

Maths Week Poster Campaign



Contents

Poster 1: Another Way to Make €5?

Poster 2: What Can You Buy with Your Pocket Money?

Poster 3: I Need a Loan. Who Should I Go To?

Poster 4: Where Does the Money Go?

Poster 5: How Do You Spend Your Money?

Poster 6: Pocket Change

Poster 7: ATM Cash -- Can I Withdraw €130?

Poster 8: Of the People, For the People

Poster 9: Financial Literacy is Everybody's Business

Poster 10: Don't Let Financial Jargon Hold You Back

Poster 11: How Fluent Are You?

Poster 1: Another Way to Make €5?



About this poster

Recognising the value of coins and notes and knowing how different combinations can make up the same amount, are among the earliest and most practical money skills we develop. These skills are part of number sense --- an intuitive understanding of numbers, quantities and how they relate to one another. For example, number sense helps us understand the difference between a gram and a kilogram, work out how many 20-cent coins make a euro, or appreciate just how much larger a billion is than a million.

Number sense is an essential part of everyday mathematical life. It develops gradually over time and is particularly important for estimation. Being able to make a reasonable estimate depends on having a good understanding of the relative size of different numbers and quantities --- for example, grams and kilograms, metres and kilometres, or millilitres and litres.

For anyone who would like to develop their own number sense, or help others to develop theirs, the Developing Maths Eyes -- A Resource Pack includes a range of practical number sense activities on pages 27--34. The resource is available to download free from <https://haveyoutmathseyes.com/guides-resources/>.

It might seem simple, but having a good sense of numbers is an important foundation for everyday financial decisions, from managing a budget to understanding borrowing. If you or someone in your family would like to strengthen these practical skills, NALA --- the National Adult Literacy Agency --- offers a free online [Managing Personal Finances course](#) that helps build the numeracy skills needed to manage money with greater confidence.

For those in school, there are also some excellent number sense games available on the Maths Week Ireland website at for anyone who would like some further challenges! In particular the *Money Sense !* game (<https://www.mathsweek.ie/2026/money-sense-game/>) a maths learning game for 5th & 6th class, designed to improve counting skills and familiarise students with euro and cent cash amounts.

At Heritage Credit Union, we believe that financial confidence starts with the small things, and we are here to support every member of our community at every stage of their financial journey. Find out more at heritagecu.ie.

Poster 2: What Can You Buy with Your Pocket Money?



About this poster

Learning to make choices about spending and saving is an important life skill that can begin at a young age. When children decide whether to spend their pocket money now or save towards something they want in the future, they are already developing important skills in budgeting, planning and decision-making.

There are also some fun ways for children to develop these skills through play. **Maths Week Ireland** offers free number sense and money games, including **Squirrel!** (<https://www.mathsweek.ie/2025/squirrel-game/>), designed for 1st and 2nd classes. The game introduces the benefits of saving while developing skills in counting, money sense and chance. **Shopping Spraoi!** (<https://www.mathsweek.ie/2025/shopping-spraoi/>), aimed at 5th and 6th classes, develops skills in counting, money sense and arithmetic operations through everyday shopping situations.

For adults and families looking for practical support, **Citizens Information** (citizensinformation.ie) provides guidance on managing money at different stages of life, while **MABS** (mabs.ie) offers free budgeting support and online tools to help people better understand and manage their finances.

At Heritage Credit Union, we love supporting families across our community to plan ahead and save for what matters. Find out more at heritagecu.ie.

Poster 3: I Need a Loan. Who Should I Go To?



About this poster

When you need to borrow money, the lender you choose matters enormously. The difference in cost between a credit union loan, a bank loan, a credit card, and a moneylender can run to hundreds or even thousands of euro over the life of a loan. It is always worth taking the time to understand your options before you sign anything. Citizens Information provides a clear, plain-English guide to the different types of credit available in Ireland, including what questions to ask and what to watch out for, at citizensinformation.ie -- [Borrowing Money in Ireland](https://citizensinformation.ie). Also MABS have an excellent "*Before you borrow*" page highlighting things to consider if you are thinking of borrowing <https://www.mabs.ie/en/managing-money/before-you-borrow/>. If you are already in difficulty with a loan or are worried about debt, MABS offers free and confidential advice at mabs.ie or on their helpline 0818 07 2000.

