

# Master *Your* Money *With*







## **Welcome to Book Two in Our Financial Literacy Series**

This is the second book in our Financial Literacy series, created especially for secondary school students. Its aim is to help you understand what financial literacy means, how it works in everyday life, and how it can prepare you for the world of work. We also want to spark discussions around money and financial decisions, topics that will become more important as you grow.

This book was developed in collaboration with Transition Year students from Coláiste an Phiarsaigh. Their ideas and insights have helped shape the content to make it more relevant for students like you.

At Elevate Credit Union, we believe that financial literacy matters because it gives people the knowledge and confidence to make smart financial choices. These choices can lead to greater financial security and help individuals achieve their personal goals. Strong financial literacy not only benefits each member but also strengthens the wider community and the credit union itself—supporting our mission of service, cooperation, and mutual benefit.



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# SPENDING, SAVING, MANAGING

## *The First Steps to Smart Money Habits*

Ready to level up your money game? Whether you've got a fiver in your pocket or you're earning from a part-time job, what you do with your money matters. This chapter is all about learning how to spend smart, save wisely, and manage like a pro.

### **What You'll Learn in This Chapter:**

Why saving is more powerful than you think.

How to build a budget (and stick to it).

What a rainy day fund is!

The basics of tax and what's on your payslip.

Where to keep your money safe Credit Unions vs. Banks.

**Before we start, answer these questions (no wrong answers!):**

- What's the last thing you spent money on?

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- Do you have any savings right now?

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- What would you do if you suddenly got €100?

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## WHAT ARE SAVINGS & WHY DO THEY MATTER?

Savings mean putting money aside for the future instead of spending it all right away.

My savings goal: \_\_\_\_\_

How much it costs: € \_\_\_\_\_

How much I can save per week: € \_\_\_\_\_

How long it will take: \_\_\_\_\_ weeks



## WHY Save

It gives you freedom and choices

It helps you reach goals

It protects you in emergencies

### **Saving Tip:**

Know your goal. Decide what you're saving for, how much you'll need, and when you want to reach it. Having a clear target makes it easier to stay focused and motivated along the way.



# WHY YOU NEED TO BUDGET



A budget is a plan for how you spend and save your money.



It's like a map that helps you get where you want to go without going broke on the way.

Income	Spending	Saving	Rainy Day Fund
€50	€25 (shopping, food)	€20	€5 (emergency stash)
✓ TOTAL: €50			



Budgeting helps you take control of your money instead of letting it control you. When you create a budget, you know exactly how much you have, what you're spending it on, and how much you can save. It's like having a personal money map that helps you reach your goals.

Budgeting isn't about being perfect, it's about paying attention. Some weeks you'll save more, other weeks you might spend more. That's okay!

## WRITE DOWN YOUR INCOME

€

€

€

€

## WRITE DOWN YOUR EXPENSES

€

€

€

€



Monthly Budget Template (€)	
Monthly Income	
Allowance: €_____	
Part Time Job: €_____	
Gifts: €_____	
Other: €_____	
Total Income: €_____	
Expenses	
1. Savings:	
Savings for future: €_____	
Rainy Day Fund: €_____	
2.Schools & Supplies:	
School lunch/snacks: €_____	
School supplies: €_____	
3. Personal:	
Clothes/shoes: €_____	
Personal care (haircuts, toiletries): €_____	
Subscriptions (music, streaming): €_____	
4. Fun & Entertainment:	
Movies/games: €_____	
Outings with friends: €_____	
Hobbies: €_____	
5. Other:	
Gifts for others: €_____	
Transportation (bus, bike, etc.): €_____	
Miscellaneous: €_____	
Total Expenses: €_____	
Summary:	
Total Income: €_____	
Total Expenses: €_____	
Money Left Over: €_____	
Notes/Goals:	
This month I want to save for: _____	
Things I can spend less on: _____	
Things I did well: _____	

# WHAT'S A RAINY DAY FUND

## What Is It?

A rainy day fund is a small savings stash for unexpected stuff that life throws your way.

You don't need to rely on family or friends, this is meant for true emergencies, such as:



Your phone  
screen cracks



Your school bag  
rips



You lose your  
wallet

## Why It Matters:

You won't need to borrow from friends or family, which helps you feel more in control and reduces financial stress. Best of all, you can stay on track with your savings goals.

## Rainy Day vs. Savings Jar

### Rainy Day Fund

For emergencies only

You don't dip into it often

Keeps stress levels down.



### Savings Jar

For goals (clothes, trips etc.)

You dip into it when needed

Keeps dreams alive

## How Much Should I Save?

Start small! Try saving: €2 to €5 a week

Or 10% of whatever money you get (pocket money, part-time job, etc.)

Even a little adds up quickly.

### Example

Imagine Emma decides to start a rainy day fund. She puts aside €5 each week from her pocket money.

- After 10 weeks, she has €50.
- One day, her bike chain breaks, and she needs €30 to fix it.
- Because she has her rainy day fund, she can pay for the repair without borrowing money or using her regular spending cash.



# WHAT IS TAX?

What's the deal with TAX



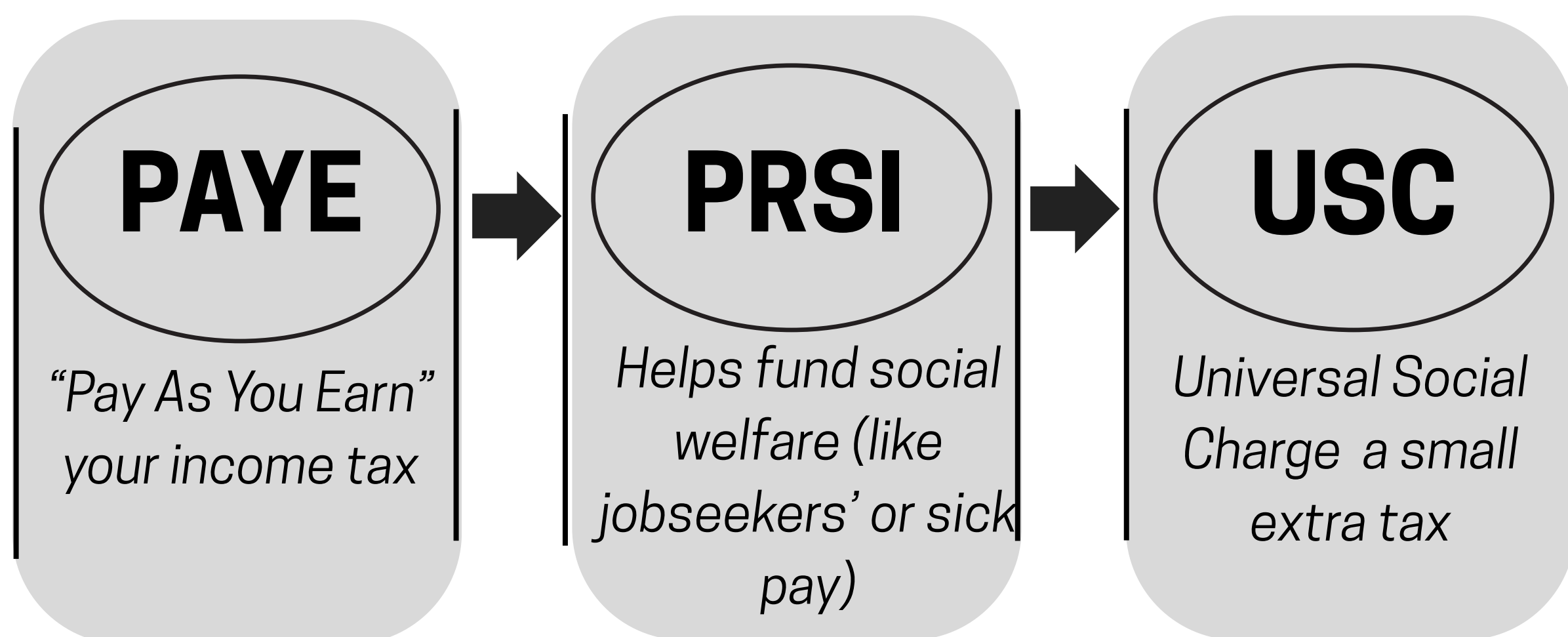
Tax is money that people and businesses in Ireland have to pay to the government. This money helps pay for things we all use, like schools, hospitals, roads, and public services.

