



**CCPC Global Money Week**  
**Digital Resource Pack for Schools**

**GLOBAL  
MONEY  
WEEK**®



# CCPC Schools Programmes

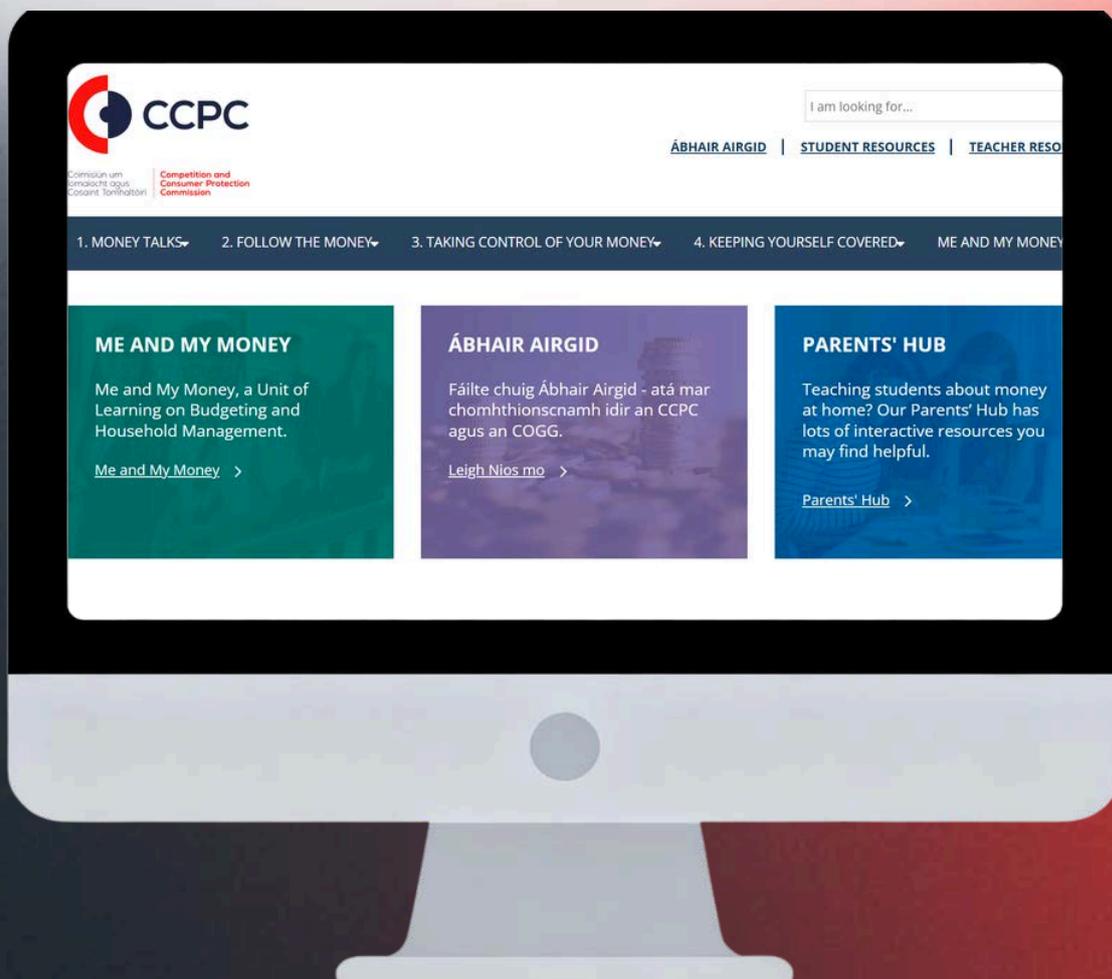


This resource pack has been developed by the Competition and Consumer Protection Commission (CCPC), Ireland's national authority responsible for ensuring fair competition, protecting consumers, and supporting people in building their financial skills.

The CCPC is Ireland's national coordinator for OECD Global Money Week and provides free, impartial, and evidence-based information to help students understand their rights and make confident financial decisions.

MoneyMatters.ie is the CCPC's dedicated financial education website for schools. It provides curriculum-aligned resources for Junior Cycle Home Economics, Business Studies, Mathematics, and Leaving Certificate Applied (LCA).

On [MoneyMatters.ie](https://www.moneymatters.ie), teachers and students can find lessons and activities on budgeting, spending, saving, borrowing, online shopping, advertising, and consumer rights, as well as materials that support critical thinking and informed financial decision-making.





