



Consultation on the Draft Primary Curriculum Specifications

Submission to the National Council for
Curriculum and Assessment (NCCA)

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Coimisiún um
Iomaíocht agus

Competition and
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1. Background: Institutional Framework for Financial Education

1.1. The Role of the CCPC

The Competition and Consumer Protection Commission (CCPC) welcomes the opportunity to respond to the National Council for Curriculum and Assessment's (NCCA) consultation on the Primary Curriculum. The CCPC is the Irish State Agency responsible for the promotion of "the development of financial education and capability in Ireland."¹ Central to the CCPC's remit is the empowerment of consumers to make informed decisions.² The CCPC also has responsibilities in a range of other areas including consumer rights, competition law, product safety and digital services.

The CCPC provides and delivers a range of financial education resources and programmes.³ It also conducts research, carries out public awareness and PR campaigns, and participates in domestic and international working groups and forums to influence policy development. Since 2023, the CCPC has also been supporting the Department of Finance to develop Ireland's first National Financial Literacy Strategy (NFLS).

The integration of financial education across all curriculum stages and areas, beginning as early as possible, is a policy and advocacy priority for the CCPC. The CCPC welcomes the publication of the Primary Curriculum Framework and the draft curriculum specifications, where the emphasis on wellbeing, digital learning, sustainability, and active citizenship aligns with financial education objectives. It supports approaches to education that seek to prepare young people to be critical thinkers and apply their knowledge and skills to real-world problems and recognises that "[c]hildren live their lives in an integrated world, and, for most real-world problems, children need to apply knowledge and skills from multiple areas."⁴

¹ [Competition and Consumer Protection Act 2014](#)

² [CCPC Strategy 2024-2026](#)

³ This includes school programmes, workplace programmes and financial information for the wider population. For further information and details see [Financial education - CCPC Business](#).

⁴ NCCA, [Primary Curriculum Framework. For Primary and Special Schools](#), p. 26.

Financial education⁵ is an ongoing process of acquiring, applying, and using knowledge to make informed decisions and solve real world problems. Therefore, the CCPC believes that an integrated approach to financial education, that is embedding it across multiple curriculum areas, is the most effective approach to support children's development of financial literacy skills and the broader vision of the Primary Curriculum Framework. This submission highlights how and where financial education can be integrated into the curriculum specifications under review and how the CCPC can support teachers in implementing financial education within the primary curriculum framework.

1.2. EU/OECD Financial Competence Framework for Children and Youth

Published in September 2023, the “Financial Competence Framework for Children and Youth in the European Union” was developed in response to a growing awareness of the importance of empowering children and young people to take charge of their own financial future within an increasingly complex financial landscape.

The framework establishes a “a common understanding of financial literacy competences for children and youth at different ages and across different stages of their formal education.”⁶ In addition to sections on the awareness, knowledge and understanding of financial competencies, the framework emphasises the relevance of confidence, motivation and attitudes along with skills and behaviours in financial decision-making. The framework also recognises several cross-cutting dimensions associated with financial competency; most notable here are digital competencies, sustainability, and citizenship. It includes a number of learning outcomes in common with those in the draft curriculum specifications.⁷ The CCPC suggests, if not already done so, that the learning outcomes from this Competence Framework are considered in conjunction with the learning outcomes suggested under the responses to the individual draft subject specifications below.

⁵ The [OECD](#) defines financial education as, “the process by which financial consumers and investors improve their understanding of financial products, concepts and risks, and through information, instruction and/or objective advice, develop the skills and confidence to become more aware of financial risks and opportunities, to make informed choices, to know where to go for help, and to take other effective actions to improve their financial wellbeing.” It is essential to remember that financial education is an ongoing process aimed at acquiring, applying, and using knowledge to make informed decisions and solve problems. This financial capability is one of the three pillars of financial wellbeing, alongside financial inclusion and financial consumer protection.

⁶ [EU/OECD Financial competence framework for children and youth](#), p. 4.

⁷ These are broken down by content area and age group. For further information see [EU/OECD Financial competence framework for children and youth](#), p. 22-24.

2. Financial Education and the Alignment of the Draft Primary Curriculum Specifications with the Primary Curriculum Framework

In response to Section 1 of the consultation, the CCPC believes that the provision of integrated financial education within the existing primary curriculum specifications reinforces a number of the key messages outlined by the NCCA in the consultation submission form. In addition to enhancing an integrated approach to learning and teaching, actively building financial education into the primary school curriculum has the potential to:

- Support the new curriculum in responding to changing priorities (section 2.1).
- Reinforce the connections across learning experiences from early childhood on to Junior Cycle (section 2.2).
- Embed the key competencies in learning outcomes and support a focus on developing skills, knowledge, dispositions, values and attitudes (section 2.3).
- Benefit all children and bolster inclusion and diversity (section 2.4).

2.1. Respond to Changing Priorities

A curriculum reflects educational priorities which society, at a point in time, deems important for its young citizens.⁸

The Draft Primary Curriculum Specifications aim to prepare children to navigate a wide variety of contexts as critical thinkers who can use and apply their knowledge to make informed decisions. Financial education can play an important role in supporting this aim. Children, note the OECD, not only “have access to money and start using (digital) financial services from a young age,” but they are also “growing up in a fast-evolving financial landscape.”⁹ As a result, young people are increasingly exposed to a wide variety of information and messaging. Being able to analyse these critically and to know and understand their consumer rights and responsibilities both as current and as future consumers is vital. The CCPC recognises this in its strategic aim to ensure that “every

⁸ NCCA, [Primary Curriculum Framework. For Primary and Special Schools](#), p. 3.

⁹ [EU/OECD Financial competence framework for children and youth](#), p. 4.

consumer is both informed and empowered, enabling them to make sound decisions, particularly in complex and changing financial markets.”¹⁰

In Ireland, the National Financial Literacy Strategy under development recognises the importance of financial wellbeing for all sectors of society, including young learners: “Financial education should begin as early as possible in life and early childhood and primary level education on financial literacy should be developed.”¹¹ A strong grounding in financial education can help protect consumers, including children and young people, by instilling confidence in their financial decision-making knowledge and skills. Integrating it into the Primary Curriculum Specifications is a significant way to recognise this and will be critical to delivery on the full ambition of the strategy.