In Ireland, tax is collected by a government office called Revenue. There are different types of tax, like:

- Income tax – In Ireland, income tax is charged at 20% on earnings up to €44,000 and 40% on anything above that\*.
- VAT – added to the price of things we buy
- PRSI – helps pay for social welfare and pensions
- Tax credits reduce the amount of income tax you pay — for example, the standard Employee Tax Credit of €2,000 lowers your annual tax bill by that amount.

Paying tax is a way everyone helps to keep the country running.

## Meet the Tax Gang



### Useful Tip!

It shows how much tax you've paid and if you think you've paid too much, you might be able to claim some back through Revenue.ie

\*Subject to change



# WHAT IS A PAYSリップ?



Payslips are your receipt for getting paid. They help you:

- Understand your income
- See where your money goes
- Spot any mistakes (like if you're underpaid!)

## Why It Matters

A payslip is a mini report you get from your employer every time you're paid.

It shows:

- What you earned
- What was taken out (like tax)
- What you actually get in your account (Net Pay)

## Payslip Breakdown Example

Sophie works part-time at a café and earned €450 this month.

Here's what her payslip looks like:

Employee Name:

Employee ID:

Pay Date: 22/07/2025

Employer Name:

### EARNINGS

Description	Amount (€)
Gross Pay	450,00

### DEDUCTIONS

Description	Amount (€)
PAYE (Income Tax)	20,00
PRSI	18,00
USC (Universal Social Charge)	9,00

**Net Pay (Take-Home Pay): 403.00**

Bank Transfer: Yes

Account Ending: xxxx 1234

Sophie was surprised to see €47 gone but now she knows where and why.

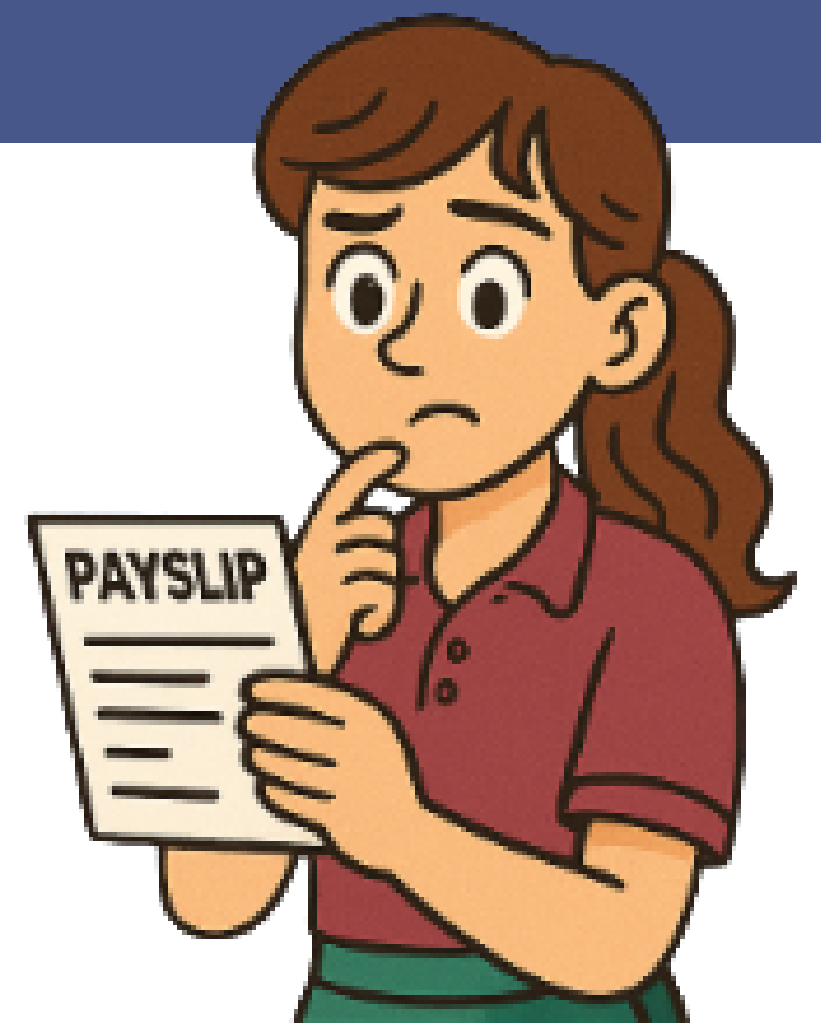
## Starting your first job?

If you don't give your PPS number or register with Revenue, you might be put on **emergency tax** which means way more tax is taken from your wages! Avoid it by setting up your [myAccount on Revenue.ie](#) before your first payday.





# EMERGENCY TAX



## What is Emergency Tax?

Emergency tax happens when your employer doesn't have your correct tax details when you start a new job. If this happens, the tax office (Revenue) makes your employer take extra tax straight away, just to be safe. It's like a "hold" until they know exactly how much you should pay.

Don't worry — it's not permanent. Once your details are updated, you get back any extra money you were taxed.

## Example:

Sarah starts her first part-time job. Her employer doesn't yet have her PPS number linked with Revenue. She earns €400 in her first week.

👉 On emergency tax, she might pay €100 tax instead of the normal €20 tax. A few weeks later, when her details are updated, Revenue refunds the extra tax she paid — so she gets that money back in her payslip.

✅ Key takeaway for students: Emergency tax means you'll lose some of your wages at first, but you don't lose it forever. Once your employer has your details, your tax goes back to normal and you'll be refunded.





# WHERE SHOULD YOU SAVE?

**You've got your money now where do you put it?**

One option is the Credit Union



**Current Account**



**Loans**



**Savings**

A Credit Union is like a community club where members help each other.



## How to Open an Account:

ID (passport or birth cert)

Proof of address (letter from school, utility bill)

Parent/guardian for under-16s

## Why open a savings account with Credit Union

When you save with a credit union, you become a member and part-owner. That means you have a say in how it's run. Unlike a bank, it's not-for-profit it's for people, not shareholders.

Credit unions don't pay bonuses to CEOs or big investors. Instead, profits are reinvested into better services for members or given back to the local community that includes schools, clubs, and local causes.

