

# Employee Wellbeing 2026

# 2026

Presented by:

**Frank Conway**  
Qualified Financial Adviser

UPDATED APRIL 2026



**MONEYWHIZZ™**



# Financial Wellbeing Guides and Supports

## Topics Covered

1	Financial Wellbeing
2	1:1 Financial Coaching
3	6-Part Money Series
4	Saving & Investing
5	Switching for Better Value
6	Tax Credits, Reliefs and Refunds
7	Buying a Home (First-Time Buyer)
8	Reading & Understanding a Payslip
9	Seasonal Budgeting (School & Christmas)
10	Personal Financial Planning
11	Financial Personality & Money I.Q.
12	Coping With Change
13	Understanding Pensions
14	How to File a Tax Return (and set up a Revenue MyAccount)
15	<b>NEW</b> - Coping with Redundancy
16	<b>NEW</b> - Green Finance
17	<b>NEW</b> - Preventing Fraud & Financial Exploitation

# Knowledge & Resilience

## Overview and Summary

Change is a constant in life, impacting us on many levels. Personally, this may involve shifts in employment status, variations in income, significant life events, rising expenses, or unexpected financial pressures affecting household budgets.

Financial stress is an everyday reality for many, and it can have a considerable effect on overall wellbeing. For employers, such stress among employees may influence their engagement and performance at work.

MoneyWhizz provides support and guidance to help individuals build financial resilience, equipping them to anticipate and manage change effectively.

## Topics & Subject Matter

Each seminar is developed through continuous interaction and feedback from participants, ensuring relevance and practical value.

## Tools & Guides

MoneyWhizz enables participants to engage directly regarding their personal finance. The indexed retirement planning and financial needs calculator allows individuals to plan for future financial requirements, including retirement, education for children, and other goals.

## Free Supports

Participating employers have access to a variety of free resources, including guides for budgeting and money management. Participants also benefit from free access to the MoneyWhizz tax-relief signpost, which details currently available tax reliefs, simplifying financial planning for anyone exploring their options.

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

## 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.

---

### Financial Tools & Supports

MoneyWhizz has developed an extensive range of tools and supports including budgeting, tax credits & relief, savings and deposit comparison, mortgage rates comparison, fraud prevention, inflation calculator, money management and retirement planning calculators that are available to participating employers.

***New for 2026 - Pension Quiz & Learn Education Supports***

## 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 several free supports. It will conclude with a Q&A.

---

## 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.

**ONLINE SCHEDULE AND BOOKING VIA MS TEAMS NOW AVAILABLE**

**Onsite & Virtual**

---

## 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.

## Saving & Investing

Saving money is important for everyday expenses and rainy-day costs. But 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.

**NEW – A new saving and investing comparison tool is now available.**

---

## Switching for Better Value

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.

**NEW – A new mortgage and savings comparison calculator is now available.**

---

## Tax Credits, Reliefs and Refunds

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 minimising tax implications

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

**NEW – A new tax relief and credits comparison tool is now available.**

## Buying a Home (First-Time Buyer)

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.

**NEW – A new mortgage rates comparison tool is now available.**

---

## 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.

**NEW – A new income tax calculator is now available.**

---

## 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.

## 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.

---

## 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.
- **NEW for 2026** - *New Financial Personality Tests (Saving, Financial Profile, Investing)*

The seminar will conclude with a Q&A.

---

## Coping with Change

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.

---

## Understanding Pensions

The pensions landscape can be confusing for many people. With so many options, some people may find the challenge of making informed decisions difficult.

In this seminar, attendees will learn how pensions work. Using simple English and an in-depth understanding of the pensions landscape, Frank Conway will offer attendees an opportunity to learn and engage. Additionally, using the

MoneyWhizz pensions calculator, attendees will have an opportunity to view a live example of building a personal pension plan that fits their personal financial needs.