2.2. Connect with Learning Experiences Provided Through *Aistear: The Early Childhood Curriculum Framework* and the Framework for Junior Cycle

*Financial literacy is a lifelong journey and a very important part of financial consumer protection and financial inclusion.*¹²

The integration of financial education at primary level builds on and reinforces the learning experiences provided through *Aistear: The Early Childhood Curriculum Framework*.

The Mathematics Curriculum Framework is ideally placed to build on the development of awareness about and understandings of money in the *Aistear Framework*. By incorporating financial education into additional specifications at primary level, *Aistear* learnings around sustainability and active citizenship¹³ can also be bolstered (within the Draft Social and Environmental Education Specification) and the emphasis on wellbeing¹⁴ (Draft Wellbeing Curriculum Specification) continued. The Draft Wellbeing Curriculum

¹⁰ [CCPC Strategy 2024-2026](#)

¹¹ [Financial Literacy in Ireland, Mapping Report](#), p. 93.

¹² [Financial Literacy in Ireland, Mapping Report](#), p. 8.

¹³ Proposed updates to the *Aistear Framework* include, “Through nurturing relationships within a supportive environment, babies, toddlers and young children will explore and identify their place in the world and be empowered to live sustainably as agentic, respectful, caring, compassionate global citizens,” (Aim 4 of the theme Wellbeing). See NCCA, [Draft Updated *Aistear: the Early Childhood Curriculum Framework*. For consultation](#), p. 19.

¹⁴ Wellbeing has been one of the themes of *Aistear: the Early Childhood Curriculum Framework* since its introduction in 2009. See NCCA, [Wellbeing](#) for further information.

Specification notes the importance of “fostering intrinsic motivation for lifelong learning and wellbeing.”¹⁵

An integrated approach to financial education at primary level also supports the transition from Primary Education to Junior Cycle, where Wellbeing is a subject area.¹⁶ At Junior Cycle, students are prepared for making “informed financial decisions and developing good consumer skills.”¹⁷ The CCPC already contributes financial education resources at Junior Cycle, including our programmes “Ábhair Airgead,”¹⁸ “Money Matters”¹⁹ and the “Me and My Money”²⁰ unit of learning.

Comprehensive financial education provision at primary level can provide a solid stepping stone on the way to achieving this outcome at Junior Cycle while providing the opportunity for relevant and age-appropriate learning experiences and outcomes integrated across curriculum specifications. In doing so, it acknowledges the unique and complex position that children hold currently as consumers, while also preparing them as future consumers of a range of ever-changing financial products and services.

2.3. Embed Skills, Values, Attitudes and Key Competencies Across Curriculum Specifications

*[The primary curriculum] seeks to equip children with the essential knowledge, skills, concepts, dispositions, attitudes, and values which enable them to adapt to and deal with a range of situations, challenges, and contexts in support of broader Learning Outcomes.*²¹

The emphasis in the Primary Curriculum Framework on attitudes and values is welcome, as is the focus on key competencies. Integrating financial education across the Primary School Curriculum Framework recognises the importance of habits and behaviours in decision-making, including around financial and consumer choices. The OECD recommends that financial literacy be understood as “a combination of financial

¹⁵ [Draft Wellbeing Curriculum Specification](#), p. 7.

¹⁶ Introduced in 2017, see <https://ncca.ie/en/junior-cycle/wellbeing/>

¹⁷ Statement of Learning 14 in the [Framework for Junior Cycle](#).

¹⁸ [Ábhair Airgead](#), CCPC website.

¹⁹ [Money Matters](#), CCPC website.

²⁰ [Me and my Money](#) Unit of Learning, CCPC website.

²¹ NCCA, [Primary Curriculum Framework for Primary and Special Schools](#), p. 8.

awareness, knowledge, skills, attitudes and behaviours to make sound financial decisions.”²²

Financial education supports all seven key competencies of the Primary Curriculum Framework:

- **Being well.** Being well is central to the underlying aims of financial education. Understanding the importance of financial wellbeing as part of a healthy life can support children as they develop resilience and coping skills.
- **Being a digital learner.** Financial education and digital learning are intrinsically linked; the focus on digital learning within financial education supports children to gain confidence in using digital technology in safe and ethical ways.
- **Being mathematical.** Financial education can help children to interpret real world information that is presented mathematically and apply this knowledge to other areas, recognising that mathematics is used regularly in a variety of real-life contexts.
- **Being a communicator and using language.** Understanding and engaging critically with different types of media, including advertising, across a range of platforms is part of financial education. This helps develop children’s confidence in assessing media content.
- **Being creative.** Integrated approaches to financial education can support critical thinking and innovation in problem-solving. Children can identify novel ways of problem solving by applying their skills and knowledge to real-world problems, including those they identify themselves.
- **Being an active learner.** Financial education recognises that children are active and agentic consumers and learners. Acknowledging that different people in different contexts might have different wants and needs can also support children as they develop empathy.
- **Being an active citizen.** Empowering children as responsible consumers encourages them to take positive actions. Being aware of their rights and responsibilities as

²² This is a recommendation of the OECD Council on Financial Literacy, referenced in [EU/OECD Competence Framework](#), p. 18.

consumers can support understandings of how their actions and behaviours can contribute to a sustainable and just world.

2.4. Financial Education for Everyone: Inclusion and Diversity

According to the OECD, introducing financial education in the school curriculum can improve the quality, effectiveness and fairness of financial education, as it can reach all students in a setting where they are used to learning. In addition, it can reach those who may not have the opportunity to learn from their families.²³

Certain groups in society, including women, the unemployed, and those with low incomes, have lower financial literacy rates²⁴ and tend to be financially vulnerable, with further segments, such as migrants and people with disabilities or special needs, often having their specific necessities overlooked. Integrating financial education across curriculum specifications at primary school contributes to inclusion both at the societal and school levels. It provides access to financial education for children who may not receive it otherwise. Furthermore, research indicates that financial education in schools can have positive impacts on more than just the students in the classroom:

In addition to affecting students, it helps parents, specifically parents of low-income students (...) there is an important gender effect: it is mostly the parents of daughters who experience improvement in their financial behaviors (...) Financial education in school can be far reaching and can have important spillover effects, in particular for vulnerable groups.”²⁵

Because financial education can have such an impact, including on wellbeing, it is vital to ensure that it is provided appropriately to all children. The CCPC endeavours to reach all

²³ [Financial Literacy in Ireland, Mapping Report](#), p. 63.

²⁴ For further information see CCPC (2023) [Financial Wellbeing in Ireland: Financial Literacy and Inclusion in 2023](#).

