

# Employee Wellbeing Supports

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Presented by:  
**Frank Conway**  
Qualified Financial Adviser



# Financial Wellbeing Guides and Supports

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# Knowledge & Resilience

## Overview and Summary

There is nothing more permanent than change. At a personal level, this can mean changes in employment, income, life events, a sudden rise in costs or an unplanned drain on household finances.

Financial stress can be a fact of life which, unfortunately, can have a significant impact on wellbeing. And for employers, this can impact on employee participation and performance.

At MoneyWhizz, we provide the supports and guidance to develop financial resilience and the ability to prepare for and cope with change.

### Topics & subject matter

All of the seminars have been developed based on a mix of ongoing engagement and feedback from participants.

### Tools & guides

MoneyWhizz offers participants a unique opportunity to discuss their personal finance in person. Additionally, they can also examine their own future needs with our indexed retirement planning and financial needs calculator. It is ideal for anyone looking to plan future financial needs, including retirement, a child's education and other financial requirements.

### Free supports

There are also a range of free supports to participating employers, including budgeting and money management guides. These have been developed to offer a simple and easy means of financial planning to anyone exploring their options.

## About Frank Conway

### Proven Expertise

- Qualified Financial Adviser
- Credit Analyst / Underwriter
- 1:1 Financial Counselling



### Author

*Ireland's Essential Guide to Personal Finance* (2018)



*Cents & Sensibility - A Financial Guide for Young Adults* (2011)

## Financial Literacy Campaign

Actively promoting financial literacy in secondary schools across Ireland. This is available to applicant schools FREE of charge.



## Financial Tools & Supports

MoneyWhizz has developed a range of tools and supports including money management, retirement calculator guides that are available to participating employers



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## Topics

### Financial Wellbeing

The burden of financial responsibility has shifted significantly in recent years. In this seminar, 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 mortgages, saving, investing, maximising tax credits, and much more! This seminar is ideal for people of all ages. The seminar will provide some practical money tips and offer a number of free supports. It will conclude with a Q&A.

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### 1:1 Financial Coaching

The 1:1 financial coaching sessions have been developed to offer attendees an opportunity to discuss the personal finance questions that matter to them, in a confidential setting. The sessions are ideal for anyone looking to explore their options across a full range of personal finance issues, including buying a first home, early-stage career financial decisions, saving, investing, coping with change and planning for retirement.

**Onsite & Virtual**

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### 6-Part Money Series

This 6-part money series has been developed specifically to address everyday money issues. Changing global events place an ever-present risk of disruption and change, which can have far-reaching consequences on issues such as employment, saving, investing and long-term financial planning. The series offers attendees a concise overview of the steps they can take to protect them and their financial wellbeing.

Topics include:

- **Earning and Income** - including how to maximise income and reduce tax.
- **Saving and Spending** - including proven steps to keep control.
- **Credit & Debt** - including proven techniques to manage debt, reduce cost and protect personal credit ratings.
- **Protection and Insurance** - including seeking best value and having the right level of protection.
- **Investing** - including diversification, available options and tax considerations.
- **Financial Planning** - including how to allocate financial resources for maximum gain.

Each seminar lasts 45 minutes (approx.) followed by a short Q&A. Additional free resources available to participating employers.

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## Topics

### Saving & Investing

Saving money is important for everyday expenses and rainy day costs. But in order to grow money, some amount of investing is required. In this event, Frank Conway, author of *Ireland's Essential Guide to Personal Finance* will address key issues, including some of the primary considerations when it comes to making informed saving and investing decisions.

Attendees will learn:

- The ideal funds to be held in a savings account.
- Seeking best savings yields today.
- Assessing investments, risk and diversification.
- Tax implications to consider when saving or investing.

This seminar will offer attendees an excellent opportunity to explore EU and worldwide savings and investing products. The seminar will provide some practical tips on costs, tax and will conclude with a Q&A segment.

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### Switching

Switching financial products can offer better value, service and potential savings. In this seminar, Frank Conway, author of *Ireland's Essential Guide to Personal Finance* offers attendees an opportunity to learn the art of switching.

Topics include:

- **Mortgages** - how to use the switching process for better value.
- **Insurance** - what to consider when seeking the best deal.
- **Savings & Investments** - how to assess competing services and offers.
- **Pensions** - how to examine your options on PRSA's, previous employment pensions and Buyout Bonds.
- **Utilities** - including practical tips to reducing costs.

Each seminar lasts 45 minutes (approx.) followed by a short Q&A. Additional free resources available to participating employers.

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### Claiming Back Tax

It is estimated up to €300 Million of qualifying tax relief goes unclaimed in Ireland (Source: Revenue). For many employees, this can be due to common misunderstandings about the reclaim process or even how and where the reclaims apply. In this seminar, Frank Conway, author of *Ireland's Essential Guide to Personal Finance* will discuss some of the common errors people make and steps to claim a valid tax refund.