### Useful Tip

**Use online & mobile banking:** This makes it easier to monitor your spending and avoid overdrafts.





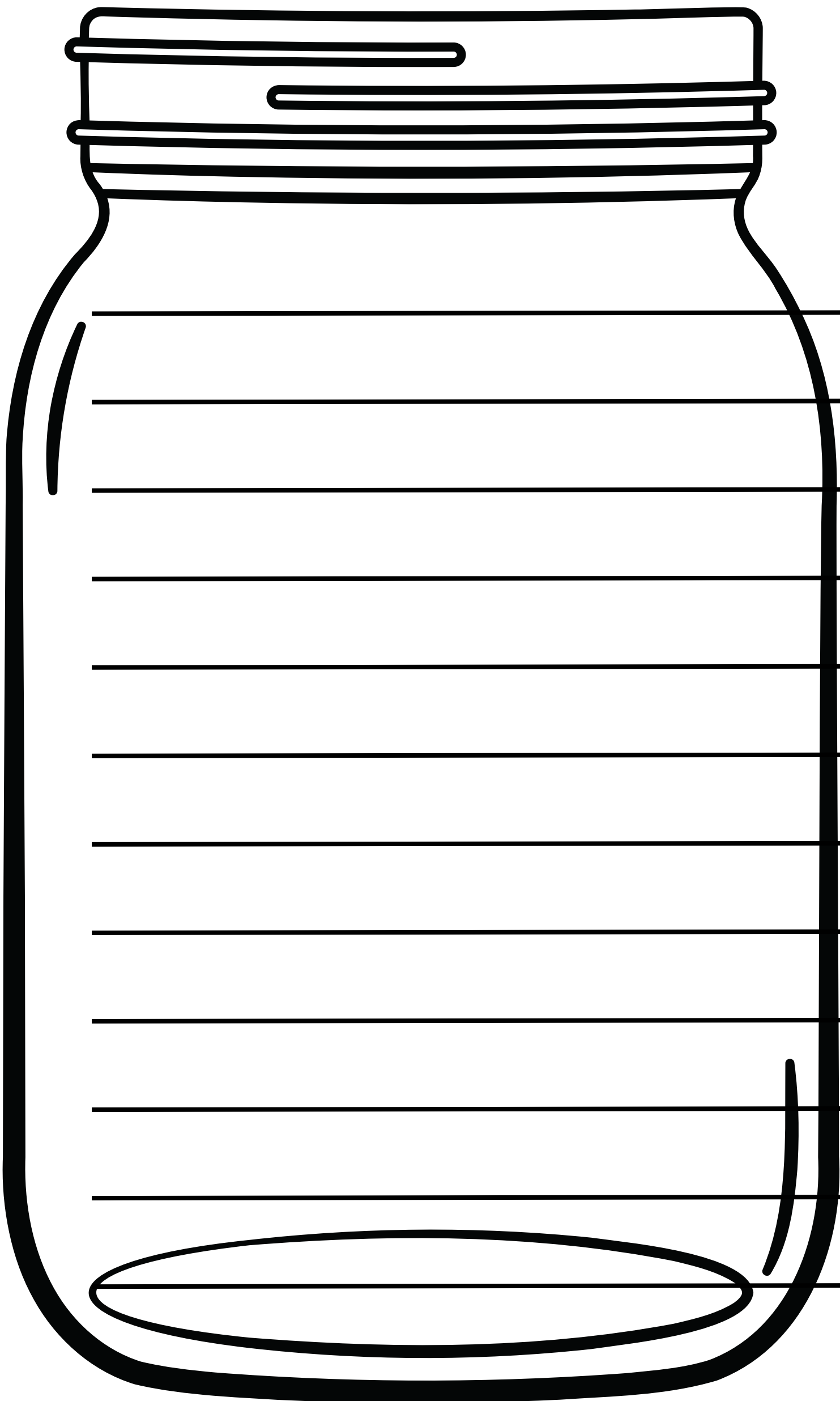
# SAVINGS JAR CHALLENGE

12-Week Savings Challenge – Check it off and save to fill the jar ✓  
e.g €20 by 12 weeks is €240

SAVING FOR \_\_\_\_\_

GOAL DATE \_\_\_\_\_

TOTAL SAVINGS \_\_\_\_\_



DEPOSIT

DATE


# BUDGET CHALLENGE

Can you create a budget and stick to it?

**STEP 1: Figure out how much money you have in a month**

Income: \_\_\_\_\_

**STEP 2: Decide where your money will go**



Essential Expenses	Discretionary Expenses
_____	<b>TOTAL</b> _____

**Essential spending** is money used for things you need to live, like food, rent, and transport.

**Discretionary spending** is money used for extras or wants, like takeaways, shopping, or entertainment.

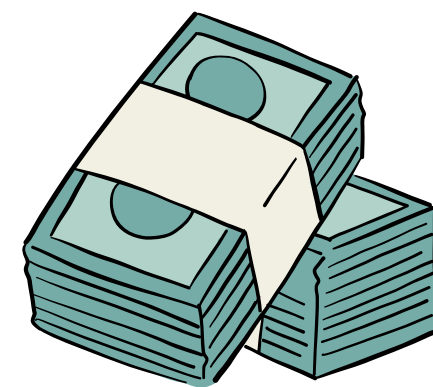
Knowing the difference helps you budget better and avoid overspending.





# BORROWING

## UNDERSTANDING LOANS AND DEBT



### **Ready to learn the money move most adults still get wrong?**

Borrowing might sound grown-up, but it's something you'll come across sooner than you think from asking for a lend of €10 to getting a loan for a big goal. This chapter is all about understanding how borrowing works, how to borrow smart, and how to stay in control while you do it.



**LOANS**



**DEBT**



**CREDIT CARDS**



**BORROWING  
WISELY**

Who did you borrow from? \_\_\_\_\_

What was it for? \_\_\_\_\_

Did you pay it back? Yes / No / Still paying it

# LOANS

## What is a Loan ?

### Loan Amount



This is how much you borrow

### Interest



This is the extra you pay back



### Repayment

You pay back a certain amount each month



## SMART HABITS

Only borrow what you can afford to repay  
Always check the interest rate and total repayment

Credit unions are often the best first choice  
Read everything before signing

A loan is money you borrow and pay back over time.



## WHEN IS IT OKAY TO TAKE OUT A LOAN?

Buying a second-hand car  
Paying for college gear (like a laptop)  
Emergency dental visit  
Buying something now that will help you earn more later (e.g.. baking equipment to sell cookies)



### Example:

You borrow €100 for 10 weeks with 10% interest.  
You repay €110 total → that's €11 per week.

### **Useful Tip**

Only borrow what you can afford to repay. Before taking out a loan, check your budget to make sure you'll be able to make the repayments comfortably



# SHORT TERM LOAN

## Examples of short-term loans:



Buy now, pay later



Credit union loan



Moneylender loan

**THINK  
BEFORE  
YOU BORROW**

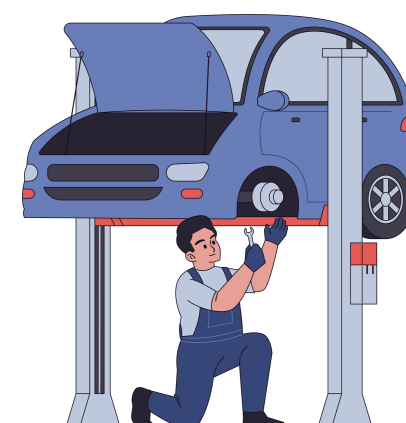
Short term loans are small loans you pay back quickly. You might use them if you need extra cash for short period of time.



**What are they  
used for?**



**HOLIDAYS**



**CAR REPAIRS**



**EDUCATION**

## ***Useful Info***

Short-term loans can be expensive. They usually come with higher interest rates than long-term loans, so if you're not careful, you could end up paying back far more than you borrowed, especially with payday or "quick cash" loans.

# DEBT & BANKRUPTCY



## WHAT IS BANKRUPTCY?

Bankruptcy happens when a person or business can no longer pay back their debts.

## WHAT HAPPENS IN BANKRUPTCY?



You may lose valuable items (but not essentials)

It damages your credit record for 5 years

It's hard to borrow in the future



## HOW TO AVOID IT



Only borrow what you can repay



Repay on time



Seek help if you're in trouble

## IS BANKRUPTCY COMMON ?

It's rare for most people

Getting help early can prevent it



### **Useful Info**

Bankruptcy is a last resort. It's a legal process for people who can't pay back their debts, and while it can give a fresh start, it also has serious consequences. It affects your credit record, makes it harder to borrow money in the future, and may mean giving up some of your assets.



# WHAT IS DEBT?



Debt is money owed, its what happens when you borrow money and haven't paid it back

## WHERE DOES DEBT COME FROM:

- Getting a loan(and not paying it off)
- Using a “Buy Now, Pay Later app and missing payments
- Borrowing money from a friend or family member
- You can't afford to pay it back
- You owe more than you earn



## GOOD VS. BAD DEBT

### GOOD DEBT

Student loans

Mortgage (home loan)

A car loan for a reliable car you need for work or school

Low interest rate

### BAD DEBT

High-interest credit card debt

Payday loans

Missing payments

Car loans for expensive cars you can't afford

### Key Point

Key point: Only borrow what you can afford, keep track of repayments, and avoid letting debt pile up.

## WAYS TO AVOID



Only borrow if it is a need.



Spend only what you have.