²⁵ Lusardi, A. & Messy, F-A. (2023) [The importance of financial literacy and its impact on financial wellbeing](#), *Journal of Financial Literacy and Wellbeing*, 1(1):1-11.

children and their families, particularly those from financially vulnerable backgrounds facing additional barriers to accessing any provision of financial education.

The focus on wellbeing, sustainability, and active citizenship within financial education supports visions of inclusive and diverse futures. Financial education offers opportunities to explore and celebrate diversity. Resources can be developed that allow for multi-perspectivity, supporting the development of empathy and intercultural understanding. The CCPC envisages designing resources using multiple means of representation to ensure that financial literacy can be taught using different approaches that are age and context-appropriate and promote respect and inclusion.

3. Individual Draft Primary Curriculum Specifications

The following are the areas in which we believe the embedding of financial education is most readily feasible and aligns with the specification aims, curriculum and learning outcomes:

- Draft Wellbeing Curriculum Specification.
- Draft Science, Technology and Engineering Education Curriculum Specification.
- Draft Social and Environmental Education Curriculum Specification.
- Draft Primary Language Curriculum – including draft Modern Foreign Languages (MFL).

For each specification, we use a sample activity²⁶ to illustrate these connections and include indicative additions to the existing learning outcomes to highlight how financial education outcomes might be infused into and complement the curriculum. Some sample learning opportunities connect to the Draft Arts Education Curriculum Specification. This supports children to be arts and drama makers and integrate their learning across specifications, including financial education outcomes, through the arts.²⁷

3.1. Draft Wellbeing Curriculum Specification

...within the Wellbeing Curriculum, children have the opportunity to develop a holistic understanding of their wellbeing and acquire the necessary tools to lead healthy lives.²⁸

Financial education is an important tool in supporting people to make informed decisions and improve their financial resilience and wellbeing.²⁹ This contributes significantly to overall wellbeing and supports the “Being Well” competency throughout the Primary Curriculum Framework.

Including financial education in the learning outcomes of the Wellbeing Curriculum Specification acknowledges the important role that social, emotional, and relational

²⁶ These examples of indicative learning opportunities are used for illustrative purposes only and are not designed to be classroom activities/resources.

²⁷ [Draft Arts Education Curriculum Specification](#), p. 21 & 28.

²⁸ [Draft Wellbeing Curriculum Specification](#), p. 1.

²⁹ [Financial Literacy in Ireland, Mapping Report](#), p. 3.

elements play in financial decision-making, with the Wellbeing Curriculum an appropriate space to explore the feelings and emotions linked to financial situations and experiences. Financial wellbeing can support children and young people's mental health now and in the future. The 2023 Children's Mental Health Survey by the Ombudsman for Children cites "worries about money/the economy" as one of the causes of mental health stress for children aged 12-17.³⁰

Linking to learning outcomes around emotional awareness and expression (see table below), playful approaches to financial wellbeing can include using narratives to explore the weekly spending diaries of various characters.³¹ Children consider what each character wants, what they buy, where they buy it, how they buy/pay for it and why. These narratives can include insights into emotions tied to consumer experiences, highlighting the impact of money on emotional wellbeing, and reinforcing learnings about money and value. Discussing these narratives allows children to think about the different options the characters have if they want to make changes to their behaviours, and where they might go for support if needed. Building on this, children could create their own characters and write diary entries or role play based on different consumer situations (being drama-makers to support the integration of learning across specifications)³².

This activity helps children consider financial scenarios from multiple perspectives and understand the different values, contexts and experiences that people might have regarding finance. This links to the Draft Social and Environmental Education Curriculum by encouraging empathy and multi-perspectivity.³³ It also allows for depersonalising discussions around money, which can be important given the potentially sensitive nature of the topic and the differing circumstances children within the class might be in.

Central to the Wellbeing Curriculum Specification and financial education is a focus on safe and responsible decision-making, particularly in a digital context. A recent report suggests

³⁰ Ombudsman for Children (2023), [A Piece of My Mind. Children's Mental Health Survey](#). This echoes findings from The second My World Survey, the National Study of Youth Mental Health in Ireland (2019), which found that financial stress was one of the top three stressors of young people in Ireland: Dooley, B., O'Connor, C., Fitzgerald, A., & O'Reilly, A. (2019) [My World Survey 2: The National Study of Youth Mental Health in Ireland](#), Jigsaw, the National Centre for Youth Mental Health & University College Dublin School of Psychology.

³¹ These examples of indicative learning opportunities are used for illustrative purposes only and are not designed to be classroom activities/resources.

³² [Draft Arts Education Curriculum Specification](#), p. 21 & 28.

³³ [Draft Social and Environmental Education Curriculum Specification](#), p. 13.

that almost a third of young people learn about money through social media.³⁴ The increasing digitalisation of money and finance brings challenges. Understanding the persuasive nature of media and advertising and identifying credible sources of information is vital to safe financial digital behaviour. The OECD/INFE Competence Framework emphasises the importance of children, including younger children, acquiring the necessary competences to navigate the financial landscape and ensure that their financial well-being is not compromised by scams and fraud.³⁵

The exploration of online financial safety is particularly well suited to discovery learning and connects with learning outcomes in media and digital wellbeing (see table below). Activities might include children critically considering different types of (age-appropriate) advertisements. These conversations can be enhanced by introducing a technology element (tying in with the Draft Science, Technology and Engineering Education Curriculum), including digital safety guidelines around online advertising and purchasing and recognising fraudulent content. Children might, again as art-makers,³⁶ then create their own advertisements for real or imagined products, presenting these to the class and seeing if their fellow students would buy the products and what they believe the value of the products to be. This activity further integrates and reinforces learnings from the Mathematics Curriculum around the value of money.³⁷

Learning Outcomes

Financial education plays an important role in the “Being Well” competency. Additionally, infusing financial education outcomes within the existing wellbeing learning outcomes can help support children as they lay the foundations for what will be a lifelong journey in wellbeing. The following tables offer suggestions as to how this can be done, with additions to existing learning outcomes highlighted in green.

³⁴Further details about the social media platforms where children are learning about money can be found in: Lajoie, A. (2024) [Money Attitudes and Behaviours of Young People Living in Ireland](#), Second Edition, Money Advice and Budgeting Service, p. 12-14.

³⁵ [EU/OECD Financial competence framework for children and youth](#), p. 11.

³⁶ [Draft Arts Education Curriculum Specification](#), p. 21 & 28.

