund pension auto-enrolment scheme, explaining how it works and how participants can begin saving for retirement.



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Example 4

Navigate online banking with ease

Project

Enabling learners navigate online banking apps, understand financial vocabulary, access financial services, identify scams and improve general digital skills.

Overview

Participants will learn about

- paying bills, and not borrow for daily expenses,
- using online and digital banking tools,
- recognising scams,
- having separate savings to cover unexpected expenses (buffer funds),
- managing day to day finances with ease, and
- making good financial decisions and choosing the right products.

Session topics

- interest;
- compound interest;
- debt; and
- switching household services.

Methodologies could include role play, games and visits to institutions.



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Example 5

Money matters programme for travellers

Project

One-to-one financial mentoring to support members of the Traveller community in managing household expenses and reducing utility costs.

Overview

A programme focused on supporting participants to make informed financial decisions, select suitable products, and develop practical tools such as a spending diary.

Previous initiatives, such as themed cookery courses and the creation of cookery books, have successfully helped Traveller women improve household budgeting, share recipes, and exchange money-saving tips.

Combining financial mentoring and practical cookery-based budgeting to create an engaging programme that promotes financial education while fostering community participation.



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Example 6

Switch and save

Project

Information sessions to demonstrate how participants can save money by switching utility providers and understanding the details of utility contracts, including identifying the best time to switch

Overview

A programme supporting participants to make informed financial decisions, select suitable products, and develop practical tools such as a spending diary.

The programme will include

- One-to-One Consultations: Personalised reviews of participants' utility bills to identify potential savings.
- Practical Tools: Use of comparison platforms such as Switch Energy Supplier | CRU.ie as well as other switching websites like bonkers.ie, switcher.ie, and PowerToSwitch.ie.
- Skills Development: Teaching participants how to analyse their own energy usage by reviewing annual gas and electricity consumption.
- Confidence Building: Empowering participants with the knowledge and tools to confidently switch providers when opportunities arise.

Potential local project partners could include;

- MABS;
- the library;
- the ETB in the region;
- a Local Development Company;
- a Local Traveller and or age friendly organisation; and
- local charities such as the St. Vincent de Paul.



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Sample Financial Literacy Projects

Example 7

Digital tools for financial wellbeing

Project

Learning to use websites and apps that support financial wellbeing, including:

- Government and Advisory Services: CCPC.ie, MyGov.ie, MyWelfare.ie, CitizensInformation.ie, Revenue.ie
- Utility and Cost Comparison Tools: Switch Energy Supplier (CRU.ie), bonkers.ie, switcher.ie, PowerToSwitch.ie

Overview

Locally delivered courses and workshops supporting participants to access and navigate these websites using the device they are most comfortable with. Use of case studies to demonstrate practical applications of these tools and how they can improve financial wellbeing.

Potential local project partners could include;

- MABS;
- the library;
- the ETB in the region;
- a Local Development Company;
- a Local Traveller and or age friendly organisation; and
- a family resource centre

Target groups could include;

- Migrants;
- One-parent households;
- Members of the Traveller community; and
- Older Adults.



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Example 8

Financial confidence and wellbeing for women

Project

Enhance women's confidence and financial wellbeing, ultimately strengthening their financial self-efficacy through a programme co-delivered by a wellbeing coach and a financial education expert.

Overview

Wellbeing Component

- A wellbeing coach will support participants in building confidence, managing financial decisions, and focusing on aspirations and goals without being constrained by past experiences.

Financial Education Component

- The financial expert will cover practical topics such as budgeting, managing day-to-day finances, saving strategies, creating an emergency buffer fund, identifying financial scams, and understanding pensions.

Participants will develop an individual action plan with achievable goals, supported by peer collaboration and guidance from facilitators.

Potential local project partners could include;

- the ETB in the region;
- a Local Development Company;
- a family resource centre.