# WHAT IS A CREDIT CARD?



A credit card lets you borrow money from the bank to pay for things now and then pay it back later usually with interest if you don't pay it back

## How It Works:

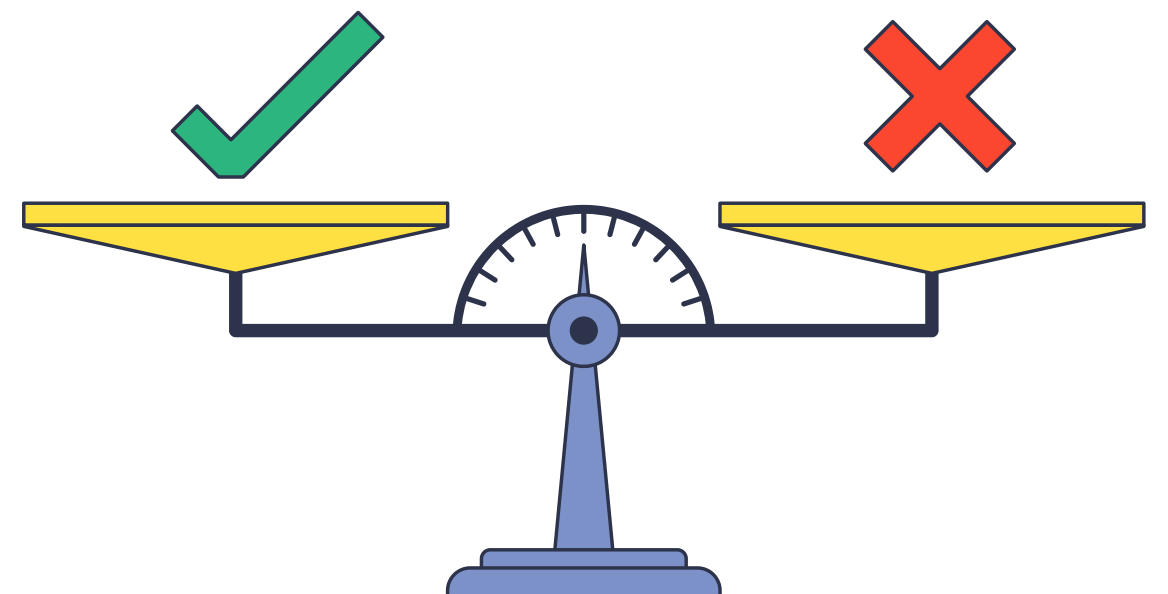
- You use the card to buy things
- The bank pays for it (not your own money)
- You pay the bank back either all at once or in small amounts
- If you don't pay it back fully, you get charged interest

## PROS

Good for emergencies  
Builds a credit history (for the future)  
Safer for online shopping

## CONS

Debt can grow if payments are missed  
High interest if not paid quickly  
Easy to overspend



## Example:



You buy headphones for €100 on your credit card.  
Pay it off in full next month = €100, no extra fees.  
Only pay €20 = the rest (€80) rolls over plus interest!

## Overdraft Explained

An overdraft is when your bank lets you spend more money than you have in your current account. It's like a short-term loan from the bank.



# EARNING & ENTREPRENEURSHIP

Turning your skills and ideas into income

Ever had a business idea or thought of ways to earn your own money? This chapter is all about helping you explore different ways to make money, from part-time jobs and gigs to launching your own small business.



Starting something of your own takes courage and there will be risks along the way. Not every idea will work out, and that’s okay. Even the most successful entrepreneurs failed before they found success. Failure isn’t the end it’s how you learn, grow, and come back stronger.

So let’s dive in and find out what earning and entrepreneurship could look like for you!

HOBBIES	HOW IT COULD MAKE MONEY

# ENTREPRENEURSHIP

Entrepreneurship is about spotting opportunities, creating something valuable, and turning it into money. Whether it's starting a side hustle, launching an online store, or offering a service in your community it's about being your own boss and making your ideas work for you. You don't have to wait until you're an adult to start.



## WHY?

### 1. Freedom and Independence

- You're your own boss.
- You set your own schedule and make your own decisions.
- You can build something that aligns with your values and vision.

### 2. Unlimited Income Potential

- You aren't limited by a salary.
- The more successful your business becomes, the more you can earn.
- You directly benefit from the work you put in.

### 3. Creative Control

- You can bring your ideas to life exactly how you want.
- You choose what products/services to offer, how to market them, and how to grow.

## THE ENTREPRENEUR MINDSET

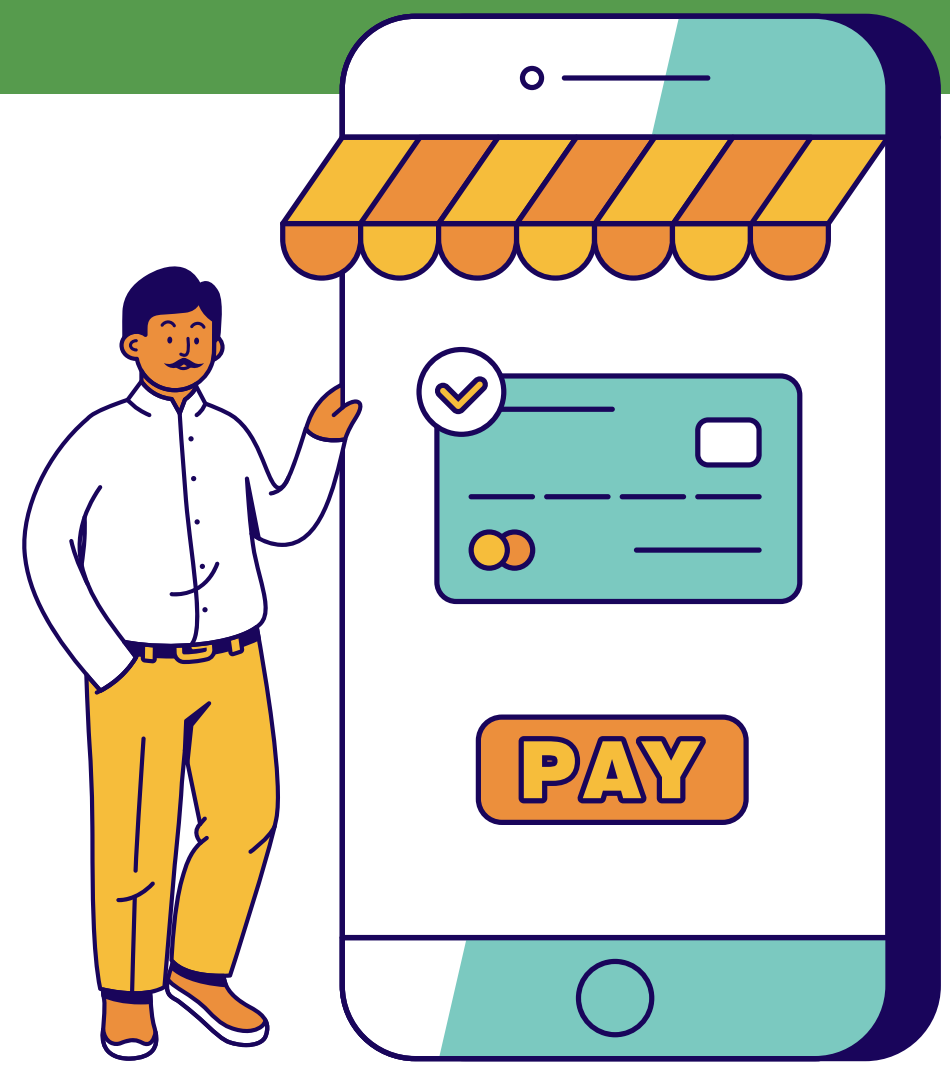
- **Mindset:** Risk-taking, problem-solving, resilience
- **Skills:** Marketing, handling customers, managing money
- **Tools:** Social media, free design apps, payment tools (Revolut, PayPal)
- **Reality Check:** It's not just about quick money, there are challenges like taxes, costs, and time management

## EXAMPLES

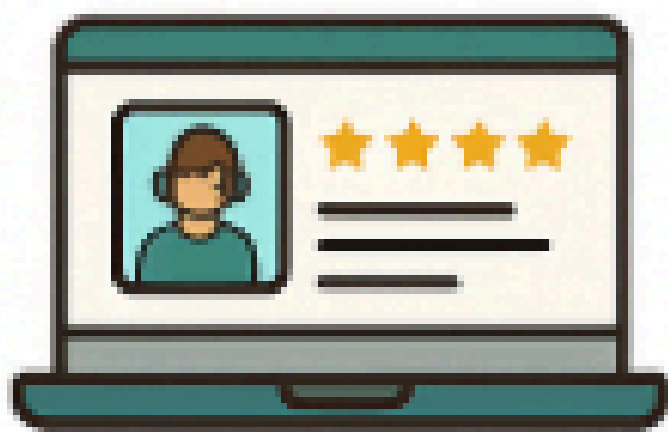
- Running a Depop/Vinted shop
- Starting a content creator account (gaming, lifestyle, tutorials)
- Social media management for a family friend's café
- Offering skills like tutoring, coding, graphic design