Heritage Credit Union offers fair, community-based lending with transparent rates and no hidden charges at heritagecu.ie/loans.

Poster 4: Where Does the Money Go?

Where does the money go?

Brady's
Real Food, Real Savings
BRADY'S SUPERMARKET, SANTRY
SANTRY 9
TEL: 01 842 8020

Mince	€4.49
Chicken Fillets	€4.09
Fishfingers	€5.90
Bread	€2.35
Hot Dog Buns	€2.50
Digestives Biscuits	€0.79
Tayto Crips 6 Pack	€2.50
Onions Net	€0.89
Carrots (1kg)	€1.39
Mixed Veg Stewing Mix (1 kg)	€2.49
Low Fat Super Milk	€2.95
Lager Bottles 20 Pack	€23.35
Coca-Cola Can 4 Pack (330 ml)	€5.00
White Wine (75cl)	€5.50
Detergent	€9.00
Pasta Sauce	€3.50
Cheese	€2.85
Coffee	€8.75
Total:	€89.27

VAT ANALYSIS
Vat Rate 23.00% Vat Vat
€20.71 €20.71 €20.71

PAID BY CREDIT CARD

THANK YOU
HAVE A NICE DAY

Brady's
Real Food, Real Savings
BRADY'S SUPERMARKET, SANTRY
SANTRY 9
TEL: 01 842 8020

Bread	€2.35
Plain Bagels 5 Pack	€2.35
Spaghetti Hoops (400 g)	€1.89
Strawberries Family Pack	€4.50
Raspberry Yoghurt 6 Pack	€1.50
Baby Spinach (200 g)	€1.39
Corn on the Cob	€1.95
Mushrooms (250 g)	€0.99
Low Fat Super Milk	€2.95
Fresh Cream (250 ml)	€2.39
Corn Flakes (450 g)	€2.99
Coca-Cola Can 4 Pack (330 ml)	€5.00
Refuge Sacks (10 Piece)	€1.25
Satay Stir Fry Sauce	€1.30
Diced Beef	€7.49
Tuna Chunks In Oil	€2.79
Cottage Cheese (200 g)	€0.82
Red Cheddar	€2.25
Tea Gold Blend 160 Bags	€7.75
Apple Juice (1 L)	€1.39
Total:	€55.79

VAT ANALYSIS
Vat Rate 23.00% Vat Vat
€12.83 €12.83 €12.83

PAID BY CREDIT CARD

THANK YOU
HAVE A NICE DAY

Which week had the highest spend on meat & poultry?

HAVE YOU GOT **maths eyes?**

HERITAGE
CREDIT UNION
CUFL SERIES 2026

About this poster

A shopping receipt tells a story about your spending habits, and it is worth looking at from time to time. Tracking where your money actually goes --- across food, household items, transport, and everything else --- is the first step towards taking real control of your finances.

MABS offers a free *My Budget* tool that makes it easy to record your income and outgoings and see where savings could be made at mabs.ie/en/money-tools/my-budget.

