



## Money skills for life

### Information for Employers

#### What is Money skills for life?

**Money skills for life** is a free one-hour personal finance talk, developed by the Competition and Consumer Protection Commission (CCPC) to provide financial education to employees, with the support of their employer. Talks are delivered by presenters trained by the CCPC and each attendee gets a free handbook to take home, which contains lots of useful information and tools to help them manage their money. The talk covers six topics:

- Sorting out your money;
- Saving and investing;
- Insurance;
- Borrowing money;
- Dealing with debt; and
- Planning for later life.

The programme was piloted in 2011 and following a full evaluation, a redeveloped version was launched by Deputy Richard Bruton, Minister for Jobs, Enterprise and Innovation, in April 2012. Since then, the programme has successfully reached employees in public and private sector organisations throughout the country. Talks have been delivered in a wide variety of organisations to groups of 5 to over 200.

#### What people have been saying about Money skills for life

- 98% of employees found the talk useful or very useful
- 97% of employees would recommend the talk to others
- 97% of employers said that the talk met or exceeded their expectations

#### Employers' testimonials:

- "The feedback from those who attended was fantastic. We'd certainly be interested in running this again in the future".
- "Excellent presentation provided, very useful information given and a great speaker".
- "Money Skills for Life presentations were received well by our employees. The feedback was positive and a lot of employees felt that they picked up some useful tips! The handbooks and budget calendars were also good aids for employees to take home. As an employer we would recommend this programme to other organisations."



### Objectives of the programme

The overall objective of the initiative is to empower consumers by raising awareness and giving them information so they feel motivated to re-look at their personal finances and make at least one change that positively impacts on their situation.

We want consumers to feel confident that they know what questions to ask or where to go to should they need further help. As such, it is important that the programme is suitably stimulating and in particular, that presenters are trained to engage with audiences to motivate them to make changes to their personal finance habits and behaviours.

### So why get involved?

Unfortunately money worries may be a part of your employees' lives. Helping staff improve their money management skills can contribute to their wellbeing, and as a result benefit your organisation with lower financial-related stress among staff. Because our service is full of useful information, is completely free of charge and designed to help staff, you may use Money skills for life to:

- provide new and free training on personal finance to employees as part of a 'lunch and learn' session or part of a 'wellness at work' programme;
- strengthen your existing induction or staff development programmes;
- enhance existing pre-retirement courses or sessions targeting specific groups;
- promote it as a new stand-alone employee benefit or service;

**If your employees work in financial services and are a Continuing Professional Development (CPD) member or a Qualified Financial Adviser (QFA), a Chartered or Certified Banker, hold the LCOI designation or are a member of the ILCU, you will be awarded up to one hour credit for attending the training course. For more information, log on to [www.ccpc.ie](http://www.ccpc.ie).**

### How do I get involved?

Pick a date and time that suits you (giving at least three weeks' notice) and book a talk using the online booking form on [www.ccpc.ie/consumers/financial-education/](http://www.ccpc.ie/consumers/financial-education/). We will send you some marketing material and assign a presenter to your talk. In advance of the talk, we will send out the presentation that will be delivered and order the Money skills for life handbooks.

Following the talk, we will send you a link to a feedback form for you and one for your employees. Feedback is very important to help the CCPC to make Money skills for life as relevant as possible.

**If you would like any further information, please call Kate on 01-4025553 or email [kateosullivan@ccpc.ie](mailto:kateosullivan@ccpc.ie).**