



An Roinn Oideachais
agus Óige
Department of Education
and Youth

Senior Cycle Level 2 Learning Programme: My Life, My Finance Elective Module

For introduction to schools in September 2025.

Prepared by the National Council for Curriculum and Assessment (NCCA)

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Introduction

The Senior Cycle Level 2 Learning Programme (SCL2LP) consists of a range of curriculum areas, each designed on a modular basis. There are four curriculum areas at the heart of the SCL2LP: Numeracy, Communication and Literacy; Personal Care; and Electives. My Life, My Finance is an elective module.

My Life, My Finance consists of one module. It is designed for a minimum of 60 hours of teaching time/class contact time over two years.

Module title	Recommended time in hours
My Life, My Finance	60

Rationale

My Life, My Finance is focused on developing students' knowledge and understanding of their personal finances, which is fundamental to their daily life and promoting living independently. The module supports students to make informed choices and decisions around purchasing goods and services and carrying out financial transactions. My Life, My Finance also enables students to engage in financial planning. It assists them in identifying financial supports and services in their local community and online.

The development of students' understanding of the role of money and finance in their lives contributes to the development of key competencies in senior cycle. When this happens, all learning across senior cycle is supported and the development of important life skills that are essential to student independence are promoted. Students stand to benefit in many ways as they progress in learning pathways and as they transition to life beyond school.

Continuity and progression

My Life, My Finance provides continuity from the students' prior learning experience building on the key skill of Numeracy at junior cycle and learning in Level 2 Priority Learning Units (PLU), Business Studies, Home Economics and the Primary maths curriculum, in order to progress, enhance and deepen their learning in senior cycle. It aims to build on their knowledge and understanding in managing their money throughout senior cycle. Making connections to prior learning at junior cycle and to other modules where a competence in money is required, helps to reinforce and progress students' learning. It also aims to provide students with a sense of achievement and confidence as they transition to the world of occupations, study or further services beyond school.



Teaching and learning

A critical aspect of learning in My Life, My Finance is supporting students to engage with real-world situations where the use of money and managing their money is important. Therefore, the learning outcomes identified in this curriculum area are designed to allow for a range of practical activities to support student learning. Role play and real-world scenarios will help students become more informed consumers, as students can use concrete materials to support their learning or engage in actual transactions with the relevant and appropriate support. Students can access services online or in person. Everyday life provides meaningful ways to explore, engage with and understand money while everyday interactions enable the application of financial management skills. Students should have a broad learning experience across home, school, and community.

The learning in each module links with the learning across other modules and other curriculum areas as students learn how to manage and protect their money and their financial identity.



Module: My Life, My Finance

Module descriptor

Through this module, students learn how money is a resource and that they will need to make informed decisions when purchasing goods and services, independently or with support. They will also learn that transactions can be in person or online. Students develop a greater understanding of what it means to be a consumer and the different financial services, such as the Competition and Consumer Protection Commission (CCPC), that can help to support consumers. They will also develop an awareness of the services offered by financial institutions. Students learn about services that are available to help manage money, such as the Money Advice and Budgeting Service (MABS) and Citizens Information Centres.

Students learn about

The importance of money in daily life and how it can be transacted in diverse ways, including the use of paper notes, coins, cards and apps. Students also engage with the online environment for financial transactions and its benefits, challenges and potential dangers.

Students should be able to

- a. recognise that money has a value
 - b. recognise and identify notes and coins
 - c. recognise, engage with and use different forms of money such as cash, cards, contactless or apps
 - d. recognise that some goods and services will cost more than others
 - e. identify the financial positives and negatives of shopping online
 - f. recognise the range of online financial transactions that can take place, including banking and shopping online
 - g. discuss the importance of protecting personal data and identify steps to protect personal data
 - h. discuss the importance of protecting their money and identify steps to protect their personal finances
 - i. demonstrate an awareness of subscription services, pre-pay and bill pay
 - j. recognise postage and import charges when buying online
 - k. identify and interpret key aspects of shopping receipts
 - l. identify and interpret information and terms used on a payslip
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- m. identify themselves as a consumer and outline the different ways they consume goods and services
 - n. identify where to get consumer support and advice
 - o. recognise what a guarantee and/or warranty is and understand how it can help when there is a problem with a purchase
 - p. understand what actions to take if there is a problem or concern with goods or services
 - q. identify a situation when an item needs to be brought back or returned
 - r. provide appropriate feedback, positive or negative, on goods or services, in writing or verbally
 - s. identify the importance of and understand budgeting and saving

Their consumer rights and responsibilities and how to make more informed decisions when buying goods or services, including how they can make a complaint or seek a resolution when there is a problem. Students will also be introduced to steps involved in opening an account with a financial institution.



Students learn about

Students should be able to

- t. identify opportunities to save money
- u. identify what a personal loan is
- v. recognise when one might need a personal loan
- w. understand the process of and risks involved in borrowing money
- x. identify and engage with the steps involved in setting up online banking
- y. recognise and identify the features of banking online.



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Published August 2025.