# Daily Announcements



Day 1:

The CCPC is Ireland's national consumer protection body when buying goods and services. It works to protect students, promote fair competition, and provide free trusted information on consumer rights and financial matters. The CCPC provides clear, trustworthy information on everything from recognising scams to finding reliable financial information online. Throughout this week, we'll share practical ways you can strengthen your money skills, and the CCPC is a great place to start.

Day 2:

A scam is a dishonest scheme or plan designed to con you out of your money. Scammers often try to scare you or rush you into acting quickly. Remember the Golden Rules to stay safe online:

Stop - Don't share personal information if you're unsure who you're talking to, especially if a message is pressuring you to act fast.

Think - Ask yourself if the message could be fake, and never click on links or attachments that seem suspicious.

Check - If something feels off, contact the organisation directly using a trusted phone number or website, not the details in the message.





# Daily Announcements



Day 3:

Each day we see messages about money online, from social media posts to ads and videos. A lot of money tips online come from influencers. Some share helpful ideas, but others are paid to promote apps or products you might not actually need. So always ask yourself: Can I trust this? Are they qualified? Are they saying this to earn money? If you're unsure, talk to a trusted adult. And remember, the CCPC website has independent, reliable information on budgeting, scams, and more.

Day 4:

Buy Now, Pay Later (BNPL) can make something look cheaper because you don't pay all the money straight away. But it's important to know that BNPL is still borrowing. You are agreeing to pay the money over instalments. Always think before you choose BNPL: Do I really need this? Can I afford the repayments? And remember using BNPL can affect your credit history if you miss payments. If you're unsure, check out the CCPC website for independent information to help you make smart money choices.

Day 5:

In Ireland, you have strong rights when you buy goods, services, or digital content, whether in-store or online. If something you buy is faulty or not what you were promised, you may be entitled to a repair, replacement, or refund, and the business must help you fix the issue. You also have extra rights when buying online, including the ability to cancel in certain situations, and the CCPC explains exactly how to make a complaint if things go wrong. Knowing your rights helps you shop with confidence.