³⁷ Stage 2 Learning Outcome in the Money strand: “recognise the value of money...” See “Measures” in the [Primary Mathematics Curriculum](#).

Strand & Stage	Suggested Addition to Learning Outcome
Emotional Awareness Stage 1 & 2, p. 15	Begin to demonstrate empathetic skills in response to peers in a variety of contexts and begin to understand how everyday financial choices can impact emotions and wellbeing.
Emotional Awareness Stage 3, p. 24	Demonstrate an awareness of personal emotional responses, reflecting on influences on emotions and feelings and explore how emotions can affect one's life and how basic financial decisions can influence wellbeing and emotions.
Emotional Awareness Stage 3, p. 24	Acknowledge differing emotional responses in others and demonstrate empathetic skills and support for peers dealing with challenging situations when appropriate and recognising how financial situations can also influence emotions.
Emotional Awareness Stage 4, p. 24	Engage in self-reflection to deepen awareness of personal emotional responses, reflecting on influences and beginning to recognise patterns and the link between thoughts, feelings, and behaviours, appreciate the benefit of communicating about emotions and feelings, and understand how decisions, including financial decisions, can influence emotions and behaviour.
Emotional Awareness Stage 4, p. 24	Employ empathetic skills to provide support to peers experiencing emotional challenges when appropriate, recognising how financial decisions and responsibilities can impact emotions and relationships.
Media & Digital Wellbeing Stage 1, p. 18	Discuss different media, including digital technology, within their own lives and develop an awareness of how advertising can influence their needs and wants.
Media & Digital Wellbeing Stage 2, p. 18	Further develop an awareness of the persuasive nature of media and advertising and learn to identify credible sources of information in relation to wellbeing and financial choices.

Strand & Stage	Suggested Addition to Learning Outcome
Media & Digital Wellbeing Stage 2, p. 18	Consider personal use of digital technology, identifying some of the benefits, challenges and risks of digital technology use, and develop digital safety skills and strategies to promote appropriate and responsible use of digital technologies.
Media & Digital Wellbeing Stage 3, p. 27	Demonstrate an understanding of the purpose and persuasive nature of media and advertising .
Media & Digital Wellbeing Stage 3 p. 27	Recognise examples of stereotypes, bias and fraud and make judgements regarding the reliability and credibility of sources of information.
Media & Digital Wellbeing Stage 3, p. 27	Appreciate the need for safe and responsible use of digital technologies as part of a balanced lifestyle, understand how digital technologies and financial decisions can impact their wellbeing both positively and negatively, and support strategies to support safe and responsible use.
Media & Digital Wellbeing Stage 4, p. 27	Critique depictions of topics and issues in the media, recognising examples of stereotypes, bias and fraud, understand how advertising influences financial behaviours, and identify how to confirm information is safe and reliable.
Media & Digital Wellbeing Stage 4, p.27	Propose and implement strategies to promote safe and responsible use of digital technologies, recognising personal and communal responsibility to foster a positive, respectful, and safer digital environment, understand consumer rights and the financial implications of online activities, how to protect their personal data online and know safe ways to report inappropriate, harmful, or fraudulent behaviours or content.

Strand & Stage	Suggested Addition to Learning Outcome
Resilience Stage 1, p. 16	Develop an open and curious approach to appropriate challenges, viewing them as opportunities to learn and develop, building coping skills, confidence to persevere, and recognise the link between effort and progress in a variety of contexts, including how simple financial decisions like saving and spending can contribute to personal growth and resilience.
Resilience Stage 2, p. 16	Approach appropriate challenges with openness and curiosity, viewing them as opportunities to learn and develop. Build coping skills and confidence to persevere, appreciating the link between effort and progress in various contexts, including understanding how managing finances wisely can support personal growth and resilience.
Resilience Stage 3 & 4, p. 25	Embrace and persevere with appropriate challenges, demonstrating an understanding of adaptive skills that support resilience, including making effective financial decisions , and seek support when needed to manage financial challenges.
Decision-making Stage 1, p. 16.	Consider everyday choices made by themselves and others in a variety of contexts, managing healthy risk and adventure, and demonstrate some awareness of factors that may influence decisions or choices, including basic financial considerations such as saving, spending and understanding value.
Decision-making Stage 2 p. 16	Develop an understanding of personal agency in a variety of contexts, recognising everyday choices, managing healthy risk and adventure, reflecting on the factors influencing decisions, including financial considerations , and acknowledging the role of personal responsibility in being actively involved in decision-making.

Strand & Stage	Suggested Addition to Learning Outcome
Decision-making Stage 3 & 4, p. 25	Demonstrate a growing understanding of personal agency, appreciate multiple influences on decision-making, including financial factors, practise simple strategies, considering short and long-term consequences of spending decisions , and acknowledge the role of personal responsibility in making informed financial decisions alongside other important choices.

3.2. Draft Science, Technology and Engineering Education Curriculum Specification

Science, Technology and Engineering nurtures real-world problem-solving skills... Problem-solving fosters a sense of empowerment and demonstrates to children that they have the capacity to make a positive impact on their own lives and the lives of others.³⁸

The Science, Technology and Engineering Curriculum is designed to sit alongside the Mathematics Curriculum offering an ideal opportunity, through integrated STEM learning (section 6d of the Science, Technology and Engineering Specification), to enhance the real-world element of financial education. This supports the PISA Financial Literacy Analytical and Assessment Framework's (2019) focus on "young people's ability to use their knowledge and skills to meet real-life challenges, rather than merely on the extent to which they have mastered specific curricular content."³⁹

The Draft Science, Technology and Engineering Education Specification recognises the rapid advancements in digital technologies. Integrating technology into teaching and learning can support and enhance students' learning and equip them with the digital skills necessary to participate in the "digital age"⁴⁰ and is an important element of financial

³⁸ [Draft Science, Technology and Engineering Education Curriculum Specification](#), p. 4.

³⁹ PISA (2019) [PISA 2021 Financial Literacy Analytical and Assessment Framework](#), p. 18.

⁴⁰ Fraillon, J., Ainley, J., Schulz, W., Duckworth, D., & Friedman, T. (2019) [IEA international computer and information literacy study 2018 assessment framework](#), Springer Nature. See also OECD, (2019) [OECD future of education and skills 2030: OECD learning compass 2030 – A series of concept notes](#), OCED Publishing.

education. By focusing on empowerment and agency, the specification reflects an understanding of modern childhood and the role of children as competent social actors.