# HOW PEOPLE MAKE MONEY ONLINE

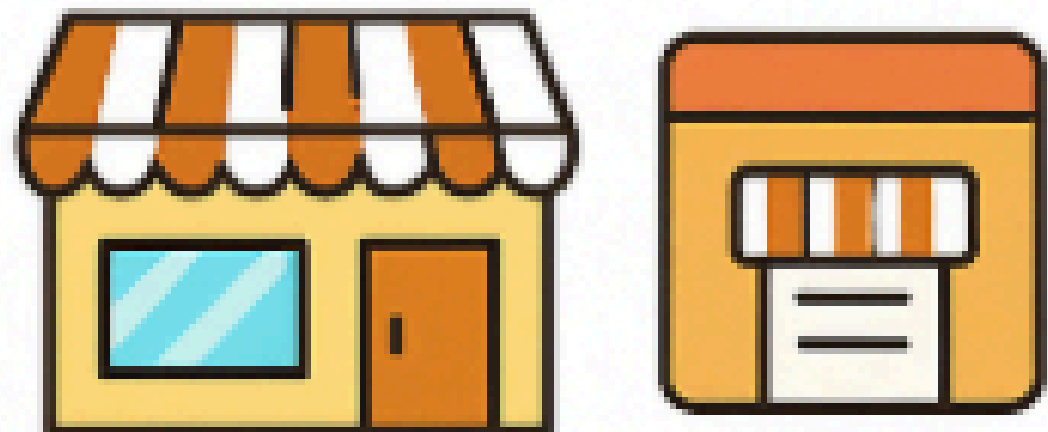


There are lots of ways to make money online. Here are some popular ones you can explore.



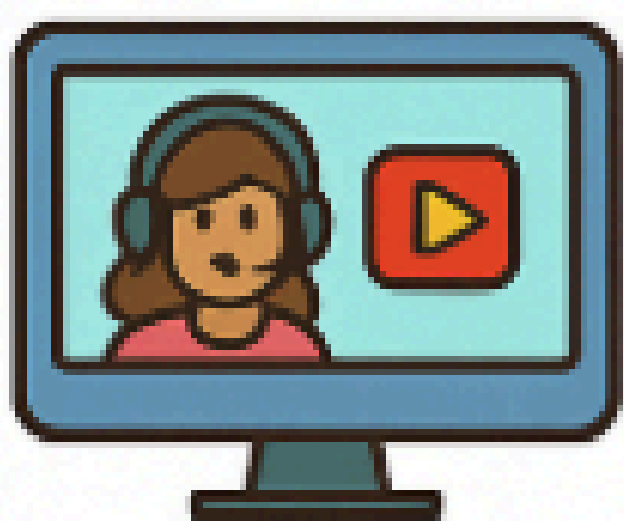
## ***FREELANCING***

Work independently on tasks like writing, graphic design, or coding



## ***SELLING ASSETS***

Sell things online through platforms like Ebay or depop



## ***STREAMING***

Broadcast yourself playing games or sharing hobbies on Twitch or YouTube



## ***CONTENT CREATION***

Make videos or write posts on platforms like instagram, YouTube, or a blog

### **! Be Careful!**

Not every “make money online” ad is real. Watch out for scams that promise big money quickly. Always check that a platform is safe and trusted before giving personal details.

## WHAT IS A CURRENT ACCOUNT

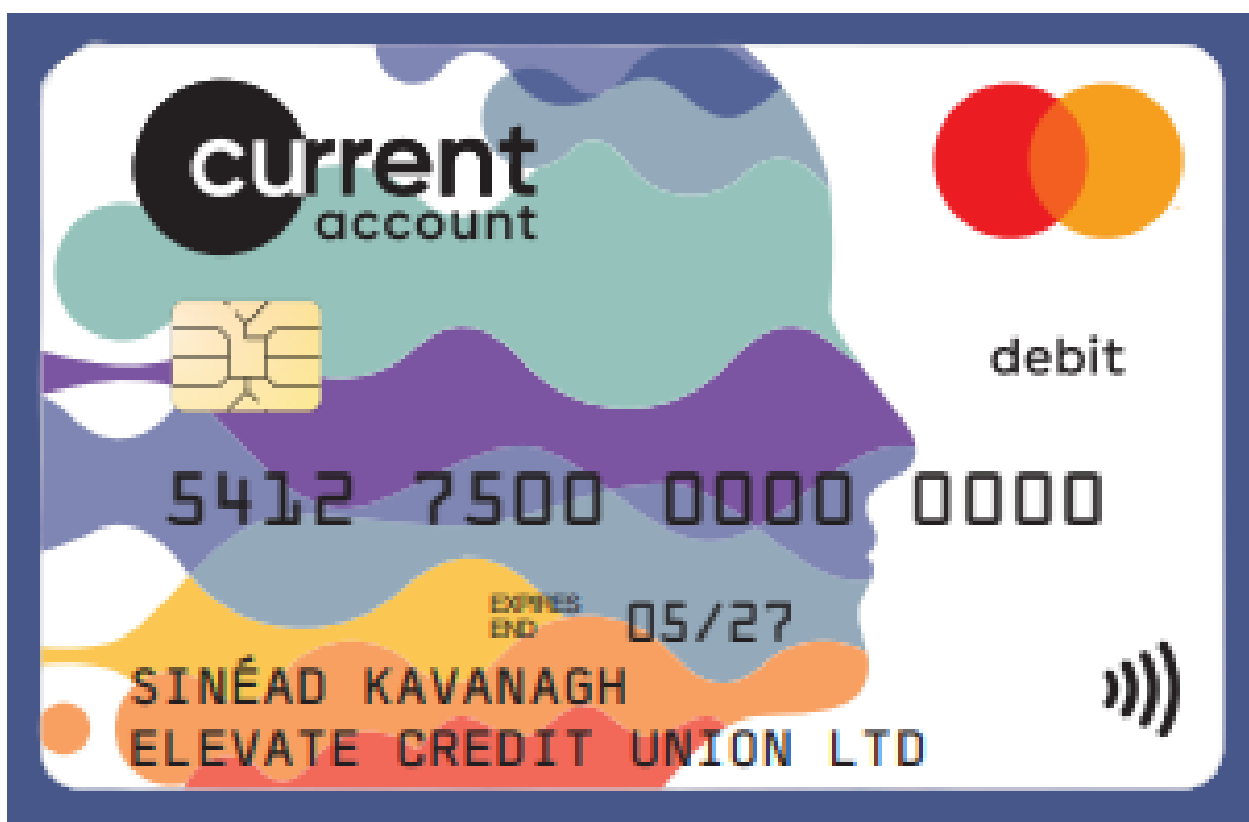


# CURRENT ACCOUNTS

A Current account is a place where you can keep your money, deposit a paycheck, and pay for stuff using a card

## STEPS TO OPEN AN ACCOUNT

Find your local Credit Union



ID



PROOF  
ADDRESS



GUARDIAN

## WHY OPEN A CURRENT ACCOUNT

- Globally accepted Debit Mastercard
- Use in-store, online or at ATMs
- Contactless payments
- Apple Pay, Google Pay, Google Wallet
- Transparent Fees
- No surcharge interest on overdrafts
- Automate regular payments using Standing Orders & Direct Debits
- Stay in control with our Mobile App, eStatements and eFee Advices
- Secure online shopping
- 24/7 support for lost/stolen debit card

## WHAT IS ONLINE BANKING?

Online banking lets you manage your money from your phone, tablet, or computer anytime, anywhere. You can check your balance, transfer money, pay bills, and even freeze your card if it's lost. Most Credit Unions now have easy-to-use apps, so you don't need to visit a branch for everyday banking. It's fast, secure, and perfect for staying on top of your spending.



# INVESTING

## Grow Your Money!



In this chapter, you'll learn how investing works and why it's one of the smartest ways to grow your money over time. We'll explore different types of investments like stocks, bonds, and ETFs, and show you how to get started safely even with just a little money. You'll also discover how to spot risks, learn where to practice investing without real money, and what kind of investor you might be!



# INVESTING

## GROWING YOUR MONEY

### STOCKS (SHARES)

You own a piece of a company.

When you buy a stock (also called a share), you're buying a small part of a business (like Apple, Coca-Cola, or Nike).

