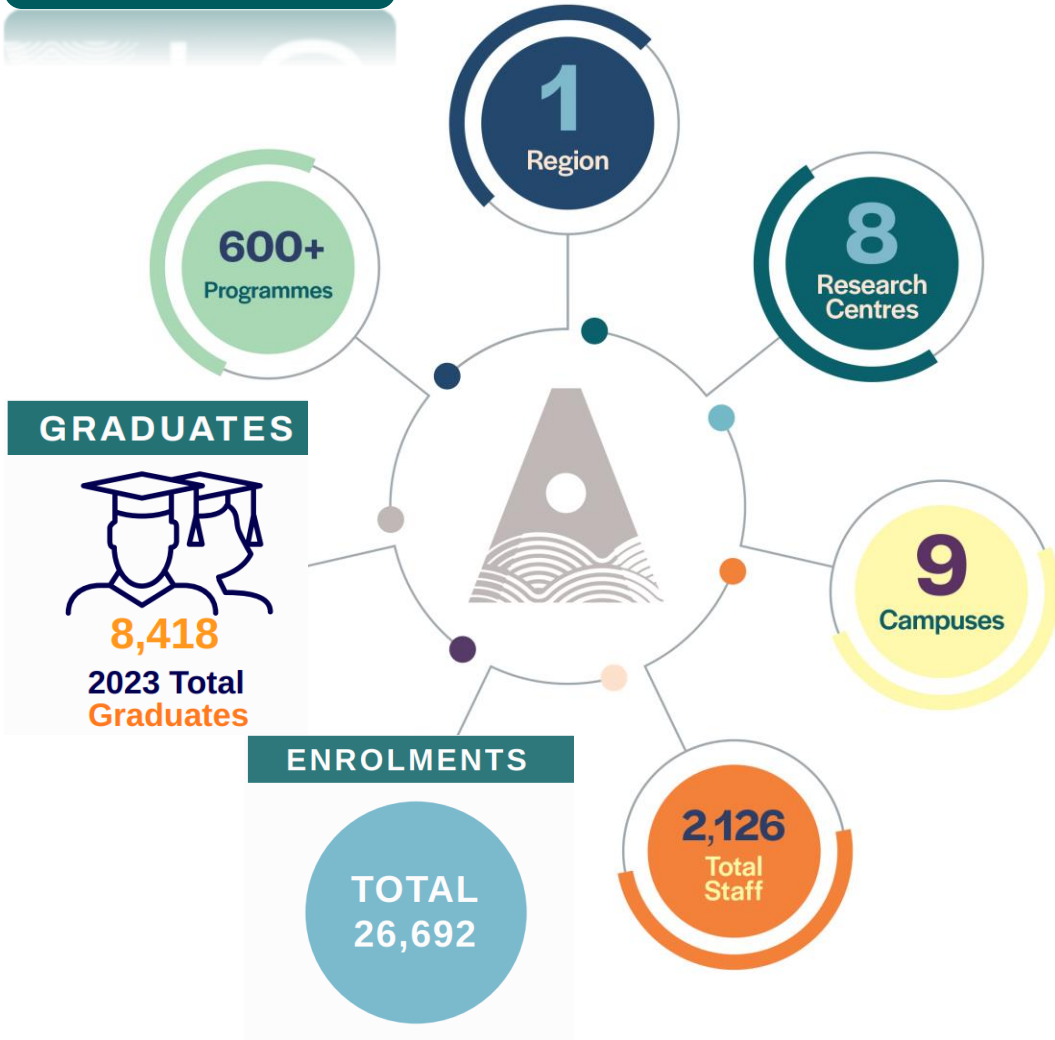




ATU & MABS Financial Readiness for Life Digital Badge for Students in Higher Education Ireland





MABS is the Money Advice and Budgeting Service.

We provide free, independent, non-judgement debt advice and debt counselling services.

We support people in practical budgeting and money management skills so that day-to-day expenses can be met and debts can be repaid, while protecting a quality of life standard.

