
Financial Wellbeing 2023 Series

SUPPORTING BETTER MONEY SKILLS

MoneyWhizz

Delivered by: Frank Conway, QFA



Personal Finance Topics

(Summary of each topic provided in following pages)

1. Financial Wellbeing *(Updated)*.
2. 1-2-1 Financial Counselling *(Updated)*
3. Coping With Financial Stress & Change *(New)*
4. Managing Debt *(New)*
5. 6-Part Inflation Series *(New)*
6. Balancing Budgets through High Inflation *(Updated)*
7. Saving & Investing. *(Updated)*
8. Understanding Tax Relief *(Updated)*
9. Setting & Achieving Financial Goals.
10. Planning to Buy, Switch or Move Home *(Updated / New)*
11. Budgeting for Seasonal Costs *(School, Christmas)*
12. Financial Personalities & Improving Financial I.Q.
13. Retirement Planning
14. Protecting Against Fraud & Financial Exploitation
15. Understanding Pay Slips

About the Presenter

Frank Conway is a Qualified Financial Adviser and author of *Ireland's Essential Guide to Personal Finance*. He has worked in the personal finance industry in Ireland and the US for over 25 years. He is actively involved in the promotion of financial education and literacy campaigns.

Financial Wellbeing. *Updated!*

The burden of financial responsibility has shifted enormously in recent years. In this webinar, Frank Conway, author of *Ireland's Essential Guide to Personal Finance* will address key issues, including coping with life events and ways to plan for personal financial wellbeing.

In this talk, attendees will learn:

- The primary life events to plan for.
- Financial wellbeing pillars and how to attain them.
- Practical approaches to money management and long-term planning.
- Key financial considerations.

This is a broad talk that addresses key issues including earning, income, tax, saving, spending, insurance, protection, investing, mortgages, 2023 changes in tax-relief, pensions and much more! It is ideal for attendees of all ages.

The talk will also provide top money tips and guide attendees on best financial resources. A short Q&A is also included.

1-2-1 Financial Consultations. *Updated!*

The one-to-one financial consultations are designed to offer attendees an opportunity to discuss specific questions or financial decisions in a confidential setting. The sessions are ideal for anyone looking to develop a better understanding of financial products or how to cope with life events. Each consultation is structured to provide financial direction to attendees allowing them to make more informed decisions.

Coping With Financial Stress & Change. *New!*

Financial stress can have a significant, negative impact on families and households. There can be any number of life events that cause financial stress. In 2023, the risk of recession may challenge the financial wellbeing of many families. In this webinar, Frank Conway, author of *Ireland's Essential Guide to Personal Finance* will demonstrate the coping mechanism households can use to build financial resilience. This event will address many of the key life events that present, including changes to employment, loss of income, and many more. The event will examine topics including mortgages, debt, insurance, budgeting, saving, investing and retirement planning. A Q&A will also present attendees an opportunity to engage on financial questions they may have.

Managing Debt. *New!*

As inflation continues to erode savings and buying power and the risk of recession looms, debt takes on a whole new dimension. In this webinar, Frank Conway, author of *Ireland's Essential Guide to Personal Finance* will examine the role debt can play in developing financial resilience. In addition, he will also present attendees with some practical approaches to debt. This includes how 'split' mortgages work, using overpayments to accelerate mortgage paydown and simple techniques to conquer expensive, short-term debt. A short Q&A will also allow attendees to ask their own questions.

6-Part Inflation Series. **New!**

This 6-part webinar series has been developed specifically to address everyday money decisions in these challenging times. When it comes to your money, there is nothing more permanent than change. The recent surge in inflation has sparked a cost-of-living crisis for many households across Ireland. This series of talks has been developed to inform attendees on proven steps they can take to keep their finances in shape.

6 X 30-Minute Webinars

1. Your Primary Pillar - Earning & Income
2. The Necessary Sums - Saving & Spending
3. Your Fallback - Credit & Debt
4. Money Booster – Investing
5. Safety Net - Protection & Insurance
6. The All Rounder - Personal Financial Decisions

Balancing budgets through inflationary times. **Updated!**

Although the rate of inflation growth is expected to moderate throughout 2023, the negative impact on families, households and budgets will remain elevated. In this talk, Frank Conway author of *Ireland's Essential Guide to Personal Finance* will discuss many of his **101 Practical Tips to Reducing Costs**. Plus, he will also provide participants with some practical ways to increase household income and protect the household budget.

Topics include

- Mortgages
- Utilities
- Food
- Travel
- Insurance
- Banking

And much more!

The talks will also provide participants with some useful budgeting tools and will wrap up with a Question & Answer session where participants can ask their own questions.

Saving & Investing. *Updated!*

With so little being paid on money held on deposit and inflation on the rise, how can you protect the value of your money today? In this webinar, Frank Conway, author of *Ireland's Essential Guide to Personal Finance* will present attendees with a comprehensive overview of saving and investing options available.

Topics include:

- The savings landscape (from banks to credit unions)
- What inflation risk means to the value of money
- How to understand and manage investment risk
- Investing options (managed funds, ETF's, costs, average returns)
- Selecting the best investment route

The talk will conclude with some practical savings and investment tips and a Q&A.

Understanding and Availing of Relevant Tax Relief. *Updated!*

It is estimated that up to €350Million of available tax relief goes unclaimed in Ireland each year. In this webinar, Frank Conway author of *Ireland's Essential Guide to Personal Finance* will present attendees with a broad overview of what tax relief is, how it works and how it can be claimed.