This aligns closely with the CCPC's strategic goal to empower consumers to make informed decisions.⁴¹ Incorporating financial education learning outcomes into the Science, Technology and Engineering Curriculum Specification acknowledges the complex financial landscape and its connection to sustainability and problem solving for more sustainable futures. It also recognises the increasing connection between finance and technology in everyday life. Including financial education outcomes in the Science, Technology and Engineering Curriculum Specification enhances understandings of STEM, and helps children see the connections between finance and daily living. As digital learners, children are not only exploring existing technology to make informed decisions but are also starting to imagine and design technological innovations for future problem solving.

Within this framework, children have an opportunity to explore and investigate topics of interest and relevance as active learners. Working with their teachers to identify problems, they can draw on learnings from across other curriculum strands and their own lived experiences. For example,⁴² they might compare energy use in various homes by collecting data about energy usage in different contexts such as their own homes (if appropriate) or other sources. They would explore and present the data, identifying patterns that reveal energy consumption differences. They might consider the different appliances used, their energy consumption, and the associated costs. Using this information, children can explore connections between energy/resource use, financial cost and environmental cost. They can then consider how resource use is linked to sustainable futures: What changes can be made to improve energy efficiency? Are there existing technologies that support this, how do they work? Can they imagine/design future technologies that might help? Further uses of technology might include using MinecraftEDU to build sustainable homes and communities.⁴³ Conversations and activities around this topic support integrated STEM learning, STEM with a conscience⁴⁴ and financial literacy outcomes. Children can explore the cost of energy use and how changing

⁴¹ CCPC [Strategy 2024-2026](#).

⁴² These examples of indicative learning opportunities are used for illustrative purposes only and are not designed to be classroom activities/resources.

⁴³ As has been done as part of the national Ireland's Future is MINE initiative. For further information on this initiative see Slattery, E.J., Butler, D., O'Leary, M. et al. (2023) [Primary School Students' Experiences using Minecraft Education during a National Project-Based Initiative: An Irish Study](#), TechTrends.

⁴⁴ [Draft Science, Technology and Engineering Education Curriculum Specification](#), p. 28.

resource use can save money. By considering how different families need and use resources differently, children gain insights into various perspectives and lives, while also connecting with the Draft Social and Environmental Education Curriculum Specification on cause and effect and sustainable futures. This bolsters several key competencies, including:

- **Being a digital learner.** Children can explore a variety of technologies and understand how different technologies have different financial implications.
- **Being mathematical.** Apply mathematics ideas and learnings to real world problems; understand how mathematics and learnings around money plays an important role in wider STEM.
- **Being an active citizen.** Looking for evidence to help find solutions to problems; looking at these from different perspectives; identifying connections between financial decisions and sustainability.
- **Being creative.** Actively exploring pathways to address a question or challenge.

Learning outcomes

Adding financial education outcomes to the existing Science, Technology and Engineering learning outcomes can help to support an integrated STEM approach. The following table offers suggestions, with additions to existing learning outcomes highlighted in green.

Strand & Stage	Suggested Additions to Learning Outcomes
Energy & Forces Stage 2, p. 15	Explore the role that energy plays in everyday life and research how energy can be conserved for the good of the planet and understand the financial benefits of energy-saving practices for individuals and families.
Energy & Forces Stage 3, p. 15	Identify and distinguish between renewable and non-renewable sources of energy, and how sustainable these sources are for the environment and how they can benefit society and families financially.

Strand & Stage	Suggested Additions to Learning Outcomes
Energy & Forces Stage 4, p. 15	Research and investigate environmental and social aspects of energy, including the role that society can play in reducing energy consumption and promoting clean energy, and understand the financial implications of energy choices.
Materials Stage 4, p. 14	Identify the properties of materials that need to be considered when constructing structures, fashion and food, and understand the financial considerations involved in selecting and using these materials responsibly.
Engineering Stage 3, pp. 16-17	Identify and research design problems of interest, use empathy to consider user needs, risks and limitations when planning solutions, and understand the financial implications of different design choices. Build, test and evaluate prototypes using everyday materials, making improvements based on reflections, feedback from others, and cost-effectiveness.
Engineering Stage 4, pp. 16-17	Collaborate with others to define and refine design problems and solutions, considering the financial feasibility of each option , use sketching, traditional or digital tools to create plans and represent prototypes, test and evaluate the impact of the design solution, and draw conclusions. Present an analysis of the design process, including a reflection on the cost-effectiveness and financial implications of the solutions.
Technology P. 16 Across stages, as appropriate	<i>This is a suggested additional learning outcome:</i> Explore the role that technology plays in everyday life, understand how using energy-efficient technologies can benefit the environment and recognise the financial savings that come from conserving energy through smart technology choices.

3.3. Draft Social and Environmental Education Curriculum Specification

This learning area support[s] children to understand local and global issues, and build[s] their capacity to be active, informed, empowered citizens who have an appreciation for the world around them.⁴⁵

The aims and rationale of the Draft Social and Environmental Education Specification work with the other specifications to support children as they develop understandings into the way their own lives and decisions are linked to the wider world and others around them. This echoes the CCPC's emphasis on empowering consumers to make informed decisions, including informed green choices.⁴⁶

The Draft Social and Environmental Education Curriculum Specification offers a space for children to develop as responsible citizens and understand the social, environmental, and ethical implications of their own choices as consumers.

Integrating financial education learning outcomes within the Social and Environmental Curriculum Specification contribute to the Global Learning themes (see diagram)⁴⁷ that support children to be informed and active citizens, contributing to equitable and sustainable futures. The curriculum here can be a space to explore how engaging with economic and financial systems, for example through exploring consumer spending/tax and shared resources/utilities, can support equitable and sustainable futures. Children can be empowered with knowledge to bring about change.⁴⁸



The Draft Social and Environmental Education Curriculum Specification offers the potential to explore and understand the connections between financial and economic systems and financial decisions with the wider world and the environment.

⁴⁵ [Draft Social and Environmental Education Curriculum Specification](#), p. 3.

⁴⁶ [CCPC Strategy 2024-2026](#), p. 11.

⁴⁷ [Draft Social and Environmental Education Curriculum Specification](#), p. 21.

⁴⁸ Connected to learning outcomes in [EU/OECD Financial competence framework for children and young people in the EU](#).