- 📈 If the company does well → your stock value can go up
- 📉 If it does badly → the stock value can drop

#### Why people like stocks:

- ✅ Can grow your money over time
- ⚠️ Risky — prices go up and down based on the economy, news, and company performance

### TRADING (BUYING & SELLING FOR PROFIT)

Trading is the act of buying stocks, crypto, or other assets then selling them at the right time to make a profit.

- Can be done through apps like Trading 212, Etoro, Revolut
- Short-term trading is very risky most new traders lose money
- Long-term investing is usually safer and smarter



### BONDS

You lend money to the government or a company and they pay you back later with interest.

- 🛡️ Safer than stocks, but with smaller profits
- ⌚ Usually for long-term savings or retirement

#### Why people like bonds:

- ✅ Steady, reliable income
- ⚠️ Won't grow your money super fast

### CRYPTO (CRYPTOCURRENCY)

Digital money (like Bitcoin or Ethereum) that isn't controlled by banks or governments.

Traded 24/7 online

Super high risk prices swing fast

Often used in scams be careful!



#### Why people like crypto:

- ✅ High reward (sometimes!)
- ⚠️ High risk you can lose everything quickly
- ⚠️ Not fully regulated yet

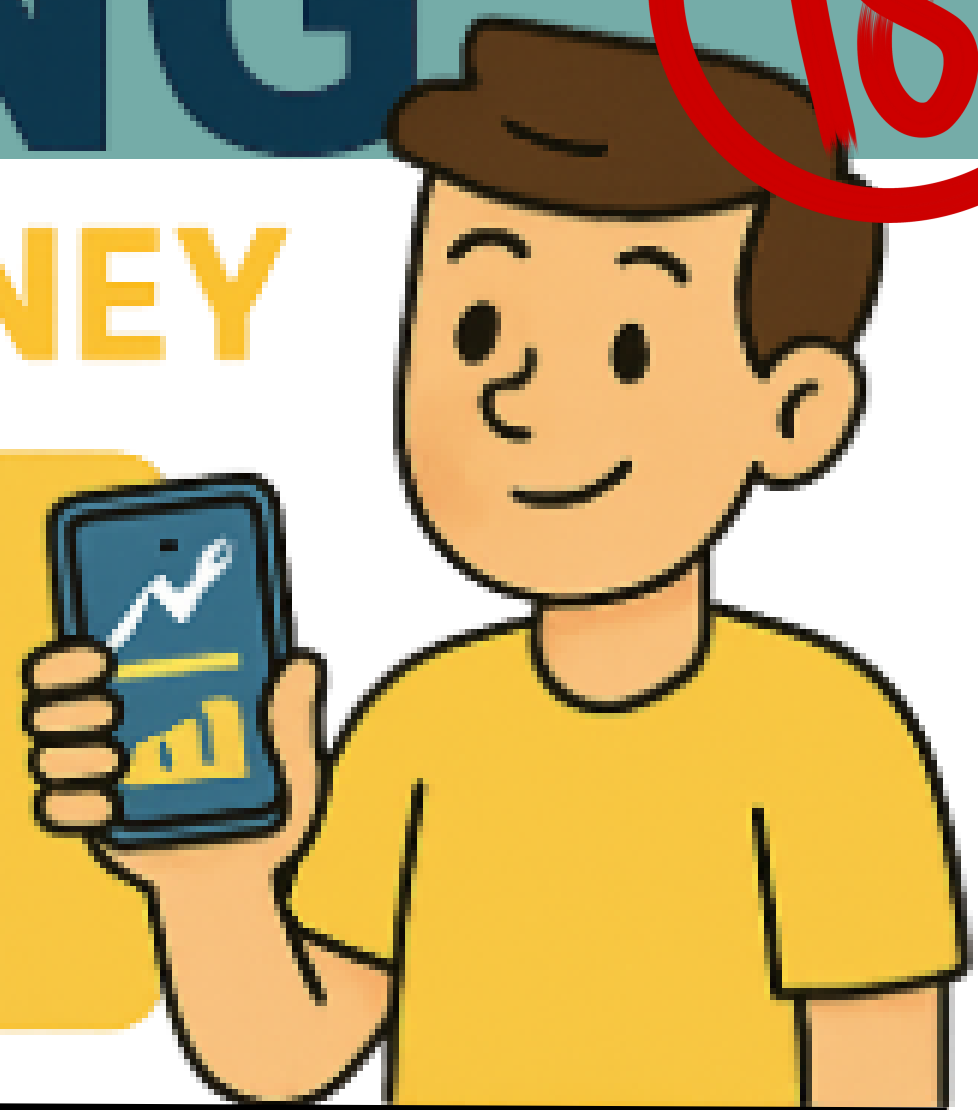


# INVESTING



## GROWING YOUR MONEY

Investing means using your money to buy something that can grow in value over time. It's a way to make your money work for you – but it comes with risks.



### SAFE PLACES TO LEARN ABOUT INVESTING:

1. Investopedia Academy
2. Morningstar's Investing Classroom
3. YouTube Channels

Graham Stephan, The Plain Bagel, Andrei Jikh

### RISKS TO KNOW

Markets go up AND down

No guaranteed profits

You can lose money

Never invest money you can't afford to lose. Learn first, start small, think long-term.



### Where Can You Invest Safely (Once You're Old Enough usually 18+)?

Trading 212 (great beginner app, simple interface)

Etoro (social trading, watch others' strategies)

Revolut (start learning now with parental support)

Degiro (for when you're more advanced)

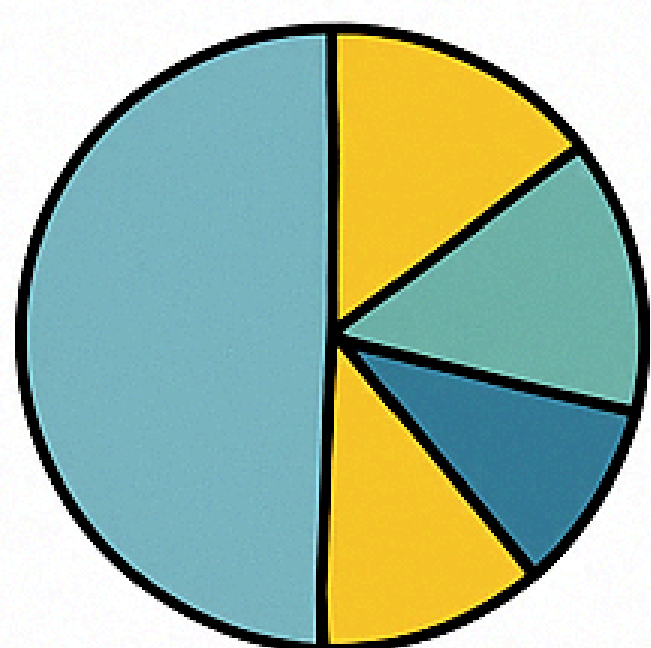
**Dividends** are money that a company gives you as a reward for owning its shares, usually paid out from its profits.

**PIE (Portfolio Investment Entity)** is a special type of investment fund in Ireland and New Zealand that lets you invest in things like shares or property, and it has lower tax rates than normal income tax.

Instead of buying one company's shares, you can invest in a PIE, which spreads your money across lots of investments to lower risk kind of like putting your eggs in different baskets.

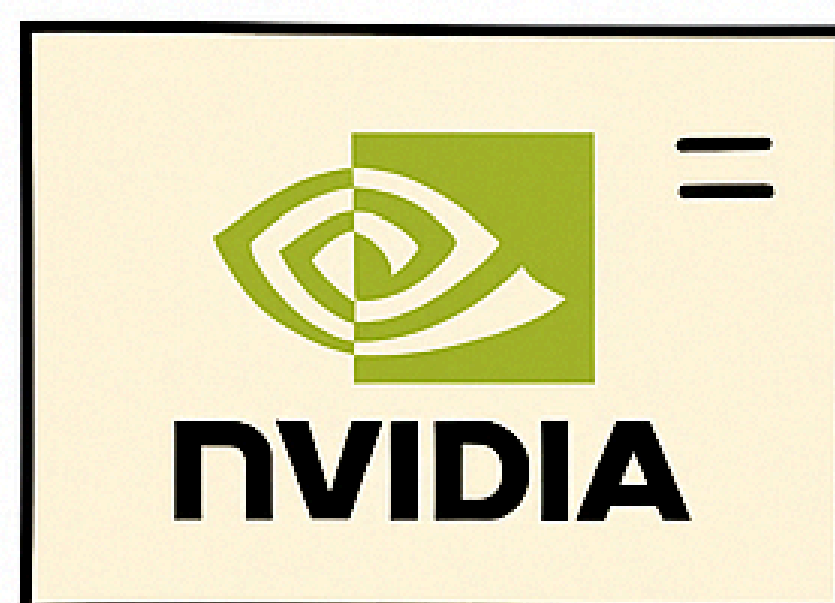
Imagine you've got some money to invest. Which would you choose and why?