Topics include:

- What tax relief and tax credits are
- How tax relief is applied
- How and where tax relief can be claimed
- Maximizing tax relief as it may apply personally
- Understanding the claims process

The webinar will conclude with some practical tips and a Q&A where attendees can ask their own questions.

Setting & Achieving Financial Goals

Throughout our lives, we will continue to have a range of financial goals, including buying a home, starting a family, saving for the future, planning for retirement, which will all need to be managed from household income. In this webinar, Frank Conway author of *Ireland's Essential Guide to Personal Finance* will address the primary ways to set and achieve personal financial goals. Topics include:

- Life stages of financial planning
- Key strategies to paying off debt
- Setting up a spending and saving plan
- Using taxes to build personal wealth
- How to assess and plan for long-term financial needs

The webinar will include a range of practical financial tips and conclude with a Q&A session.

Planning to Buy, Switch or Move Home. *Updated!*

In this webinar, attendees will learn the practical steps to buying a home for the first time in Ireland or doing it the second time around! The talk will discuss a range of issues, including:

- Deposit requirements –calculating the minimum deposit buyers must have before they apply for a mortgage (including changes to mortgage lending rules for non-first-time buyers).
- Mortgages – choosing the best option including loan term (long-term or short-term payoff).
- Additional supports – including the State-backed Help-to-Buy Scheme.
- Documentation – what you really need to improve your mortgage application prospects.
- Legal – a high level look at the legal process (and cost estimates).
- Insurance (Protection) – what you need and what you don't!
- Additional considerations – including valuation fees, structural surveys etc.

The webinar will conclude with practical tips and Q&A session where attendees can ask their own questions.

Budgeting for Seasonal Costs (*Back-to-School & Christmas*)

The cost of education continues to rise. Today, it can cost families up to €14,000 per year for a 3rd level education. This is in addition to substantial costs to prepare children for both primary and secondary school. Similarly, the cost of Christmas for many families is €2,000 or more.

In this webinar, Frank Conway author of *Ireland's Essential Guide to Personal Finance* will inform attendees where costs arise and how to put a plan in place to ensure they are fully prepared to meet the all-in costs of a child's education needs.

Topics include:

- Latest cost estimates (Primary, Secondary & 3rd Level & Christmas).
- Savings & Investment Options for Education Accounts / Christmas Spending
- Credit and Loan Options

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- Grants, Scholarship & Bursary Options
 - Where Tax Relief Applies

***NOTE – Each webinar will be tailored to address the specific topic of Back-to-School or Christmas. Each will conclude with some practical tips and a Q&A where attendees can ask their own questions.

Financial Personalities & Improving Your Financial I.Q.

In a world of complex money concepts, it is important to have a grounded understanding of how the money system works. Doing so will enable informed financial decisions.

In this webinar, Frank Conway author of *Ireland's Essential Guide to Personal Finance* will discuss the critical areas of our financial wellbeing that require a working knowledge of money. Additionally, the webinar will address how individual financial personalities impact financial decision-making.

Topics include:

- What financial I.Q. is and where it impacts personal financial wellbeing
- An overview of how financial personalities impact our financial decisions
- Key money concepts everyone should know
- Strategies for successful money management
- Top money tips for personal financial success.

The webinar will conclude with some practical tips and a Q&A where attendees can ask their own questions.

Retirement Planning. *Updated!*

In this webinar, Frank Conway, author of *Ireland's Essential Guide to Personal Finance* will provide a broad overview to retirement planning in Ireland.

Topics include:

- State Pensions – Qualifying rules and maximum benefits
- Private Pensions – Defined Benefits/Defined Contributions/PRSA's/AVC's/ARF
- Personal Savings and Investments – Asset classes, risk & fees
- Earning in Retirement – Taxation, max contributions, tax-free lump sums

The talk will include many of the most popular questions employees have in relation to retirement planning. It will also incorporate content where employees may have worked outside of Ireland and may have additional credits and private pension savings. A short Q&A will follow.

Preventing Fraud & Financial Exploitation

Financial fraud and exploitation can happen to anybody, especially where the victim may have limited knowledge of legal rights, financial terminology, and even financial technology innovation.

PERPETRATORS CAN INCLUDE:

- Telephone and mail scammers
- Internet scammers
- Financial advisers

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- Family members and caregivers
 - Friends, neighbours, or acquaintances
 - Home repair / home improvement contractors
 - Persons with Power of Attorney (POA) or the legal authority to access or manage money
 - Other persons known or unknown to the victim

In this talk, Frank Conway, author of *Ireland's Essential Guide to Personal Finance* will inform attendees how to recognise the warning signs, types of fraud and financial exploitation that are common.

Understanding Payslips

Our ability to earn income is our greatest financial asset. But for many, the details of a payslip can represent a collection of deductions and tax-related abbreviations that make little sense. In this talk, Frank Conway, author of *Ireland's Essential Guide to Personal Finance* will talk attendees through a typical payslip, reviewing common deductions and what they mean, including:

- Tax credits
- PRSI Class types (and entitlements)
- Gross and Net income
- Cut-off

He will also discuss some key deductions that attract generous tax-relief and options available to attendees to build financial wellbeing.

FREE SUPPORTS

FREE!!! All seminar attendees receive free additional supports including:

- **Free** Personal Budget Planner
- **Free** Financial Guide
- **Free** Articles

All seminars, events, literature is designed to be educational and information sharing only. Participants should seek out independent, personal financial advice in the event they are seeking it.