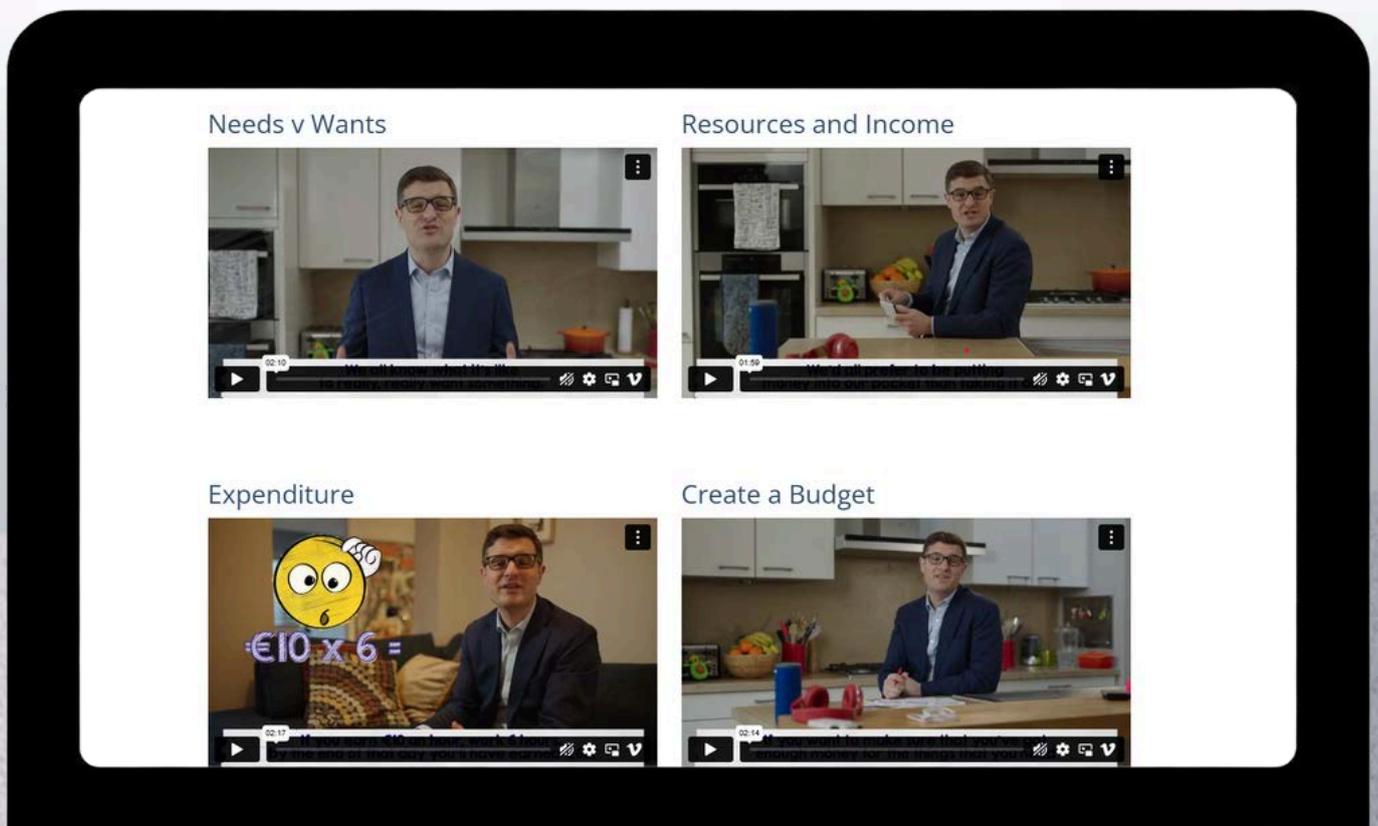
# Four key financial topics explained



The Video and Resource Library provides all the video clips, case studies, and worksheets used across the Me and My Money Unit of Learning. It includes a series of downloadable resources including case studies and games.

In the four videos below, Eoin McGee, financial planner and host of the CCPC sponsored TV show How to be Good with Money and The Complaints Bureau, breaks down the difference between needs and wants, explains resources and income, suggests some things to think about when it comes to expenditure and why it's a good idea to create a budget.

The videos are available at <https://moneymatters.ccpc.ie/unit-of-learning/video-and-resource-library/>



# Four key financial topics explained

## Sample of CCPC Designed Resources

### Resources & Income

Section 2: Exploring a payslip

On this worksheet please answer the following questions:

- List the deductions from the payslip below
- Classify the deductions into Statutory and Voluntary
- Explain each of the following

PAYE	
PRSI	
USC	

Commission on Employment Equality, Gender Equality and Consumer Protection

**Mandy**



You and your family moved to Ireland 6 months ago. You and your sister are in secondary school. Your mother works two part-time jobs and your father works full-time.

Most of the time you have enough money for everything but sometimes it's tough as relocating to a new country comes with unexpected expenses.

**Adija**



You are a 27 year old accountant working in Dublin. You currently share an apartment with friends, but you would like to buy a house in the next five years. You are currently saving €800 per month towards a house deposit.

Between your savings, rent and other bills you don't have much money left over at the end of the month.

**Dara**



You, your spouse and children live in the city. You are a taxi driver and your spouse is currently unemployed. The household receives additional income from social welfare and child benefit payment, without these payments it would be hard to survive.

You want to upgrade your car for work, but you are not sure where the money for this will come from.

**Esme**



You are 20 years old and are earning a good wage. A month covers your mortgage and you go out near your friends on holidays. You have a car and are planning to buy a house. Sometimes you have to use your payday as you need the money.

Income:

Expenditure:

Expenditure:

Expenditure:

Expenditure:

Expenditure:

Expenditure:

### SECTION 1 NEEDS VS WANTS GIANT STEPS ROLE CARDS

**How to play:**

Ask your students to stand at one end of the room. Explain you are going to read 10 statements out loud. After each statement is read, they should:

- Take a giant step if they agree that the statement applies to their character
- Take a baby step if they partly agree that the statement applies to their character
- Don't move if they think the statement does not apply to their character

Allow sufficient time for students to consider the statements and decide whether or not to move.

- I have a clear picture of what I want for my future and I'll make it happen
- My family has no money worries
- If I went to the bank for a loan I would get approved
- I always think before I spend
- I think about the money I need in the future and plan for it
- I think about the balance between spending and saving
- I look for the best bargain possible
- I need money




### SECTION 2 CASE STUDY

## RESOURCES AND INCOME

**MICHELLE**

**My name is Michelle. I am 16 years old, live in Tullamore and have just started third year in secondary school. I have a busy year ahead as I just found out that I have qualified to represent my boxing club at a competition in France later this year as well as working my part-time job and focusing on the exams at the end of the year.**

I like being busy so I don't mind having a lot on but it means I have to plan my week out carefully. I have my normal school schedule and then boxing training for two hours on Monday, Wednesday and Friday evenings and Saturday morning.

