Course Outline & Curriculum



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| Module 1: Retirement Planning

General Introduction:
Retirement planning is a lifelong process that prepares individuals to maintain financial independence and a desired quality of life after they stop working. For women, this is especially critical, as they are statistically more likely to live longer and experience career interruptions that affect pension accumulation. This module aims to equip women of all ages with the tools, knowledge, and confidence to start, review, and optimise their retirement plans. To achieve the aims the module uses simple financial terminology that could be comprehended by women of different age and career stage, irrespective of their educational background.

Women in Early Career
Learning Objectives:

- Understand the concept of retirement and pension systems.
- Recognise the importance of starting retirement planning early.
- Set basic financial goals related to retirement.
- Identify and access introductory tools and resources for planning.

Content:

- What is retirement? Overview of pension systems (public and private).
- How compound interest works in your favour when you start early.
- Budgeting basics with retirement in mind.
- Matching goals to saving tools: pension plans, savings accounts, employer contributions.

Activities:

- Create a simple retirement vision board with financial goals.
- Use an online pension calculator to estimate long-term savings needs.
- Group brainstorm: “What does a financially healthy retirement look like?”

Formative Assessment:

- Reflective question: What is one small step you can take today toward saving for retirement?
- Quick quiz: Match key retirement terms to their definitions.

Resources:

- Glossary of financial terms
- Local government pension portals.

- Beginner-friendly retirement calculators, e.g. Find Your Pension (FUP Eu), European Tracking Service on Pensions (ETS Eu).
- Articles regarding reasons as to why women should start saving in their 20s.

Women in Mid Career
Learning Objectives:

- Understand the concept of retirement and pension systems
- Review existing pension contributions and savings.
- Evaluate whether you are on track to meet retirement goals.
- Identify gaps and adjust savings plans accordingly.
- Understand mid-life financial planning challenges.

Content:

- What is retirement? Overview of pension systems (public and private).
- Mid-life budgeting with family, caregiving, and work-life balance.
- Pension plan review: How much have you accumulated?
- Catch-up savings strategies: increasing contributions, cutting unnecessary expenses.
- Planning for potential life events: divorce, health changes, relocation.

Activities:

- Create a simple retirement vision board with financial goals.
- Conduct a personal retirement audit.
- Use a worksheet to compare ideal vs. current retirement outlook.
- Group discussion: Overcoming retirement planning obstacles.

Formative Assessment:

- Self-evaluation checklist: Are you saving enough?
- Scenario analysis: What would you do if you needed to retire 5 years early?

Resources:

- Glossary of financial terms
- Employer pension contact points.
- Government retirement benefit estimators.
- Articles on smart retirement planning for women in their 40s.

Women in Late Career
Learning Objectives:

- Prepare emotionally and financially for the retirement transition.
- Estimate future income vs. expenses.
- Explore supplemental income opportunities.
- Learn how to manage pensions, withdrawals, and assets.

Content:

- Consolidating pensions and simplifying accounts.
- Planning withdrawals: annuities, lump sums, budgeting.
- Dealing with gaps: working part-time, renting property, passive income.
- Preparing for healthcare and unexpected costs.

Activities:

- Build a realistic retirement monthly budget.
- Write a “retirement vision statement.”
- Role-play: Discussing retirement options with a financial advisor.

Formative Assessment:

- Journal prompt: How do you feel about your current retirement plan?
- Retirement quiz: Identify risky assumptions in common retirement myths.

Resources:

- Glossary of financial terms
- Pension consolidation services.
- Healthcare cost estimation tools.
- Local pension advisory centres.

General Conclusion:
Retirement planning is a journey that evolves with life’s stages. By introducing age-appropriate strategies, from saving early to managing transitions later, this module empowers women to build financial confidence and take control of their retirement outcomes. Whether you’re just starting out or preparing to step back from work, planning today means freedom tomorrow.

| Module 2: Budgeting / Managing Finances

General Introduction:
Day-to-day money management is essential to maintaining independence, stability, and peace of mind. Whether budgeting on a monthly salary, juggling family costs, or transitioning to a fixed retirement income, the ability to manage finances effectively impacts every aspect of a woman's life. This module empowers participants with core financial skills, digital tools, and personal strategies to stay in control of their money. To achieve the aims the module uses simple financial terminology that could be comprehended by women of different age and career stage, irrespective of their educational background.