We have a statutory obligation to deliver Money Management Education.

We report on policy issues that impact consumers and communities in the area of debt and money management



The need for financial education and skills is clear:



- **43%** of adults in Ireland are not meeting the minimum OECD level of financial literacy
- **35%** of 1st year undergraduates in Ireland consider withdrawing with Financial Reasons being the second highest reason.
- **39%** Increase in ATU students applying for Student Assistance Fund from previous year – Overall noted increase in students applying for various funding supports.

Core Design Team



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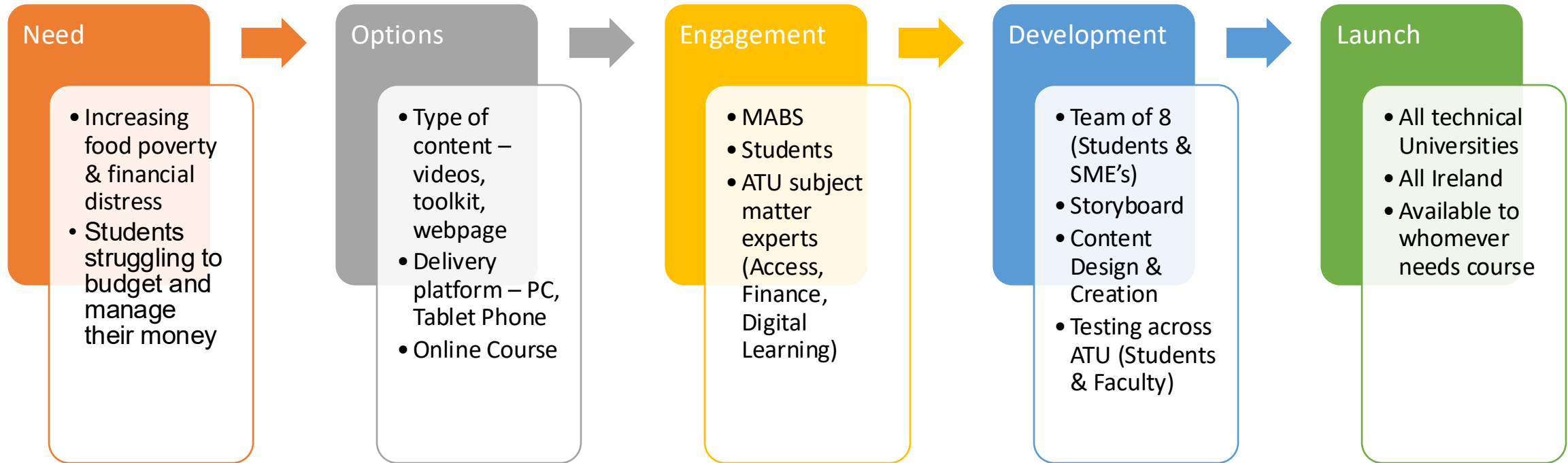


Dhanushi Rodrigo
Galway



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Journey to Launch



August 2024



Five Learning Outcomes



- ✓ **Needs, Wants & Sustainable Spending**
- ✓ **Money Management**
- ✓ **Borrowing & Long Term Financial Health**
- ✓ **Risks & Scams**
- ✓ **Tackling Debt**



The course should take around 90 to 120 minutes to complete with visuals, interactions and assessments throughout.