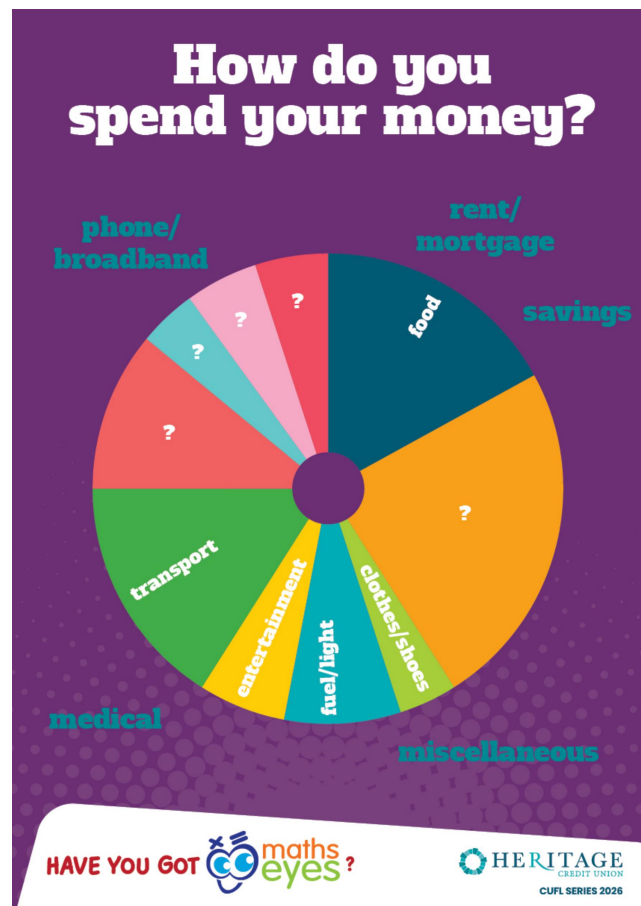
Citizens Information also has practical guidance on budgeting and managing household costs at citizensinformation.ie. CPCC also hosts practical advice and a spending calculator to help you build your budget.

<https://www.ccpc.ie/manage-your-money/day-to-day-finance/budgeting-resources/building-your-personal-budget-plan>

For those in school, there are also some excellent number sense games available on the Maths Week Ireland website at for anyone who would like some further challenges! In particular the *Money Sense !* game (<https://www.mathsweek.ie/2026/money-sense-game/>) is a maths learning game for 5th & 6th class, designed to improve counting skills and familiarise students with euro and cent cash amounts.

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Poster 5: How Do You Spend Your Money?



About this poster

A household budget is not just a list of bills. It is a map of your priorities, and when you lay it all out --- mortgage or rent, food, transport, phone, medical, entertainment --- it can be genuinely revealing. Many people find that seeing the full picture for the first time helps them identify where small changes can make a real difference.

MABS provides a free and confidential *My Budget* tool that does exactly this, helping you see your weekly, monthly, and annual income and spending in one place at mabs.ie/en/money-tools/my-budget.

Citizens Information has further guidance on budgeting and cost of living at citizensinformation.ie.

CPCC also hosts practical advice and a spending calculator to help you build your budget.

<https://www.ccpc.ie/manage-your-money/day-to-day-finance/budgeting-resources/building-your-personal-budget-plan>

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Poster 6: Pocket Change



About this poster

It is easy to underestimate how quickly small amounts can add up. Saving just €1 a day adds up to €365 in a year, while €2 a day adds up to €730. **The important thing is to get into the habit of saving regularly.** The habit matters more than the amount, and once it becomes routine, it is much easier to build on.

MABS has practical tips on building a savings habit and managing your money week to week at mabs.ie. Citizens Information also covers savings options in Ireland at citizensinformation.ie.

If you are trying to encourage children to save the *Parents Hub* on the CPCC website <https://www.ccpc.ie/manage-your-money/financial-education-resources/parents-hub> have advice on how to teach children about money including opening a savings account and setting savings goals.

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For second level students and adults there are some excellent resources available as part of the Junior Certificate short course: <https://www.ccpc.ie/manage-your-money/financial-education-resources/money-matters/money-matters-short-course> such as the interactive *Saver/Spender quiz* <https://www.ccpc.ie/manage-your-money/financial-education-resources/money-matters/money-matters-short-course/follow-the-money/lesson-10-spender-saver-quiz/saver-or-spender-quiz>.

Heritage Credit Union makes it straightforward for members to save regularly, no matter how modest the starting amount, with no membership fees and savings protected up to €100,000 at heritagecu.ie/services/savings-account.

Poster 7: ATM Cash -- Can I Withdraw €130?



About this poster

Knowing how ATMs work --- including that most machines dispense notes in multiples of €20 --- is a practical piece of everyday financial knowledge. If the smallest denomination available is €20, then €130 is a possible withdrawal ($€50 + 4 \times €20$ notes). These are the kinds of real-world number skills that make daily life easier.

For adults who would like to strengthen their everyday numeracy and financial skills, NALA provides a range of free learning resources and courses through its financial literacy programme nala.ie/financial-literacy.