Women in Early Career
Learning Objectives:

- Understand how to build and maintain a personal budget.
- Learn how to track and control everyday expenses.
- Identify basic digital tools to support money management.
- Build consistent financial habits to support future goals.

Content:

- Introduction to budgeting principles: income vs. expenses.
- How to track spending with notebooks, apps, or spreadsheets.
- Planning monthly bills, subscriptions, and irregular costs.
- How money habits shape long-term financial confidence.

Activities:

- Build your first monthly budget using a template.
- Download and set up a budgeting app.
- Partner activity: Swap savings hacks with a peer.

Formative Assessment:

- Expense diary reflection: What did you spend most on this week?
- Mini quiz: Identify fixed vs. variable expenses.

Resources:

- Glossary of financial terms
- Budget templates (printable and digital)
- List of recommended financial apps

- Articles or podcasts on budgeting for beginners

Women in Mid Career
Learning Objectives:

- Understand how to build and maintain a personal budget.
- Manage multiple financial priorities (family, career, care).
- Review and adjust your budget regularly.
- Identify opportunities to save within your lifestyle.
- Use digital tools to monitor and optimise household finances.

Content:

- Introduction to budgeting principles: income vs. expenses.
- Family budgeting and setting shared financial goals.
- Planning for unexpected expenses (health, emergencies).
- Handling overlapping obligations: children, parents, household.
- Recognising and cutting back on financial leaks.

Activities:

- Build your first monthly budget using a template.
- Update your monthly budget with real-time expenses.
- Scenario role-play: Unexpected bills - what gets adjusted?
- Group discussion: Balancing competing financial priorities.

Formative Assessment:

- Case study analysis: Jane's mid-life budget challenge.
- Budget forecast exercise: Adjust your spending for a 10% income drop.

Resources:

- Glossary of financial terms
- Budget templates (printable and digital)
- Household budgeting guides
- Personal finance calculators
- Articles, podcasts, or talks on the power of small financial decisions

Women in Late Career
Learning Objectives:

- Understand how to build and maintain a personal budget.
- Adapt financial habits to life on a fixed or reduced income.
- Plan for irregular costs: repairs, medical, family help.
- Simplify financial tracking and reduce paperwork.
- Strengthen daily financial resilience and autonomy.

Content:

- Introduction to budgeting principles: income vs. expenses.
- Reviewing income sources and making them work for you.
- Budgeting for predictable vs. unpredictable costs.
- Simplifying accounts and digitising receipts or bills.
- Building a small financial buffer through mindful spending.

Activities:

- Build your first monthly budget using a template.
- Create a “fixed income” monthly budget.
- Organise and digitise your current financial documents.
- Group session: Sharing senior savings tips.

Formative Assessment:

- Prompt: What’s one way to simplify your daily money habits?
- Quiz: Identify categories of unexpected older-age expenses.

Resources:

- Glossary of financial terms
- Budget templates (printable and digital)
- Guide to managing finances post-retirement
- Local senior finance support services
- Easy-to-use mobile apps for older adults

General Conclusion:

Financial control doesn’t require a high income, it requires clarity, routine, and awareness. This module gives women in every life stage the practical skills to manage money confidently, reduce stress, and support themselves and their families with the resources they have.

| Module 3: Saving and Investing

General Introduction:
Saving and investing are vital financial tools that empower women to secure their futures, build resilience, and plan for both expected and unexpected life events. This module introduces basic concepts of saving and investment, offering practical approaches to grow wealth steadily and safely across different stages of life. To achieve the aims the module uses simple financial terminology that could be comprehended by women of different age and career stage, irrespective of their educational background.

Women in Early Career
Learning Objectives:

- Define the purpose of saving and investing.
- Understand the differences between saving and investing.
- Identify short- and long-term financial goals.
- Learn to start saving with low or irregular income.

Content:

- Why save? Emergency fund basics and financial goal setting.
- Introduction to saving accounts and interest accumulation.
- Investing 101: risk vs. reward, low-risk tools like savings bonds.
- Starting small: how to automate savings and build consistency.

Activities:

- Personal savings goal-setting worksheet.
- Match financial goals to saving or investment types.
- Peer exchange: What would you do with €500?

Formative Assessment:

- Mini quiz: Savings vs. investment characteristics.
- Budget exercise: Allocate €100 across three goals.

Resources:

- Glossary of financial terms
- Savings planner apps
- EU beginner's guide to investing

- Articles or online talks on saving for the future

Women in Mid Career
Learning Objectives:

- Evaluate current saving patterns and goals.
- Explore diverse investment options.
- Understand moderate-risk investment tools.
- Plan for multiple financial goals (education, retirement, emergencies).