One example⁴⁹ might be looking at and planning for shared resources in the local community. To begin children might research and identify existing shared resources (local playgrounds, swimming pools...) along with other resources that members of the local community need and want. Children can then design a democratic process whereby they decide which resources are most needed and why. What is the value offered by the different resources? How would they decide/justify which new resources to purchase? What is their budget? Are there different ways they might raise money/identify organisations that could help them?

This can then lead to discussions around the tax system, drawing on learnings in the Mathematics Curriculum around the tax system⁵⁰ and how it impacts society. Children can then engage in activities that give insight into how governments decide what to spend taxes on, what the priorities are and what the children believe they could or should be in the future. This offers an opportunity for playful learning and character/scenario work, where imagined characters can argue for and try to justify how they believe tax should be spent. This again supports integrated learning through arts.⁵¹

Learning Outcomes

The Learning Outcomes in the Draft Social and Environmental Education Curriculum Specification are broad, supporting holistic learning and teacher agency, which is certainly important. However, explicit learning outcomes, across stages, that address this economic dimension of Social and Environmental Education would serve to recognise the rich elements of financial education that underpin the specification, i.e. recognise the relevance of economics and financial behaviours across time and space within history and geography learning outcomes.⁵²

This might include developing understandings around managing and planning for shared resources, rights and responsibilities around managing and sharing (scarce) resources, and how human needs, wants and working patterns shape societies and influence decisions. This supports the emphasis within financial education on the importance of informed

⁴⁹ These examples of indicative learning opportunities are used for illustrative purposes only and are not designed to be classroom activities/resources.

⁵⁰ Concepts, Stage 4 in the Money strand of "[Measures](#)." Here children understand that '[t]ax is a contribution to state revenue.'

⁵¹ [Draft Arts Education Curriculum Specification](#), p. 21 & 28.

⁵² [Draft Social and Environmental Education Specification](#), p. 14-17.

decisions that can affect not only individuals, but also society more broadly and sustainability.

Financial education outcomes could be infused under many of existing learning outcomes, being strongly linked to elements of history (the evolution of money and finance systems, the history of work etc), geography (trade, movement of people, environment etc.). These are suggested in the table below, with additions highlighted in green.

Strand & Stage	Suggested Additions to Learning Outcomes
People, Place & Space Stage 1, p. 14	Become familiar with aspects of their local heritage, and the cultural practices, customs, traditions, religions, beliefs and worldviews, and celebrations/events in their immediate locality and understand their impact on the local economy and their financial benefits.
People, Place & Space Stage 2, p. 14	Reflect on and examine aspects of their local heritage and how they preserve connections to the past, exploring customs, traditions, religions, beliefs, and worldviews in their locality, and assess the financial implication and benefits of preserving these cultural elements and the impact on local tourism, businesses and community development.
Environment and Sustainable Living Stage 1, p. 14	Connect with nature and the outdoors, exploring the natural world around them and recognising their role in caring for it, and consider the financial aspects of environmental conservation efforts, including the costs and savings of sustainable living.

Strand & Stage	Suggested Additions to Learning Outcomes
Environment and Sustainable Living Stage 2, p. 14	Recognise the importance of respecting their surroundings for future generations and identify ways in which they can contribute to preserving and enhancing the natural world, including evaluating the financial benefits of conservation efforts and eco-friendly practices, such as conserving water, sustainable fashion and reducing food waste.
Environment and Sustainable Living Stage 2, p. 14	Investigate biodiversity within their local natural environment, looking at changes that have taken place and anticipating changes that may occur in the future because of natural processes and/or human actions, consider the financial impact of conservation efforts and the costs of biodiversity loss.
Exploration of Our World Strand 1, p. 15	Recognise ways in which technology has changed how people live and work at home and in their locality and understand the basic concepts of saving and spending money using these technological changes, such as digital payment methods, online shopping and budgeting.
Exploration of Our World Strand 2, p. 15	Examine the impact of technology on how people live and work in our society and reflect on people's lives in the past to further develop their understanding that people lived differently in past generations, including the different ways people earned, spent, and saved money then and now.

Strand & Stage	Suggested Additions to Learning Outcomes
People, Place and Space (History) Stage 3, p. 16	Investigate aspects of the story of their locality and other places, identifying historical sites of interest and key events and developments, and understand the economic impact of these sites and events on local community and how they contribute to tourism.
People, Place and Space (History) Stage 4, p. 16	Demonstrate an understanding of changes in Ireland's political system and key institutions of government over time and their influence on the present, including the financial policies and economic impacts of these changes, and explore how financial decisions have shaped the current economic landscape.
People, Place and Space (Integrated) Stage 3, p. 16	Develop an awareness and foster an appreciation of the richness of cultural, ethnic, and religious expressions and traditions, becoming familiar with a diverse array of festivals, ceremonies, and celebrations, and understand the economic impact of these cultural events on communities, including their contribution to local economies and the financial support required to sustain them.
People, Place and Space (Integrated) Stage 4, p. 16	Examine different cultural, ethnic, and religious traditions and develop an understanding of how diverse religions, beliefs and worldviews have contributed to and influenced communities, culture, and heritage over time, including their economic impact and financial contribution to community development and local economies.

Strand & Stage	Suggested Additions to Learning Outcomes
People, Place and Space (Geography) Stage 3, p. 16	Compare and contrast aspects of children's lives in Ireland with children's lives in other regional, national, European, and global contexts, cultivating a sense of identity and belonging as global citizens, and understand the different economic conditions and financial literacy levels among children in these various contexts, exploring how these factors influence daily lives and future opportunities.
People, Place and Space (Geography) Stage 4, p. 16	Investigate people's journeys, the events, and motivations for movement, as well as the impact and influence of movement on people and places, and understand the economic factors involved in these movements and their effects on local and global economies, and the financial implications.
People, Place and Space (Geography) Stage 3, p. 16	Develop an understanding of the borders of places (such as counties/regions/countries), and how borders define and confine places, movement of people, living things and trade, including the economic impact of borders on trade and the financial implications for communities on either side, exploring how borders influence economic relationships.
People, Place and Space (Geography) Stage 4, p. 16	Identify and examine the interrelationship between the human and natural environment on resource use, transport, infrastructure, employment, leisure, and trade, including the economic impact of these interactions on local and global economies and how these factors influence economic development and community prosperity.