## Vanguard S&P 500 ETF



- Tracks the S&P 500 index
- Invests in 500 large US companies

## Nvidia Stock



- Shares in Nvidia, a tech company
- Known for computer graphics & AI

My choice: \_\_\_\_\_

Why? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

### TRY IT YOURSELF!

Want to test your investing skills with zero risk?

Try out a simulator app like:

Trading 212 Practice Mode

Investopedia Stock Simulator

### How The Market Works

You can build a pretend portfolio, track your gains and losses, and see how you'd do in the real world — no money needed!



# BEING MONEY SMART ONLINE

## YOUR GUIDE TO SAFE AND SAVVY ONLINE SPENDING



### “BEFORE YOU BUY” QUIZ:

#### What’s the safest way to shop online?

- A) Using public Wi-Fi
- B) Clicking random links on social media
- C) Using secure websites with “https”
- D) Giving your card details over text

#### Why is it important to use strong passwords for online banking?

- A) To impress your friends
- B) To protect your account from hackers
- C) So you don’t forget it
- D) Because banks ask for it

#### If someone messages you saying you’ve won money and asks for your bank details, what should you do?

- A) Give them your info
- B) Ask them how much you won
- C) Ignore and report the message
- D) Send them a fake account

#### Which of these is a smart way to keep your money safe online?

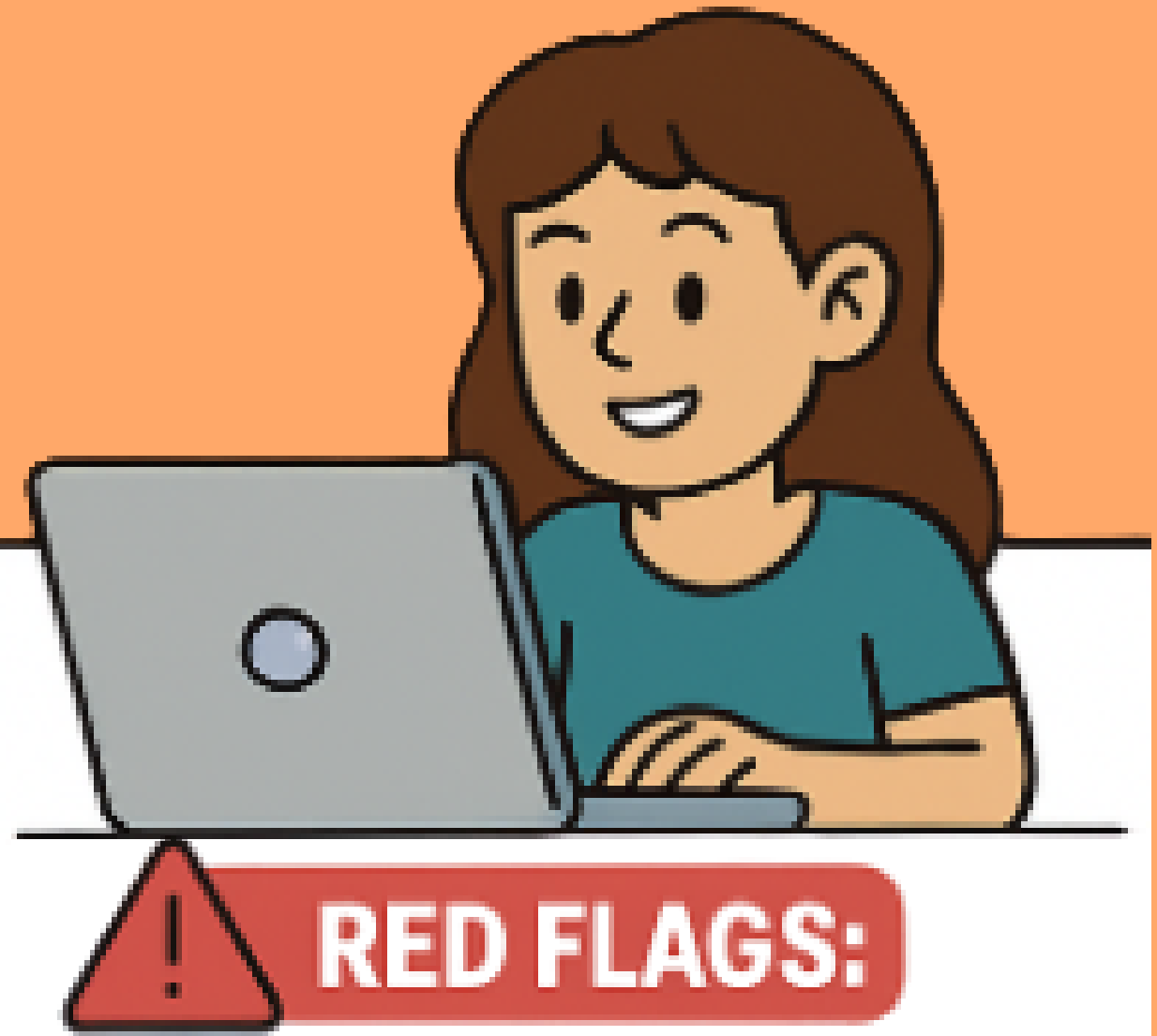
- A) Sharing your bank login with a friend
- B) Saving your card details on every website
- C) Logging out of banking apps when you're done
- D) Using the same password for everything

# ONLINE SHOPPING



## ONLINE SHOPPING

- Look for "https://" in the web address (the "s" means secure).
- Read Reviews
- Compare Prices
- Pay Securely- Use PayPal, Revolut, or a credit card.
- Save Order Confirmations
- Check the Return Policy



- "Too good to be true" prices
- Spelling mistakes and weird URLs
- Pressuring messages ("BUY NOW only 1 left!")
- Random Instagram sellers with no track record

## KNOW YOUR CONSUMER RIGHTS



You have the right to:

- A 14-day cooling-off period (you can return most items within 14 days)
- A full refund if the item is broken, fake, or never arrives
- Contact the CCPC.ie (Ireland's consumer rights site) for help

## "BEFORE YOU BUY" CHECKLIST:

- ✓ Trusted site?
- ✓ Can I afford it?
- ✓ Can I return it?
- ✓ Did I check reviews?
- ✓ Still want it after 24 hours?





# SPOTTING SCAMS & FRAUD



## HOW TO STAY SAFE

Don't click random links  
Never share passwords or bank info  
Google the company or message  
Talk to a trusted adult if unsure  
Use 2-factor authentication on accounts



## RED FLAGS:

Spelling errors or weird grammar  
Asking for personal info quickly  
A sense of panic: "Do this now or else!"  
Offers that are too good to be true  
Sketchy websites or links (check the URL!)

## HOW TO STAY SAFE

Don't click random links  
Never share passwords or bank info  
Google the company  
Talk to a trusted adult if unsure  
Use 2-factor authentication on accounts

## COMMON SCAMS

### Fake Online Stores

You buy something... but it never arrives (or it's fake).



### Phishing Emails/Texts

Messages that ask you to "click here" and enter info but it's a trap.

### "You Won a Prize!"

You didn't. They want your card details or to install a virus.

### "I Need Help" Scams

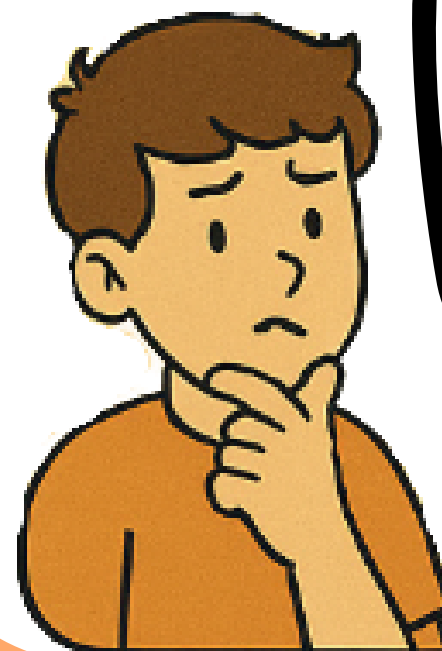
A fake message from a friend asking for money urgently.