Number sense is an essential part of everyday mathematical life. It develops gradually over time and is particularly important for estimation. Being able to make a reasonable estimate depends on having a good understanding of the relative size of different numbers and quantities --- for example, grams and kilograms, metres and kilometres, or millilitres and litres.

For anyone who would like to develop their own number sense, or help others to develop theirs, the Developing Maths Eyes -- A Resource Pack includes a range of practical number sense activities on pages 27--34. The resource is available to download free from <https://haveyoutmathseyes.com/guides-resources/>.

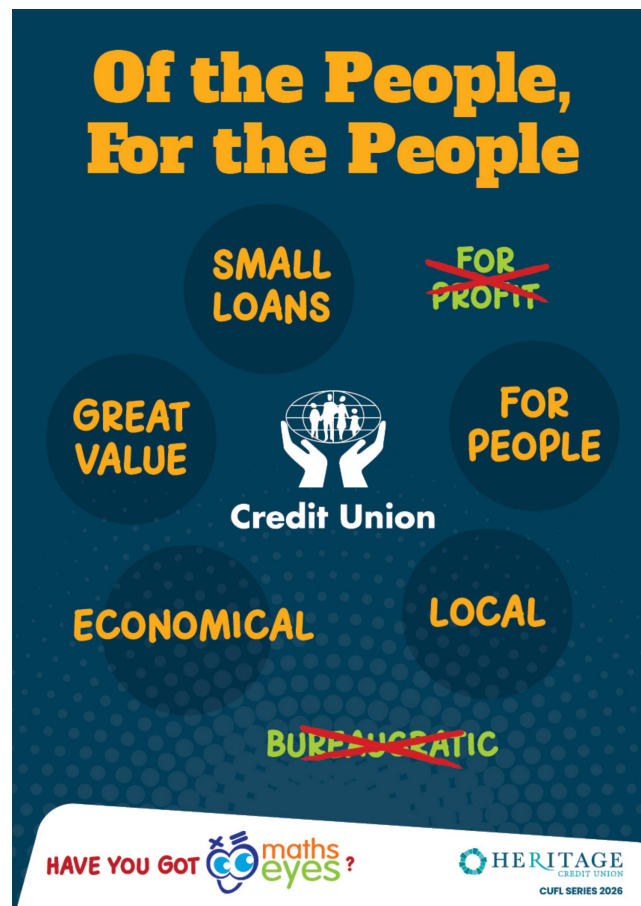
It might seem simple, but having a good sense of numbers is an important foundation for everyday financial decisions, from managing a budget to understanding borrowing. If you or someone in your family would like to strengthen these practical skills, NALA --- the National Adult Literacy Agency --- offers a free online [Level 3 Managing Personal Finances](#) that helps build the numeracy skills needed to manage money with greater confidence.

For those in school, there are also some excellent number sense games available on the Maths Week Ireland website at for anyone who would like some further challenges! In particular the *Money Sense !* game (<https://www.mathsweek.ie/2026/money-sense-game/>) is a maths learning game for 5th & 6th class, designed to improve counting skills and familiarise students with euro and cent cash amounts.

At Heritage Credit Union, we believe that financial confidence starts with the small things, and we are here to support every member of our community at every stage of their financial journey. For example Heritage Credit

Union members can manage their account easily through our online banking platform and mobile app. Find out more at heritagecu.ie.