Strand & Stage	Suggested Additions to Learning Outcomes
Environment and Sustainable Living (Geography) Stage 4, p. 16	Evaluate examples of change in the natural environments of Ireland, Europe, and the wider world due to physical processes and human activity and determine possible actions to support positive change in the environment, including understanding the economic costs and benefits of these actions, and the financial implications of sustainably practices.
Environment and Sustainable Living (Geography) Stage 4, p. 17	Analyse weather patterns and climate, distinguishing between short-term weather events and long-term climate trends and identify factors that influence climate change and their impact on the human and natural environments and daily life, including the economic costs and benefits associated with climate change mitigation and adaptation strategies, exploring the financial implications and risks for communities.
Exploration of Our World (History) Stage 3, p. 17	Recognise patterns of change across different periods of time in chosen themes relating to life, society, work, and culture in the past, and understand the economic factors influencing these changes and their financial impact on societies.
Exploration of Our World (History) Stage 4, p. 17	Explore historical periods in Ireland and beyond marked by change and/or conflict, becoming familiar with the underlying reasons and the impact on the everyday lives of people, including the economic factors contributing to these changes or conflicts and explore how these economic dimensions influenced the course of history and affected people's (daily) lives.

Strand & Stage	Suggested Additions to Learning Outcomes
Exploration of Our World (History) Stage 3, p. 17	Investigate aspects of the lives of early peoples and ancient societies, examining and responding to a range of evidence we have which tells us about these people, including the economic systems they developed and the financial practices that influenced their societies.
Exploration of Our World (History) Stage 3, p. 17	Consider and respond to stories of people who contributed to society through scientific, cultural, or artistic developments, including the economic impact of their contributions and how financial resources supported their work, explore how financial considerations influenced their ability to innovate and create.
Exploration of Our World (History) Stage 4, p. 17	Examine stories of the lives of people who have contributed to social, cultural, and political developments, developing a sense of their legacy on national, European and/or the wider world, including the economic impact of their contributions and the financial aspects that influenced their work, exploring how financial considerations shaped their ability to contribute and understand the enduring impact of their legacy.
Additional suggestion	Begin to understand how making fair and thoughtful financial decisions can contribute to their community, help create just societies and support the sustainability of our environment.
Additional suggestion	Explore how technology and changing consumer habits influence the way we live, understand how people lived differently in different times and recognise the role of financial decisions in shaping the world.

3.4. Draft Primary Language Curriculum – including draft Modern Foreign Languages (MFL)

[Language] empowers children to develop their thinking, expression, reflection, critique and empathy, and it supports the development of self-efficacy, identity and full participation in society.⁵³

The Primary Language Curriculum offers opportunities for children to communicate learnings from across the curriculum, reinforcing what they have learned. This is another area where financial education can be integrated in a cross-curricular manner and support children in “exploring and using language”⁵⁴ and “building an awareness of languages and cultures.”⁵⁵ At Stage 4 (5th & 6th class) children are beginning to communicate in a basic level in L3 (third language). This offers an opportunity to reinforce learnings from the Mathematics Curriculum around different currencies and foreign exchange. Children can learn how to ask simple questions about the cost of different products in L3 as an example of a “relevant and meaningful” language experience.⁵⁶ Children can identify the phrases and vocabulary they would need, role-playing these to use them and demonstrate how a financial transaction might take place in L3.⁵⁷ This could be built on with children researching the cost of different items in different countries and comparing them, underscoring critical thinking and evaluation skills.⁵⁸

Exploring a range of simple advertisements in L3 could be included here (supporting learnings from Wellbeing Curriculum). Tying with the Social and Environmental Education Specification,⁵⁹ children might then be encouraged to think about why the same items have different costs in different countries and what this might tell us about a country and the way people live and work there. Once they have a knowledge of the different costs, children could then further draw on their mathematical skills and put a budget together for a trip to the country of their L3 (or another country). This ties to the aim 3.3 of the

⁵³ [Primary Language Curriculum – including draft Modern Foreign Language \(MFL\)](#), p. 5.

⁵⁴ [Primary Language Curriculum – including draft Modern Foreign Language \(MFL\)](#), p. 14.

⁵⁵ [Primary Language Curriculum – including draft Modern Foreign Language \(MFL\)](#), p. 15.

⁵⁶ [Primary Language Curriculum – including draft Modern Foreign Language \(MFL\)](#), p. 10.

⁵⁷ These examples of indicative learning opportunities are used for illustrative purposes only and are not designed to be classroom activities/resources.

⁵⁸ These are highlighted throughout the [Draft Science, Technology and Engineering Education Curriculum Specification](#), see Strands and Elements, p. 7-8.

⁵⁹ In particular around learning outcomes for People, Place and Space/History and Geography. See [Draft Social and Environmental Education Curriculum Specification](#), p. 10-18.

curriculum specification, “broaden[ing] children’s understanding of the world through a rich variety of language experiences and through fostering an awareness and appreciation of other languages and cultures in an enriching learning environment.”⁶⁰

Learning Outcomes and Key Competencies

Including financial education within the Primary Language Curriculum enhances key competencies:

- **Being an Active Citizen.** Children learn to critically engage and participate in society, using the L3 to carry out financial transactions such as buying and selling, and understanding economic situations in other countries.
- **Being a Digital Learner.** Finding and analysing relevant information about finances in different countries across platforms and using this information to learn about different economic situations and to make informed decisions about they might use their own finances elsewhere.
- **Being Mathematical.** Using L3 to communicate mathematical concepts around money and buying and selling.

This can also contribute to key learning outcomes as a useful way to learn a language, in this case seeing the very practical element of using the language. It also supports learning outcomes under developing intercultural awareness:⁶¹

- “Explore and celebrate their own and other cultures across the classroom, school, local community and wider world, discussing them sensitively and respectfully.”
- “Demonstrate an understanding of the connection between linguistic communities and their associated cultures, as well as other factors which can influence the development of culture(s).”

⁶⁰ [Primary Language Curriculum – including draft Modern Foreign Language \(MFL\)](#), p. 10.

⁶¹ [Primary Language Curriculum – including draft Modern Foreign Language \(MFL\)](#), p. 48.

Element & Stage	Suggested Additions to Learning Outcomes
Developing Communicative Relationships Stage 3 & 4, p. 50	Ask and answer very short and simple questions using common words and expressions in the target language to obtain and give very basic/basic information about concrete objects, and personal and familiar topics, and basic financial transactions.
Understanding the Content and Structure of language Stage 3 & 4, p. 50	Recognise and demonstrate understanding of very short and simple words, questions, prompts, and instructions in the L3 related to everyday concrete objects, and personal, and familiar topics, including basic financial concepts, drawing on supports where necessary.
Exploring and Using Language Stage 3 & 4, p. 50	Produce common words, formulaic expressions and phrases to give very basic/basic information on concrete objects, and personal, and familiar topics, including basic financial transactions, using visuals, gestures, and supports to aid communication.