**My mother and father have a large farm and attached to our house we have a busy farm shop.**

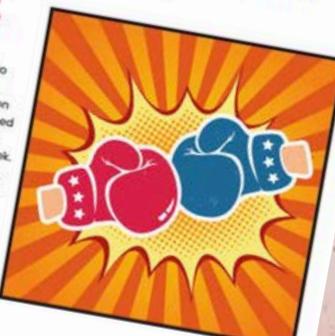
We sell all types of things from fruit and vegetables to free range eggs, even local honey and turf and I work here on Tuesday evenings, Saturday afternoons and on Sundays. Depending on how much help my parents need in the shop I usually work between eight to 12 hours a week and my wages average out to about a €100 a week.

This is great money for someone my age and I try to be sensible with it but this takes some planning. I have a save €20 a week, every week for the next two years I will have about a €2,000 to put towards this.

**Monthly I also spend**

- ▶ boxing membership (€80)
- ▶ Netflix (€8)
- ▶ donation to the local animal shelter (€10)

and then the rest seems to just go on food, clothing and other things.





# Scam University

Scam University is an online course dedicated to all types of scams, helping you to stay safe and outsmart the scammers.

Click the link below or scan the QR code to access the videos.

<https://www.cpc.ie/consumers/money/scams/scam-university/> 



## Module 1: Fake online shops

In our first module, we delve into fake online shops - and how to spot and avoid getting tricked by one.

Watch



## Module 2: Phishing

In this module, we do a deep dive into phishing scams - and how to recognise and avoid getting reeled in.

Watch



## Module 3: Rental scams

In this module, we explore rental scams - and the telltale signs to be aware of.

Watch



## Module 4: Investment scams

In this module, we examine investment scams - and how to protect your money.

Watch



## Module 5: Social media scams

In this module, we investigate social media scams - and how to spot one coming a mile away.

Watch



## Module 6: Romance scams

In our final module, we get acquainted with romance scams - and the red flags to watch out for.

Watch



# Scam University Activity

## Learning Objectives

By the end of the activity, students will:

1. Recognise common scam types and their warning signs
2. Understand how to protect themselves online and offline
3. Practise critical thinking, collaboration, and creative communication
4. Learn how to respond safely if they come across a scam

## Starter Questions / Discussion Prompts:

- Has anyone ever received a suspicious text, email, or DM? What made it seem “off”?
- What types of scams do you think teenagers are most at risk of?
- Why do scammers target young people?
- What emotions do scammers try to trigger? (e.g., urgency, fear, excitement)
- What would make someone fall for a scam even if they “know better”?

## Individual Activity:

Students watch CCPC scam university videos during tutor time, in class or at home. There are 6 videos ranging in length from between 1 – 2 minutes.

## Group Activity:

Divide the class into six groups. Assign each group one video to focus on.

Each group prepares a short summary of their scam type.

Include warning signs and ways to stay safe.

Design a poster or role play a scenario.



# Scam University Questions

## Fake Online Shops

Q1. What are three signs that an online shop could be fake, and why would these be red flags for a consumer?

## Phishing

Q1. What is phishing?

Q2. What are the red flags a message might be a phishing attempt?

## Rental Scams

Q1. Describe how a rental scam works.

Q2. What are the red flags to look out for?

## Investment Scams

Q1. What are the red flags of an investment scam?

## Social Media Scams

Q1. What are some red flags that may indicate a customer or seller may be a scammer?

Q2. What can you do to protect yourself?

## Romance Scam

Q1. What is a romance scam?



# Scam University

## Sample Answers

### Fake Online Shops

What are three signs that an online shop could be fake, and why would these be red flags for a consumer?

- Extreme discounts
- Time limited offers
- Only general or positive reviews
- Unusual payment methods like cryptocurrency
- One single payment option

### Phishing

What is phishing? What are the red flags that a message might be a phishing attempt? Scammers send you messages that look like they are from businesses you trust or friends and family to trick you into entering your personal information on scam websites, which they then use to take your money.

Messages that ask you to:

- Make a payment or transfer money
- Click on a link
- Claim your account has been hacked
- Claiming there is a problem with payment or delivery

### Rental Scams

Describe how a rental scam works.

Scammers try to trick you out of money by pretending to offer a property or rent a room.

What are the red flags to look out for?

- Rent seems too good to be true
- Landlord can't show you the place in person
- You are asked to send a deposit before any mention of a lease or viewing
- Not asked for references



# Scam University

## Sample Answers

### Investment Scams

What are the red flags of an investment scam?

- Promise of guaranteed returns with little or no risk
- Pressure to invest right now
- Ads that may have fake testimonials from celebrities

### Social Media Scams

What are some red flags that may indicate a customer or seller may be a scammer?

- Offer seems too good to be true
- Seller tries to move you to a different payment option or online platform

What can you do to protect yourself?