### Fake Brand Reps

DM from "Nike collab" or "Ambassador offer" — usually a scam to sell you stuff.

### Fake Job Offers

They ask you to "pay for training" or share personal info upfront.



Hi! You've been selected to model for a new fashion line. Just pay €25 to reserve your place!

## WHAT TO DO IF YOU THINK YOU'VE BEEN SCAMMED

Tell your Credit Union or bank right away they can freeze your account or card.

Report the scam to Gardaí and [report@fraudsmart.ie](mailto:report@fraudsmart.ie).

Talk to a trusted adult don't be embarrassed, it can happen to anyone.

# MASTER YOUR MONEY QUIZ

## WHAT DOES A BUDGET HELP YOU DO ?

- A. Spend more money
- B. Track income and plan spending
- C. Avoid paying tax
- D. Borrow more

## WHICH OF THE FOLLOWING IS A NEED, NOT A WANT ?

- A. Concert tickets
- B. Newest phone
- C. Food and Water
- D. Designer hoodie

## WHAT IS A RAINY DAY FUND

- A. Money saved for a vacation
- B. Emergency savings
- C. Money to spend when it rains
- D. Savings for buying clothes

## YOU'RE SHOPPING ONLINE AND SEE A HOODIE FOR €5 ON A WEBSITE YOU'VE NEVER HEARD OF. WHAT SHOULD YOU DO?

- A. Buy it before it sells out
- B. Check reviews and make sure the site is secure (HTTPS 🔒)
- C. Ask a friend to try it first

## HOW DOES A CREDIT UNION DIFFER FROM A BANK ?

- A. It's only for savings
- B. It's owned by its members and gives profits back to the community
- C. It's only for kids

## WHAT IS A DIVIDEND?

- A) A type of loan
- B) A bill you have to pay
- C) Money a company gives you for owning its shares
- D) A tax you pay on savings

## WHY DO PEOPLE SAY INVESTING IS FOR THE LONG TERM?

- A) Because you get rich overnight
- B) Because it's illegal to sell quickly
- C) Because it takes time to grow your money
- D) Because banks say so





# GLOSSARY

## AS GAELIGE

### Airgead trí Ghaeilge – Can You Take the Challenge?

We talk about money all the time — earning it, saving it, borrowing it, and even spending it! But have you ever tried doing it in Irish? Here's a list of everyday financial words, with their Irish translations. Your challenge: see how many you can use this week in school, at home, or with friends.

- ✎ Instead of saying Income, try Ioncam.
- ✎ Instead of Rainy day fund, say Ciste lá báistí.
- ✎ Instead of Credit card, say Cárta creidmheasa.

It's an easy way to add a cúpla focal to your daily life — and who knows, you might even get your friends and family using them too!

**Challenge yourself:** The more Irish words you use, the more natural they'll feel. Why not give it a go?

Income = Ioncam  
Rainy day fund = Ciste lá báistí  
Borrow = Faigh ar iasacht  
Credit card = Cárta creidmheasa  
Repayment = Aisíocaíocht  
Invest = Infheistigh  
Shares = Scaireanna  
Bankruptcy = Féimheacht  
Entrepreneur = Fiontraí  
Stocks = Stoc  
Scams = Sceamálacha

Loan = Iasacht  
Debt = Fiachas  
Savings = Coigilteas  
Interest rate = Ráta úis  
Credit = Creidmheas  
Budget = Buiséad  
Tax = Cáin  
Payslip = Duillín pá  
Money = Airgead  
Spend = Caith

# MY MONEY REFLECTION

**The biggest thing I've learned about money is...**

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**Something I did well with money was...**

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**A money habit I could improve is...**

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**My financial goal for this year is...**

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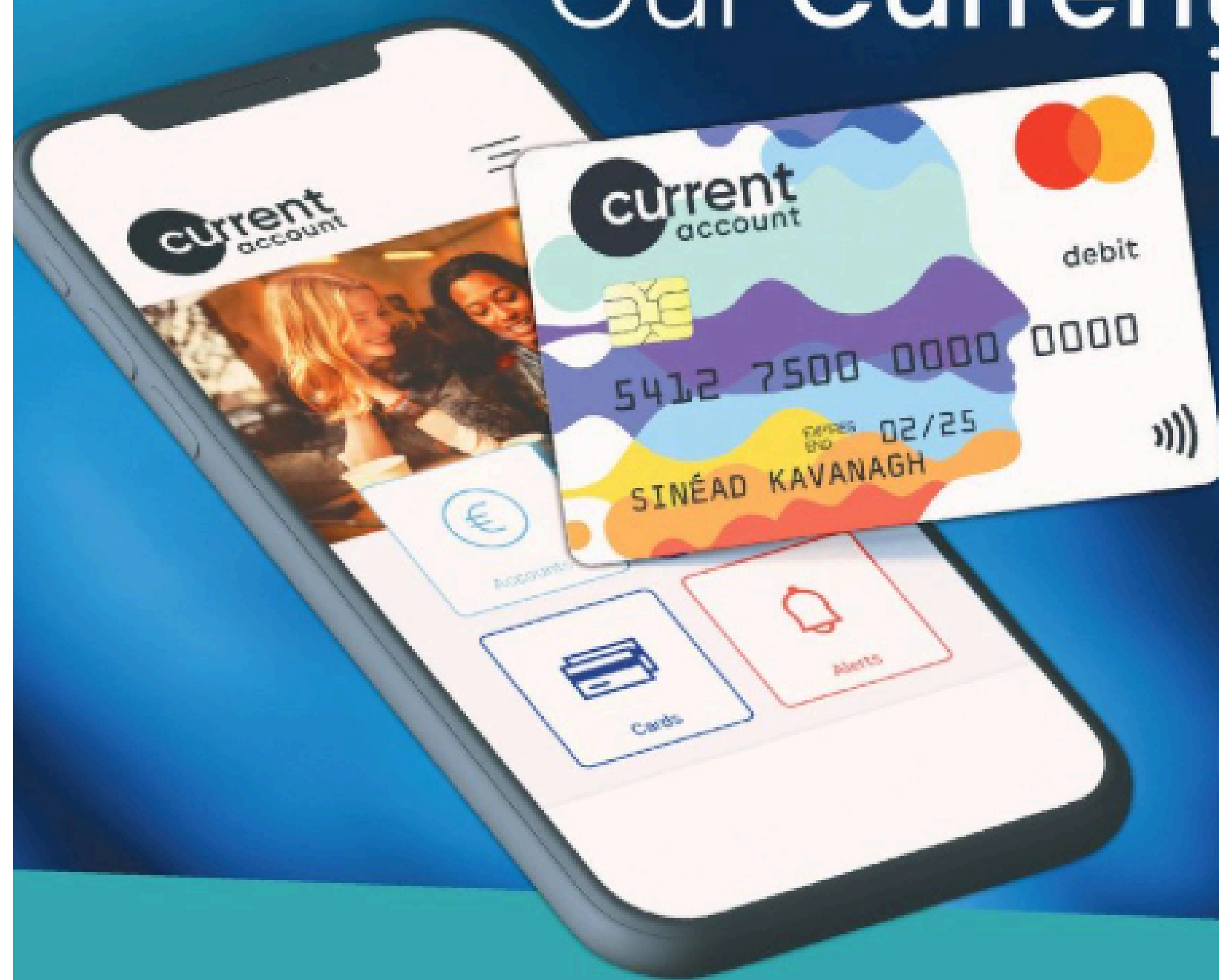


# Elevate

CREDIT UNION

Your Local Credit Union

Our Current Account  
is FREE for  
Students



Email: [info@elevatecu.ie](mailto:info@elevatecu.ie)  
Phone: 021 489 4555  
Website: [www.elevatecu.ie](http://www.elevatecu.ie)

#wheremembersmatter

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