Poster 8: Of the People, For the People



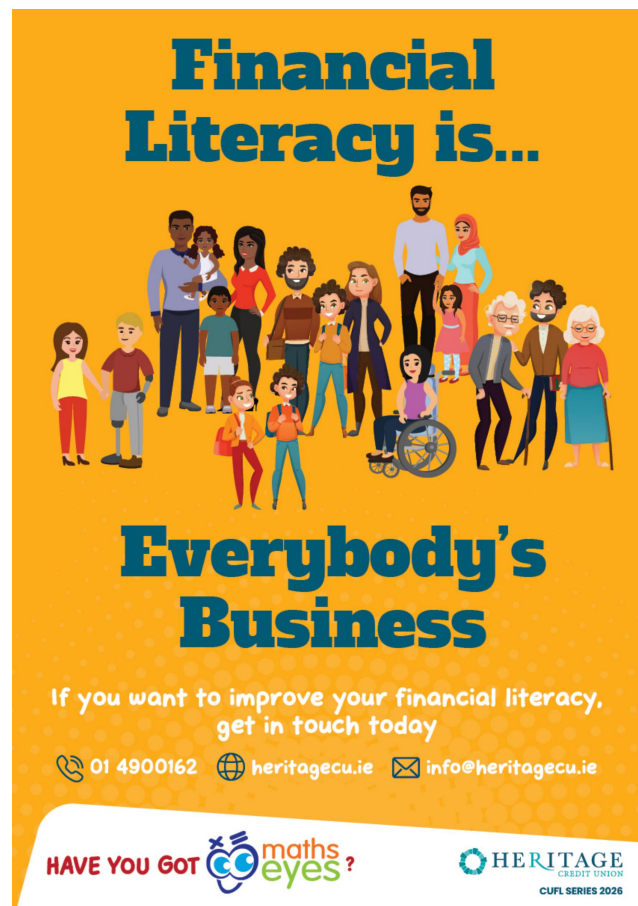
About this poster

Credit unions are different from banks. They are **not-for-profit organisations owned by their members** and run for their benefit. Any surplus they make is used to benefit members or support the local community, rather than being paid to external shareholders. This is part of how credit unions are legally set up and operate.

Heritage Credit Union has been part of this community for over 60 years, offering fair loans, safe savings, and a personal service that members can rely on at heritagecu.ie/about-us.

Citizens Information has a helpful overview of how credit unions work, what you need to join, and what products are available at [citizensinformation.ie -- Borrowing Money in Ireland](https://citizensinformation.ie/en/money-and-tax/personal-finance/banking/credit-unions/). In particular <https://www.citizensinformation.ie/en/money-and-tax/personal-finance/banking/credit-unions/> has very useful information.

Poster 9: Financial Literacy is Everybody's Business



About this poster

Financial literacy is an everyday life skill that everyone needs. Every adult should have access to clear, practical and easy-to-understand information to help them manage their money. In Ireland, NALA research shows that many adults experience difficulties with literacy, numeracy or digital skills, which can make understanding and using financial services more challenging. NALA offers free courses, resources, and one-to-one learning supports for adults who want to build their confidence at <https://www.learnwithnala.ie/product?catalog=Level-3-Managing-Personal-Finances>.

Citizens Information provides free, accessible guidance on money topics in plain English at citizensinformation.ie.

The excellent plain language guide "*A guide to money: managing it and keeping it safe*" was developed by the National Adult Literacy Agency (NALA) and funded by the [Competition and Consumer Protection Commission \(CCPC\)](https://www.nala.ie/publications/a-guide-to-money/) through the [Adult Literacy for Life Strategy](https://www.nala.ie/publications/a-guide-to-money/) is available at <https://www.nala.ie/publications/a-guide-to-money/>. It contains a clear and concise description of words used in relation to money, savings, and borrowing check out "*Section 6: A-Z of money and related words*".

Heritage Credit Union is committed to making sure no one in our community feels left behind. Get in touch at heritagecu.ie, call 01 4900162, or email info@heritagecu.ie.

Poster 10: Don't Let Financial Jargon Hold You Back



About this poster

APR. Cost of credit. Repayment terms. Number sense. These phrases can feel like a wall between you and the financial decisions you need to make. But once you understand what they mean, they become tools rather than obstacles. APR tells you the true annual cost of a loan. Cost of credit tells you the total extra amount you pay back above what you borrowed. Repayment terms describe the length and schedule of a loan. See also <https://www.creditunion.ie/blog/financial-jargon-busters/> Citizens Information explains all of these in plain English, with worked examples at citizensinformation.ie -- [Borrowing Money in Ireland](https://citizensinformation.ie). NALA offers free learning supports for anyone who wants to feel more confident with financial language and numbers at nala.ie.

Exploring the Terms used in the poster:

Cost of credit: This looks at the total cost of the loan. It is the difference between the amount you borrow and the total you repay.