Content:

- Revisiting your emergency fund and its adequacy.
- Tools for medium-term investing: mutual funds, pension-linked products.
- Balancing investment risks: how to diversify.
- Evaluating financial advisors and choosing wisely.

Activities:

- Financial self-assessment: savings gaps and strengths.
- Role-play: Choose an investment option with a mock advisor.
- Case study: A family planning for retirement and a child's education.

Formative Assessment:

- Reflection: What's your current investment comfort level?
- Quiz: Match terms like bond, dividend, capital gains.

Resources:

- Glossary of financial terms
- Comparison charts for saving products
- Webinars on personal finance for women
- Local pension fund tools

Women in Late Career
Learning Objectives:

- Shift focus from accumulation to preservation.
- Identify low-risk income-generating investments.
- Avoid financial fraud and scams.
- Plan asset access and withdrawal strategies.

Content:

- Safe options: term deposits, annuities, property income.
- Minimising fees and reducing tax burdens in late investments.
- Liquidating or reallocating funds responsibly.
- Scams targeting retirees and how to stay safe.

Activities:

- Analyse a sample investment brochure.
- Watch-and-discuss: Case video on pension fraud.
- Fill in a “retirement readiness” checklist.

Formative Assessment:

- Quiz: Spot the red flags in an investment proposal.
- Worksheet: Map your income-generating assets.

Resources:

- Glossary of financial terms
- Fraud prevention hotlines and guides
- List of approved financial advisors
- National retirement income calculators

General Conclusion:
Saving and investing are lifelong habits that adapt to changing life needs. Whether starting out or preparing to draw down savings, every woman can learn to grow and protect her financial resources safely and effectively.

Module 4: Credit and Debt Management

General Introduction:
Responsible use of credit and smart debt management help women gain financial freedom, reduce stress, and avoid long-term burdens. This module focuses on empowering women to understand how credit works, how to borrow responsibly, and how to develop realistic repayment plans. To achieve the aims the module uses simple financial terminology that could be comprehended by women of different age and career stage, irrespective of their educational background.

Women in Early Career
Learning Objectives:

- Understand what credit is and how it works.
- Learn how to use credit responsibly.
- Recognise the risks of high-interest debt.
- Build a healthy credit score from the start.

Content:

- Types of credit: cards, loans, BNPL, overdrafts.
- Introduction to credit scores and their long-term impact.
- How interest accumulates and how to minimise it.
- Early debt traps and how to avoid them.

Activities:

- Analyse a credit card offer.
- Create a repayment plan for a sample student loan.
- Group discussion: “Good debt” vs. “Bad debt.”

Formative Assessment:

- Quiz: APR, credit limit, minimum payment.
- Worksheet: Your first credit product—what to ask?

Resources:

- Glossary of financial terms
- EU credit and lending guidelines
- Student loan repayment calculators

- Credit score mobile apps

Women in Mid Career
Learning Objectives:

- Review and manage ongoing debt.
- Consolidate or refinance high-interest loans.
- Understand credit impact in mortgage or business lending.
- Balance debt with saving goals.

Content:

- Managing multiple debts: strategies and negotiation.
- Debt snowball vs. avalanche method.
- Secured vs. unsecured loans.
- Planning big purchases and long-term repayment.

Activities:

- Debt inventory worksheet.
- Simulation: Consolidating three loans.
- Budget realignment activity.

Formative Assessment:

- Quiz: Which repayment strategy fits which scenario?
- Reflection: What does your debt cost you per year?

Resources:

- Glossary of financial terms
- Local credit counselling services
- Mortgage vs. rent calculators
- Budgeting software

Women in Late Career
Learning Objectives:

- Prioritise becoming debt-free.
- Avoid taking on new debt with fixed income.
- Manage remaining obligations with retirement in view.

- Understand elder protections in credit matters.

Content:

- Reviewing old debts and setting a payoff plan.
- Downsizing, selling assets, or accessing equity.
- Avoiding scam debt collectors or predatory lending.
- When to seek legal or advisory help.

Activities:

- Complete a “last debt” payoff plan.
- Peer conversation: Sharing how we tackled debt.
- Scenario analysis: Avoiding financial pressure from others.

Formative Assessment:

- Prompt: What are your top 3 financial priorities before retirement?
- Case study review: Scam disguised as debt collection.