Attendees will learn:

- **How pensions work** - including the many types of pension options available. This includes defined contribution pensions, defined benefits, PRSA's, AVC's, CADB's, ARF's.
- **Tax** - how taxes apply to pension contributions, growth and drawdown.
- **Access** - a detailed overview of pension access options, age, tax and future needs.

The seminar will also address tax implications and conclude with a Q&A session.

**NEW for 2026 - Pension Education Quizzes - Basic and Master - Test & Learn Facility**

---

## Filing a Personal Tax Return

This seminar is ideal for anyone planning to file a tax return for the first time.

It presents clear examples of how to register their details with the Revenue MyAccount and set up their personal account. Additionally, the seminar will offer attendees a step-by-step guide on navigating their MyAccount service. This includes confirmation of tax credits, filing a refund claim and how to amend relevant details.

Attendees will learn:

- **Registering with Revenue** - how to establish a personal account.
- **Filing** - how to file a personal tax return.
- **Claim a refund** - file for qualifying tax relief and tax refunds.

The seminar will conclude with a Q&A session.

**NEW – A new income tax calculator tool is now available.**

---

## **NEW** – Coping with Redundancy

Life presents a constant cycle of events and change. Redundancy is one such life event that can occur unexpectedly, often leaving those affected uncertain about the best way to safeguard their finances and overall financial wellbeing. The transition can be sudden, making it essential to consider how best to respond and protect your interests during such a time.

### Presenter

The seminar will be led by Frank Conway, author of *Ireland's Essential Guide to Personal Finance*. Frank brings a wealth of expertise and insight into coping with significant life changes, drawing on his extensive experience to help attendees navigate the financial implications of redundancy.

### Seminar Content

The seminar is designed to provide practical guidance and support for those facing redundancy. Key topics to be covered include:

- Having a plan in place to manage the changes that come with redundancy.
- Managing lump sum redundancy payments effectively to support your financial stability.
- Protecting your PRSI record and maintaining a healthy credit profile during the transition.
- Accessing resources that can support you financially and personally through this period.

### Q&A Session

The event will conclude with a brief Q&A session. This will offer participants the opportunity to ask questions and seek further clarification on any of the topics discussed during the seminar, ensuring that attendees leave with a clearer understanding of how to manage redundancy and its impact.

## **NEW** - Green Finance

Green finance is becoming increasingly relevant in today's world, marked by constant change and rising costs. It offers individuals and organisations an opportunity to reduce expenses while also benefiting the environment. In this seminar, Frank Conway, author of *Ireland's Essential Guide to Personal Finance*, will provide attendees with a comprehensive overview of the options available in the market today.

### **Overview of Green Finance Options**

The seminar will include an exploration of various financial products and services that support green initiatives. These options are designed to help participants make choices that are both economically and environmentally beneficial.

- Mortgages
- Personal loans
- Insurance
- Clean and green energy investment funds

### **Practical Guidance and Q&A**

In addition to outlining financial products, the seminar will provide practical tips and resources to help individuals make informed decisions regarding green finance. The event will conclude with a brief Q&A session, allowing attendees to ask questions and seek clarification on topics discussed during the seminar.

**NEW – A new green energy grants and supports search tool is now available.**

---

## **NEW** - Preventing Fraud & Financial Exploitation

Financial fraud can happen to anyone, at any time. This seminar covers the most common scams in Ireland — what to look out for, and how to stay safe. Frank Conway, author of *Ireland's Essential Guide to Personal Finance*, will lead the seminar. He brings extensive expertise and insights into the topic of financial prevention.

The seminar will cover:

- Common fraud types
- Case studies
- Actions to protect
- Resources

### **Q&A Session**

The event will conclude with a brief Q&A session, allowing attendees to ask questions and seek clarification on topics discussed during the seminar.

**NEW – A new fraud search and identify support tool is now available.**

---

### **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!**

[info@moneywhizz.org](mailto:info@moneywhizz.org)  
[www.moneywhizz.org](http://www.moneywhizz.org)

**MONEYWHIZZ™**