Topics include:

- **Medical** - the list of qualifying expenses is extensive
- **Education** - which expenses are valid and how to maximise refunds
- **Gifts & Inheritance** - options to consider to minimise tax implications

Attendees will receive a FREE tax refund guide and additional supports.

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## Topics

### Buying a Home

The home purchase process has many moving parts. As a qualified mortgage underwriter, Frank Conway offers attendees a step-by-step guide to the home buying process in Ireland.

Attendees will learn:

- How to get mortgage-ready
- Common errors and how to avoid them.
- Assessing solicitors and structural survey services.
- Selecting the best mortgage options (long-term, short-term, fixed, variable, broker or direct).

This seminar will offer attendees an opportunity to learn from a mortgage expert and will conclude with a short Q&A where attendees can ask the questions that matter to them.

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### Reading & Understanding Payslips

Earning income is your greatest asset. But how you manage income, reduce tax and maximise your take-home pay will impact your financial wellbeing. In this seminar, Frank Conway, author of *Ireland's Essential Guide to Personal Finance* offers attendees an opportunity to examine payslips in detail.

Topics include:

- **Deductions** - how to maximise benefits from PRSI, BIK, income tax and more.
- **Pensions** - using the tax system to grow your future financial resources tax-efficiently.
- **PRSI** - if you worked outside Ireland, what this means for you.
- **Credits** - how to maximise your credits and reduce your tax.

Each seminar lasts 45 minutes (approx.) followed by a short Q&A. Additional free resources available to participating employers.

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### Seasonal Budgeting

Throughout the year, there can be expected and sudden expenses that can place a significant drain on family finances. This is where planning is really important. In this seminar, Frank Conway, author of *Ireland's Essential Guide to Personal Finance* will discuss the successful strategies to keeping your finances healthy.

Topics include:

- **Christmas** - how adequate planning can limit financial shock.
- **Back-to-School** - understanding annual costs for preparation, materials and ongoing out-of-pocket expenses.
- **Preparation** - ways and means to putting a financial plan in place.

While almost everyone will have their own individual approach to dealing with seasonal expenses, there are proven steps to reduce financial disruption. In this seminar, attendees will learn the practical approaches to understanding costs, factoring those into a family budget and ways and means to seek best value, minimise costs and protect their financial wellbeing. A Q&A will follow allowing attendees ask about the issues that impact them.

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## Topics

### Personal Financial Planning

Throughout our lives, there will be a sequence of life events that require structure, financial resources and planning. But there will also be unexpected events that can put even the best-laid plans to the test. In this seminar, Frank Conway, author of *Ireland's Essential Guide to Personal Finance* will present the key steps to successful financial planning.

Attendees will learn:

- **Preparing for life events** - buying a home, starting a family, retirement.
- **Debt** - key strategies for paying it off.
- **Saving and spending** - setting and achieving short, medium and long-term goals.
- **Tax** - using the tax system to build financial security.

The seminar will conclude with a Q&A session.

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### Financial Personalities & Money I.Q.

In a world of complex money concepts, it is important to have a grounded understanding of how the money system works and our relationship with it. In this seminar, Frank Conway, author of *Ireland's Essential Guide to Personal Finance* identifies the primary financial personalities and how they can influence your financial behaviour. He also offers a unique opportunity to examine key aspects of how money works, including ways and means to protecting and growing your financial resilience.

Attendees will learn:

- **Financial personality types** - and their impact.
- **Protect** - how to protect your finances from your financial personality.
- **Thrive** - tricks to overcoming financial bias and putting a financial plan in place for long-term success.

The seminar will conclude with a Q&A.

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### Preventing Fraud & Financial Exploitation

Financial fraud can impact victims of all ages. In this seminar, attendees will learn some of the common approaches fraudsters deploy to deceive, manipulate and defraud their victims. But financial fraud is not just caused by strangers in far away places, it can also come from closer to home. In this seminar, Frank Conway will discuss a range of topics, including:

- **Electronic** - phone, text, email, internet and fake websites.
- **Fiduciaries** - including qualified and licenses professionals.
- **Home repair** - contractors
- **Persons with Power of Attorney (POA)**

The seminar will conclude with a Q&A.

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## Topics

### Coping With Change *(including redundancy)*.

A loss of income, including redundancy is a significant life event that can have far-reaching consequences. It is important to consider and plan for the possibility and impact. In this seminar, Frank Conway discusses some successful financial approaches to coping.

Attendees will learn:

- **Financial preparation** - the financial calculations required to endure disruption.
- **Budgeting** - putting your household finances in order.
- **Savings, investments and other considerations** - what options are available.

The seminar will conclude with a Q&A session.


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## Onsite & Virtual

MoneyWhizz offers a flexible approach to delivery, including onsite and virtual seminars and 1:1 financial coaching.







“Putting a financial plan in place to protect your financial wellbeing will be your greatest investment.”

– Frank Conway

Thank you!

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