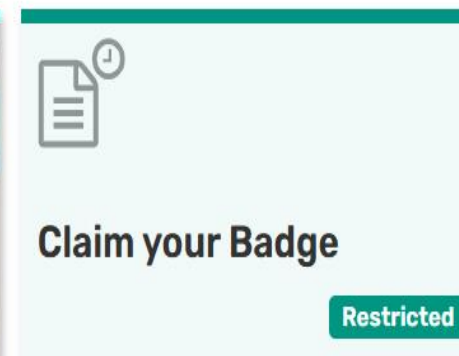


Needs & Wants Exercise



Welcome to the Financial Readiness for Life Online Course

✓ All complete



[Financial Readiness Demo](#)

Engagement Reporting



ATU Free Courses

ATU Moodle

Digital Backpack



Financial Readiness Digital Badge Activity Report

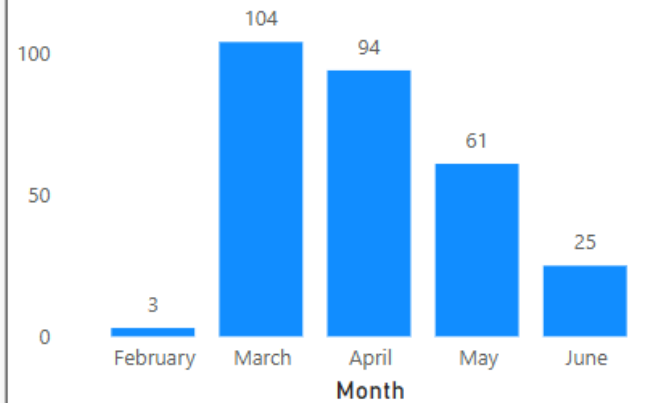
Student Registered

287

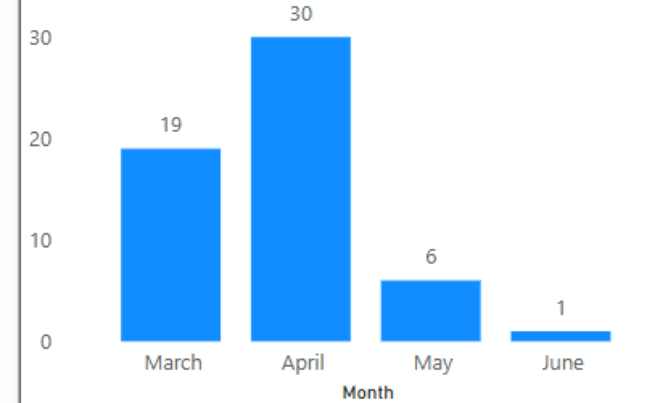
Digital Badges

56

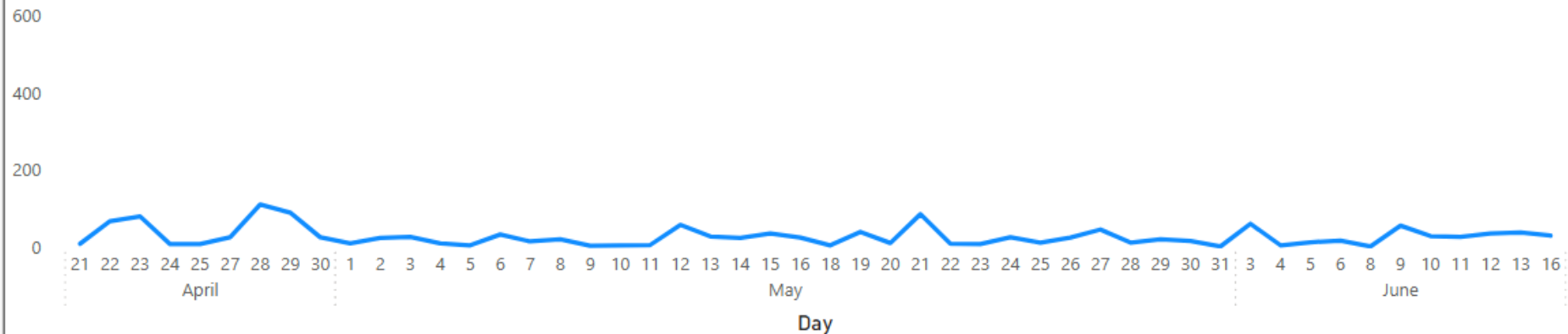
Student Enrollments



Student Completion



Activity







Q&A