

Exploring Global Money Week Theme 2025

“Think before you follow, wise money tomorrow”.

Possible Messages and Subthemes:

- Social media and trustworthy Information
- Celebrities and “influencers” giving online advice
- Importance of getting independent advice
- Where to turn for advice
- Making informed decisions
- Peer pressure
- Fraud and scams
- Being alert to Money Mules
- Lure of gaming and gambling
- The power of advertising and marketing
- Cognitive biases, behavioural economics and critical thinking
- Safe online shopping
- Spending habits – impulse buying vs. conscious spending
- Saving for tomorrow - investments, pensions
- Cryptocurrency – understanding the risks
- Borrowing – understanding how to use comparison tools and make informed decisions
- Sustainable consumption – My spending and the planet, what about tomorrow?
- Following the crowd / go your own way – independent and critical thinking
- A spending diary, chart emotions and feelings about money

Links to Curriculum and Frameworks

[JC Business Studies](#)

[Senior Business](#)

[JC Home Economics](#)

[Leaving Certificate Home Economics](#)

[TY Programme Statement](#)

[Financial competence framework for children and youth](#)

[OECD Youth Policy Toolkit](#)

Financial Competences from last year's Theme: 'Protect Your Money, Secure your future'

The following are extracted from last year's competences provided by the GMW Secretariat, but are applicable to this year's theme:

Children aged 11-15 years old and older

- Realise that some financial products are risky because of their features and investing in such products can result in the loss of money (or may even be fraudulent).
- Understand that investment opportunities promising high returns are necessarily riskier.
- Understand that consumers are protected by consumer protection rules when they buy financial services or products including via digital channels.
- Aware that consumers of financial services enjoy rights with respect to their personal data and that they have discretionary control over it.
- Understand the financial consequences and risks of disclosing personal financial data, such as account information whether digitally or through other channels.
- Protect one's own personal data/information in a financial context, including when navigating online.
- Can identify common financial scams and frauds (such as shoulder surfing, spyware, phishing, pharming, etc.) and the means to safeguard against these.
- Can identify warning signs ("red flags") of fraud (such as offers "too good to be true", "risk-free" investment opportunities, pressure to buy right now, etc.)
- Are confident to apply basic safety procedures online (for e.g. keep personal data and passwords safe, use strong and different passwords, regularly update passwords and refrain to share them, etc.)
- Are able to identify impartial sources of information on financial matters (e.g. from public authorities or other independent source) and to distinguish it from marketing and advertising communications.
- Can identify advertisements even when they are not presented as such (eg in movies, social media, influencers, etc.)
- Are aware that advertisement and social media can seek to exploit certain emotions and can amplify certain behavioural biases.
- Are aware that behavioural biases can lead to irrational or suboptimal decisions.
- Are aware about the profession of (f)influencers and how they earn money.

Young people aged 16-18 years old and older

- Are aware that crypto-assets can be very risky, can be traded in a risky manner and certain crypto assets may not be regulated.
- Are cautious in investing in risky financial products and services that may not be regulated (such as some crypto assets)
- Can exercise basic rights as a consumer of financial products and services.
- Are motivated to get information about financial scams and fraud.
- Understand how pyramid/Ponzi schemes work and the implications of investing in them.
- Are confident to take the necessary steps (block bank card, contact the financial service provider and/or relevant authorities etc.) when one suspects being the target of financial fraud or scams, including suspicious requests for information or action.
- Make financial decisions based on impartial information using reliable tools.
- Request information from financial service providers or intermediaries that should be disclosed before concluding financial transactions and makes sure to understand such information.
- Take into account that the way a financial product is presented (including online) may leverage behavioural biases and can influence personal decision.
- Are aware that one's personal digital footprint is used by companies (including through Artificial Intelligence- based tools) to create tailor-made online adverts
- Think critically and independently in the face of external pressure, including from marketing, friends, social media (social trading, meme stocks, (f)influencers, etc.)