Resources:

- Glossary of financial terms
- Debt support helplines
- Sample debt tracking sheets
- Legal aid contacts

General Conclusion:

Understanding and managing credit responsibly enables women to make empowered financial decisions at all stages of life. Whether beginning to build credit or aiming to retire debt-free, every woman can benefit from the tools in this module.

| Module 5: Money in the Partnership

General Introduction:
Money is a powerful force in any relationship. Navigating financial decisions with a partner requires communication, transparency, and shared values. This module explores how to build financial harmony, recognise financial inequality or control, and work together to plan and manage shared resources at every life stage.

Women in Early Career
Learning Objectives:

- Recognise the importance of open financial communication in relationships.
- Understand how to set shared financial goals with a partner.
- Learn how to manage personal and shared expenses fairly.
- Identify early warning signs of financial control or dependence.

Content:

- Conversations about money: when and how to start.
- Joint vs. individual accounts—pros and cons.
- Budgeting together while maintaining financial independence.
- Red flags: signs of coercive control in financial matters.

Activities:

- Relationship money styles quiz.
- Practice creating a shared budget for a household.
- Scenario analysis: What would you do if your partner made all financial decisions?

Formative Assessment:

- Reflection: How would you approach financial planning in a new relationship?
- Mini-quiz: Signs of financial abuse.

Resources:

- Relationship money checklists
- Domestic violence support organisations
- Articles or podcasts on financial equality

Women in Mid Career
Learning Objectives:

- Reassess financial roles and habits in long-term partnerships.
- Plan for family-related costs (e.g., children, homeownership).
- Understand the financial impact of divorce or separation.
- Maintain autonomy while sharing financial responsibilities.

Content:

- Rebalancing responsibilities: who earns, who spends?
- Combining long-term goals: children's education, mortgage, savings.
- Protecting yourself financially in case of separation.
- Legal aspects of shared finances (e.g. marital property, inheritance).

Activities:

- "Money Talk" worksheet: prepare for a financial planning conversation.
- Role-play: navigating financial disagreement respectfully.
- Divorce impact calculator (simulated).

Formative Assessment:

- Short-answer: How have your financial responsibilities changed in your relationship?
- Quiz: True/false on shared property and marital finances.

Resources:

- Legal aid sites for family law
- Joint financial planning tools
- Communication tip sheets

Women in Late Career
Learning Objectives:

- Review legacy planning with a partner or independently.
- Navigate widowhood or solo living with financial clarity.
- Protect assets and understand inheritance issues.
- Strengthen autonomy after years of financial interdependence.

Content:

- Retirement as a couple: shared vs. individual finances.
- Managing money after the loss of a partner.
- Estate planning basics: wills, power of attorney, inheritance law.
- Managing expectations with adult children.

Activities:

- Will and estate planning checklist.
- Scenario: Planning for retirement without a partner.
- Interview-style reflection: “What I learned managing money alone.”

Formative Assessment:

- Case study: Navigating finances after widowhood.
- Quiz: What legal documents do you have in place?

Resources:

- Estate planning guides
- Inheritance tax calculators
- Widowhood financial planning support

General Conclusion:
Money is more than numbers in a partnership. It reflects trust, equality, and shared vision. Empowering women to take an active role in relationship finances ensures dignity, confidence, and resilience throughout their lives.

Module 6: Financial Security and Insurance

General Introduction:
Financial security involves protecting yourself against life's risks—from health emergencies to natural disasters and economic uncertainty. Insurance and proactive financial planning offer essential tools for women to create stability and peace of mind across all ages. To achieve the aims the module uses simple financial terminology that could be comprehended by women of different age and career stage, irrespective of their educational background.

Women in Early Career
Learning Objectives:

- Understand basic types of insurance (health, auto, rental).
- Learn why emergency funds are essential.
- Recognise financial risks faced by young women.
- Start building financial safety nets.

Content:

- Health, renter, and travel insurance: what you need now.
- Why you need an emergency fund even when young.
- Introduction to insurance terminology (premium, deductible).
- How to assess whether an insurance policy is worthwhile.

Activities:

- Insurance needs checklist.
- Build a €500 emergency fund plan.
- Vocabulary match-up: Insurance terms.

Formative Assessment:

- Quiz: What type of insurance covers each situation?
- Personal reflection: What risks worry me most?

Resources:

- Glossary of financial terms
- Beginner's insurance guides
- Sample insurance policies for review
- Mobile apps for insurance comparison

Women in Mid Career
Learning Objectives:

- Assess gaps in current financial protections.
- Learn about life, home, and income protection insurance.
- Understand insurance in family planning and asset protection.
- Compare policies and read the fine print.