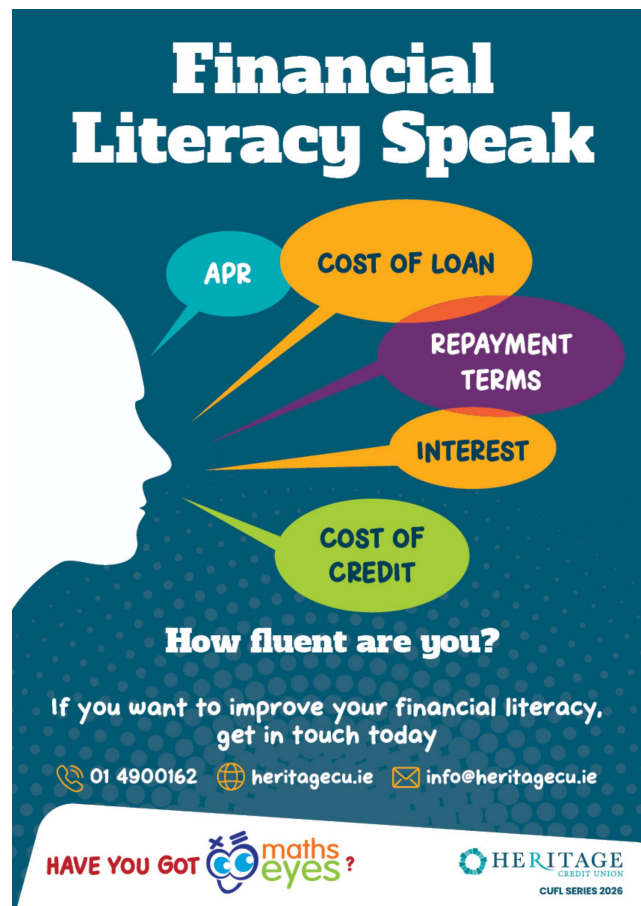
Annual Percentage Rate (APR): The APR tells you how much a loan will cost you each year. It includes the interest rate and certain fees and charges, making it easier to compare different loans. **The higher the APR, the more expensive it is to borrow.**

Cost of loan: The **amount of the loan** is the money you borrow. The **cost of loan** is the extra amount you pay for borrowing that money, including interest and any fees or charges. It is the difference between **what you borrow** and the **total amount you pay back**.

Interest rate: is the percentage a lender charges you for borrowing money. It affects how much extra you have to pay back --- **the higher the interest rate, the more the loan will usually cost you.**

The Heritage Credit Union team is always happy to take the time to explain things clearly --- visit us at heritagecu.ie or call 01 4900162.

Poster 11: How Fluent Are You?



About this poster

Knowing your financial terminology gives you real confidence when you are making important decisions about borrowing, saving, or planning ahead. Understanding the difference between APR and cost of credit, or between interest and a repayment term, means you can compare products properly and avoid costly mistakes. NALA offers a free online Managing Personal Finances course through their eLearning platform, which covers these concepts clearly and leads to a QQI Level 3 award on completion at [Level 3 Managing Personal Finances](#). Citizens Information explains key financial terms in accessible, plain-English guides at [citizensinformation.ie -- Borrowing Money in Ireland](#).

Exploring the Terms used in the poster:

Cost of credit: This looks at the total cost of the loan. It is the difference between the amount you borrow and the total you repay.

Annual Percentage Rate (APR): The APR tells you how much a loan will cost you each year. It includes the interest rate and certain fees and charges, making it easier to compare different loans. **The higher the APR, the more expensive it is to borrow.**

Cost of loan: The **amount of the loan** is the money you borrow. The **cost of loan** is the extra amount you pay for borrowing that money, including interest and any fees or charges. It is the difference between **what you borrow and the total amount you pay back**.

Interest rate: is the percentage a lender charges you for borrowing money. It affects how much extra you have to pay back --- **the higher the interest rate, the more the loan will usually cost you.**

Repayment terms: These are the rules, conditions, and schedule for paying back borrowed money. They detail how much you owe, how frequently you must pay, the interest rate, and the duration of the loan. These terms dictate your monthly budget and the total cost of borrowing.

Heritage Credit Union is always happy to explain any aspect of your financial products clearly and without jargon at [heritagecu.ie](https://www.heritagecu.ie).