Dec 15, 2025

Global Money Week in Ireland

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Deputy Director of Financial Education Competition and Consumer Protection Commission (CCPC)



Coimisiún um Competition and Consumer Protection Cosain. Tomha Láiri Commission

Competition and Consumer Protection Commission (CCPC)

 Statutory body that promotes compliance with, and enforces, competition and consumer protection

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 A specific role under legislation to provide personal finance information and education to consumers.

Our roles in GMW

- The CCPC is Ireland's national coordinator of GMW as Ireland's only <u>full member</u> of the OECD/INFE:
 - Collaborate with key stakeholders
 - Increase engagement among children and young people
 - Broaden the reach and impact of Global Money Week
- We deliver our own initiative: Our Money, Our Future
- Participate in the OECD GMW Working Group
- Chair the GMW Working Group under Ireland's National Financial Literacy Strategy (NFLS)

Our Money, Our Future (Pilot) 2024/2025

Sponsorship programme for post-primary schools and Youthreach centres.

- Student-led financial literacy projects
- Focus on practical, real-world skills
- Promote creativity and sustainable practices
- Showcase work during Global Money Week
- Aligned with EU/OECD Financial Competence Framework







OUR MONEY, OUR FUTURE

FINANCIAL LITERACY SPONSORSHIP FOR POST-PRIMARY SCHOOLS



Global Money Week Launch Event 12 March 2025

- Bringing stakeholders together.
- Showcase and celebrate studentled 'Our Money, Our Future' projects.
- Celebrate youth achievements.
- Connection between professionals and post-primary students.

Two-fold Evaluation

• Internal review: Direct experience

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External, independent evaluation

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Our Money, Our Future Reach & Participation



applied to the programme



86 schools received sponsorship of either €500 or €1,000

TOTAL: €84,000



Broad national and regional coverage, with schools from 25 counties participating, including DEIS schools and Youthreach centres

10,962

direct participar

26,902

indirect beneficiaries, including peers, families and

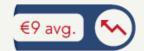


Cost Per Unit



Cost per unit for direct participants

Cost per unit for total, indirect participants



Internal review

Programme Reach and Impact

113 applications received; 86 schools sponsored (€84,000)

Inclusive national reach across range of schools and Youthreach centres



Independent Evaluation: Findings





^{*}Taken from independent evaluation by Quality Matters, as reported by teachers (73/86 schools = 85%)

Theme	Outcome	Result
		(teachers' responses)
Increased insight and understanding of financial issues (students)	Large increase in knowledge, awareness and understanding of financial issues	90%
	Large increase in positive attitudes in relation to financial literacy	89%
Changes in skills and behaviours	Large increase in student financial literacy skills	81%
	Short term changes in student behaviours	58%
	Student intentions to change long-term behaviour	65%
School financial literacy culture	Significant positive impact on school's financial literacy culture	67%
	Increased awareness and knowledge of financial literacy among teachers	68%
	Improved teacher confidence in delivering financial literacy education	51%
Sustainability	Generated resources or materials that could be reused/integrated into future teaching	71%
Future Engagement	Teachers that would recommend the programme	99%

Independent evaluation - Quality Matters

Other findings:

- 52% initiatives inspired by students; 53% inspired by teachers
- 27% teachers built on something they were already doing
- 86% of teachers reported that students implemented their initiative,
 62% said that students designed it,
 64% said that students evaluated it
- 82% of schools showcased their initiatives, through posters, social media, school events, or reports and images
- 56% teachers used the EU/OECD Financial Competence Framework
- Many recommendations were implemented in the 2025/26
 Our Money, Our Future initiative

Monitoring and Evaluation Toolkit - work in progress

• NFLS Monitoring & Evaluaiton Working Group - March 2026

• To be used on any financial literacy initiative

 Aim is to use this new toolkit on Our Money, Our Future 2026/27

Outcomes and Learnings

• Our Money, Our Future & student led projects: an **annual initiative**

 GMW Event: celebrate youth financial literacy & youth voice