Content:

- Health coverage as family responsibilities grow.
- When and why to consider life insurance.
- Insurance for property, business, and vehicles.
- Common pitfalls in policy terms—what to watch for.

Activities:

- Analyse three insurance quotes for the same scenario.
- Plan insurance coverage for a fictional household.
- Create a checklist of what insurance you currently have.

Formative Assessment:

- Short-answer: What risks are you underinsured against?
- Mini-quiz: True or false about life and income protection.

Resources:

- Glossary of financial terms
- Governmental insurance literacy brochures
- Policy comparison tools
- Financial protection planning templates

Women in Late Career

Learning Objectives:

- Reassess insurance needs after retirement or reduced income.
- Prepare for health-related financial risks.
- Understand long-term care and burial insurance.
- Identify and avoid insurance fraud targeting seniors.

Content:

- Do you still need life insurance?
- Reviewing private vs. public health coverage.
- Planning for long-term care: options and costs.
- Recognising red flags in insurance marketing to seniors.

Activities:

- Case study: An elderly woman reviewing her coverage.
- Peer-sharing: What insurance did you keep? Drop?
- Read and critique a sample long-term care policy.

Formative Assessment:

- Quiz: Do you know what your insurance covers?
- Prompt: What financial risk do you feel least prepared for?

Resources:

- Glossary of financial terms
- Long-term care information sites
- Senior fraud prevention toolkits
- Retirement risk calculators

General Conclusion:

Financial security isn't just about having money—it's about protecting what you have. With the right insurance and safeguards, women can face life's uncertainties with strength and confidence.

Module 7: Personal Development

General Introduction:
Personal development enhances self-awareness, confidence, and goal-setting skills—key ingredients for financial empowerment. By cultivating mindset, communication, and decision-making abilities, women can make stronger financial choices at every stage of life.

Women in Early Career
Learning Objectives:

- Set meaningful short-term financial and personal goals.
- Build confidence to manage finances independently.
- Improve communication skills in financial matters.
- Understand the role of mindset in money habits.

Content:

- "Money mindset" and self-worth: overcoming limiting beliefs.
- SMART goals: how to plan for success.
- Building healthy routines and financial boundaries.
- Assertive communication: asking for raises, discussing debt.

Activities:

- Goal-setting vision board.
- Confidence-building journaling prompts.
- Partner role-play: How to discuss financial boundaries.

Formative Assessment:

- Reflection: What's one belief I want to change about money?
- Goal check-in: Are my goals SMART?

Resources:

- Online talks or webinars on women and confidence
- Self-assessment worksheets
- Budgeting apps with goal tracking

Women in Mid Career
Learning Objectives:

- Reflect on progress and redefine goals.
- Strengthen decision-making in complex situations.
- Balance personal development with family and career.
- Cultivate emotional resilience in financial planning.

Content:

- Midlife transitions and reframing financial identity.
- Identifying self-sabotage and regaining control.
- Navigating financial burnout or fear.
- Creating a personal board of advisors or mentors.

Activities:

- Financial life timeline exercise.
- Journaling: “Who am I as a financial decision-maker?”
- Discussion: What’s holding me back?

Formative Assessment:

- Short written: How has your financial identity evolved?
- Scenario: Choosing between two major life decisions.

Resources:

- Self-coaching workbooks
- Online financial therapy communities
- Mid-career mentoring networks

Women in Late Career
Learning Objectives:

- Reconnect with values and legacy-building goals.

- Strengthen independence and decision-making post-retirement.
- Develop skills to mentor others or advocate financially.
- Manage emotional aspects of later-life transitions.

Content:

- Leaving a legacy: money, knowledge, and example.
- Transitioning from earning to stewardship.
- Mentoring younger women in financial literacy.
- Letting go of regret, embracing confidence.

Activities:

- Legacy letter writing.
- Guided peer interview: What I wish I'd known.
- "One lesson I'd teach my granddaughter" reflection.

Formative Assessment:

- Prompt: How do I define financial independence today?
- Quiz: Personal development habits checklist.

Resources:

- Legacy planning journals
- Women's leadership circles
- Lifelong learning platforms

General Conclusion:

Personal development is the foundation for lifelong growth and financial empowerment. No matter where a woman is in life, nurturing self-belief, reflection, and resilience transforms her relationship with money and herself.