The integration of language skills and financial literacy skills is potentially a very significant one. Introducing both skills early in a child's life is of huge value in their later learning and preparation for engaging and working in a multicultural and interconnected world.

4. Implementing the Curriculum

In your view, what curriculum supports will teachers and school leaders require in implementing the curriculum?

Financial literacy opportunity within the curriculum should be supported...This should include teacher support and training.⁶²

The need to actively resource and support the provision of financial education is very clear in international case studies. The importance of this support has also been identified in the development documents for the National Financial Literacy Strategy produced by the Department of Finance. Similarly, the need to ensure that schools are adequately supported and resourced to include the provision of high-quality professional development has been noted by the Minister for Education, particularly at this time of transition for teachers.⁶³

The CCPC works to cultivate a sustainable and independent model of financial education that meets the needs of all young learners in a variety of contexts as they become independent decision-makers. The CCPC is committed to providing resourcing and tangible supports for teachers and educators to deliver financial education through the curriculum and welcomes future engagement on how this is best provided. It expects this could include supporting the provision of integrated financial education as detailed in this submission, along with supporting the existing provision within the Mathematics Curriculum.

The CCPC recognises the central and valuable role that teachers have, “through their established relationships with the children [in their class(es)], their pedagogical and curriculum knowledge.”⁶⁴ The CCPC is very willing and keen to collaborate with all relevant educational bodies, including the NCCA, Oide, school leaders, teachers and teacher educators, and parent associations to develop resources for the teaching of financial education in the primary school classroom. This might include, but would certainly not be limited to, in class workshops, classroom resources (lesson plans, educational games,

⁶² [Financial Literacy in Ireland, Mapping Report](#), p. 93.

⁶³ Foreword from the Minister for Education in NCCA [Primary Curriculum Framework. For Primary and Special Schools](#), p. 2

⁶⁴ [Draft Wellbeing Curriculum Specification](#), p. 45.

educational videos, toolkit resources) and appropriate continuous professional development for teachers and inputs at initial teacher training.

Such training is particularly important during the transition phase to a new curriculum and contributes to the conditions necessary to enable and support schools to work successfully with the curriculum. The CCPC understands the importance of a collaborative approach, as outlined in the draft specifications, along with the need to align with the approaches to learning and teaching documented in the Primary Curriculum Framework and the curriculum specification documents. In addition, the organisation is aware of the need to adhere to child safeguarding procedures and guidelines.

The CCPC has experience of working successfully with Oide to produce free, easy-to-use, online financial education resources for use by teachers in the classroom. This includes our programmes “Money Matters” and the “Me and My Money” unit of learning at Junior Cycle, “Money Counts” for Leaving Certificate Applied Students, and “Abhair Airgead,” developed in collaboration with An Chomhairle um Oideachas Gaeltachta & Gaelscolaíochta. We also have an online Parents’ Hub and are keen to include parents in our approach to financial education.

The vision overall is one of collaboration and support. The CCPC recognises issues such as curriculum overwhelm and the competing needs within the new curriculum. It is for this reason we believe that embedding financial education outcomes within the new curriculum specifications can help to recognise the strong connections between financial education and the range of subjects taught within the primary school framework. As noted by the Council for the Curriculum, Examinations and Assessment in Northern Ireland, where financial education has been embedded across the curriculum since 2007,

“[o]pportunities for the teaching and learning of financial capability occur across the curriculum... Many schools and teachers have found that personal finance provides a motivating and meaningful context to enrich many aspects of the formal curriculum as well as the informal curriculum, for example, work experience or planning school trips/events.”⁶⁵

⁶⁵ [Financial Capability in the Whole School Curriculum](#), (CCEA).

Making financial education outcomes more explicit within the Primary Curriculum will also contribute towards breaking the stigma around talking about money. The need to enable conversations around money and break this stigma came through strongly in stakeholder feedback for the development of the National Literacy Strategy,⁶⁶ along with an emphasis on the need for early provision of financial education and teacher supports. The CCPC intends to include evaluation and monitoring processes within the rollout of its educational resources and programmes, ensuring that they are of a high standard and are effective. Again, we will collaborate appropriately to ensure any evaluation and monitoring is carried out in an appropriate and nuanced manner.

As a member of the OECD's International Network on Financial Education (OECD/INFE), the CCPC has access to shared resources and best practices, along with timely updates to a growing database of evidence that supports the value of financial education. The area of financial education provision is increasingly populated by a range of actors, including a significant number of private sector for-profit organisations. The OECD suggest relying solely on these providers runs the risk of leading to the use of/focus on financial education for commercial purposes.⁶⁷ As a statutory body the CCPC is ideally placed to support the provision of free and impartial financial education, drawing on its international connections through the OECD, and oversee national efforts in this area.

Are there any general comments in relation to implementing the curriculum in schools that you wish to make?

The CCPC would like to reiterate its continued support for early intervention when it comes to financial education and the development of financial literacy. In previous submissions to the NCCA we have highlighted the alignment of financial education with many of the key principles and themes in the Aistear Framework (2021), the Primary Curriculum Framework (2020) and the Primary Mathematics Curriculum (2022). This curriculum development offers a unique moment to embed a strong grounding in financial education across curriculum specifications at primary level.

⁶⁶ [Financial Literacy in Ireland, Mapping Report](#), p. 86.

⁶⁷ OECD/INFE (2004) [Guidelines for Private and Not-For-Profit Stakeholders in Financial Education](#), p.6.

The CCPC is happy to collaborate with a range of stakeholders to support this and remains open to ongoing dialogue with relevant partners and providers. The value of financial education has been acknowledged by the Department of Education and NCCA, both organisations having consulted with, and continuing to consult with, the Department of Finance on the development of the National Financial Literacy Strategy.⁶⁸ The CCPC welcomes the focus on Money in the new Primary Mathematics Curriculum and the supports provided in the accompanying toolkit. The current redevelopment is an opportunity to embed financial education across the curriculum, providing a comprehensive approach and recognising the significance of financial wellbeing at both an individual and societal level.

⁶⁸ Further information about the stakeholder process is available in: [Financial Literacy in Ireland, Mapping Report](#), p. 63.