- Never hand over money unless you are sure the item is legit
- If you are selling never click a link a buyer sends you
- Do not send them details that could give them access to your bank account

### Romance Scams

What is a romance scam?

When someone you form an online relationship with tricks you into sending them money.



# Money Myth-Busting Quiz

This quiz is based on information found on [www.CCPC.ie](http://www.CCPC.ie)  
Read the sentences and circle Myth or Fact.

- 1 Buy Now, Pay Later isn't really borrowing because you don't pay interest. **MYTH / FACT**
- 2 Missing payments on Buy Now, Pay Later can affect your ability to get loans or a mortgage in the future. **MYTH / FACT**
- 3 If a money tip is popular on social media, it is probably reliable. **MYTH / FACT**
- 4 Instant payments usually give you time to cancel or reverse a transfer. **MYTH / FACT**
- 5 If a Finfluencer is being paid to promote a product, it must be clearly labelled as an ad. **MYTH / FACT**
- 6 Accepting money to "mind" in your bank account for someone else is a harmless way to earn quick cash. **MYTH / FACT**
- 7 If you fall victim to a scam, the best approach is to notify your bank immediately and report it to the Gardaí. **MYTH / FACT**
- 8 Your money grows faster with compound interest compared to simple interest **MYTH / FACT**
- 9 If something you buy is faulty, you have the right to a repair, replacement or refund. **MYTH / FACT**
- 10 Free trials can sometimes turn into paid subscriptions if you don't cancel in time **MYTH / FACT**



# Money Myth-Busting Quiz

This quiz is based on information found on [www.CCPC.ie](http://www.CCPC.ie)  
Read the sentences and circle Myth or Fact.

- 1 Buy Now Pay Later isn't really borrowing because you don't pay interest.

Answer: Myth

Explanation: Buy Now, Pay Later is a form of credit. Even if no interest is charged, you are still borrowing money and committing to future repayments.

- 2 Missing payments on Buy Now, Pay Later can affect your ability to get loans or a mortgage in the future.

Answer: Fact

Explanation: BNPL is still a type of loan. If you miss payments, it can impact your credit history and make it harder to borrow money later for things like a car loan or a mortgage.

- 3 If a money tip is popular on social media, it is probably reliable.

Answer: Myth

Explanation: Popularity does not mean accuracy. Social media content may be misleading or sponsored.

- 4 Instant payments usually give you time to cancel or reverse a transfer.

Answer: Myth

Explanation: Instant payments move money very quickly, meaning there is often little or no time to stop a payment once sent.



# Money Myth-Busting Quiz

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Read the sentences and circle Myth or Fact.

5

If a Finfluencer is being paid to promote a product, it must be clearly labelled as an ad.

Answer: Fact

Explanation: Paid promotions must be clearly identifiable as advertising so consumers are not misled.

6

Accepting money to “mind” in your bank account for someone else is a harmless way to earn quick cash.

Answer: Myth

Explanation: This is known as a money mule scam. Agreeing to it is illegal and could get you into serious legal trouble. The correct action is to refuse and report it.

7

If you fall victim to a scam, the best approach is to notify your bank immediately and report it to the Gardaí.

Answer: Fact

Explanation: Acting quickly is essential. You should contact your bank or card provider straight away, ask about reversing the payment, and report the incident to the Gardaí.

8

Your money grows faster with compound interest compared to simple interest

Answer: Fact

Explanation: Compound is interest earned on interest. Simple interest is only earned on the principal.



# Money Myth-Busting Quiz

This quiz is based on information found on [www.CCPC.ie](http://www.CCPC.ie)  
Read the sentences and circle Myth or Fact.

9

If something you buy is faulty, you have the right to a repair, replacement or refund.

Answer: Fact

Explanation: Under consumer rights laws, goods must be of acceptable quality. If an item is faulty or doesn't work as it should, you are entitled to a solution such as a repair, replacement, or refund from the seller.

10

Free trials can sometimes turn into paid subscriptions if you don't cancel in time

Answer: Fact

Explanation: Many online services offer free trials that automatically convert into paid memberships. It's important to check the terms and set reminders so you don't get charged unexpectedly.

# Social Media



If you use any of these resources please tag the **CCPC** on your social media posts. The official hashtags of GMW2026 are **#GlobalMoneyWeek2026 #GMW2026**. To highlight GMW2026 theme on social media, please use **#SmartMoneyTalks** and for GMW slogan **#LearnSaveEarn**.



Coimisiún um  
Iomaíocht agus  
Cosaint Tomhaltóirí

Competition and  
Consumer Protection  
Commission

