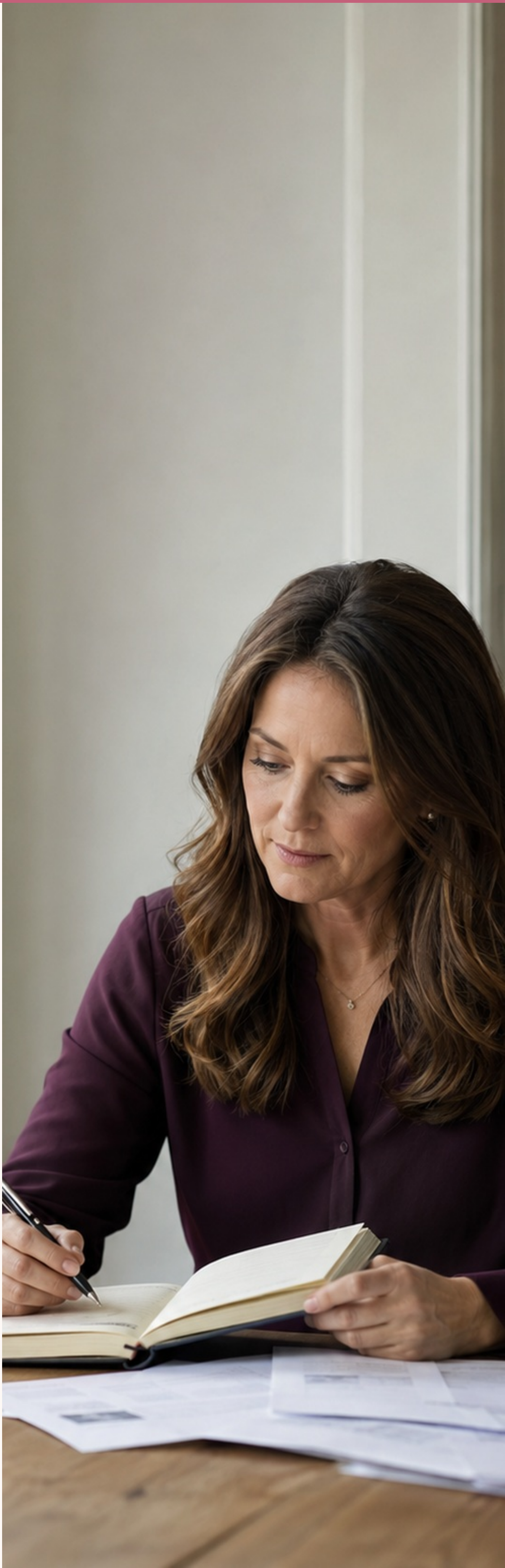
Money,
Just For Her.

A PRACTICAL WORKBOOK FOR WOMEN IN IRELAND

The Irish Money Check-Up

Seven numbers.
Thirty minutes.
A clearer picture.



INSIDE

A calm, guided check of your spending, savings, pension, PRSI record, borrowing and financial protection – followed by three realistic next steps.

Money, Just For Her.

Ireland-specific · Education-first
No jargon · No product agenda

MONEYJUSTFORHER.COM

WELCOME

You cannot change money you do not notice.

This is not a test. It is a starting point.

Most of us know our salary. Far fewer of us can quickly name the figures that show whether our finances are resilient, whether retirement saving is on track, or whether the people who depend on us are protected.

How to use this check-up

- [ ] Set aside 30 quiet minutes and gather your latest payslip, bank app, pension statement and loan or mortgage details.
- [ ] Use estimates where you need to. A useful first picture is better than waiting for perfect information.
- [ ] Complete the one-page dashboard, then work through the pages where you have gaps.
- [ ] Finish by choosing only three actions. Momentum matters more than perfection.

A GENTLE RULE

Be curious, not critical. A blank box is information: it tells you what to find next.

My seven-number dashboard

Complete this now if you know the figures - or return after working through the booklet.

1 · MONTHLY ESSENTIALS

€ __________________

2 · EMERGENCY FUND

€ __________________

3 · PENSION VALUE

€ __________________

4 · MONTHLY PENSION SAVING

€ __________________

5 · PRSI RECORD

years / contributions _______

6 · HIGHEST DEBT RATE

% __________________

7 · INCOME PROTECTED

€ __________________

MY FIRST OBSERVATION

The number that surprised me most was ____________________________

because ____

I

What does your life cost each month?

Start with the cost of keeping everyday life running - not every optional expense.

Include housing, utilities, groceries, transport, insurance, childcare or care costs, minimum debt repayments and other commitments you cannot easily pause.

Housing	€ __________
Utilities & household	€ __________
Groceries	€ __________
Transport	€ __________
Insurance	€ __________
Childcare / caring	€ __________
Minimum debt payments	€ __________
Other essentials	€ __________

MY MONTHLY ESSENTIALS € ______________

How long could your savings carry you?

Your emergency fund buys time and choices when life does not go to plan.

EMERGENCY SAVINGS AVAILABLE NOW

€ __________________

MONTHLY ESSENTIALS FROM PAGE 4

€ __________________

MONTHS COVERED

months __________________

A useful way to calculate it

emergency savings ÷ monthly essentials

= *the number of months your fund could cover*

NOT A PASS OR FAIL

Three to six months is a common planning guide, but the right buffer depends on job security, household income, health, dependants and access to other support. Start with your own next milestone.

3+4

What are you building for retirement?

Record what exists today before deciding what needs to change.

CURRENT PENSION VALUE

€ __________________

YOUR MONTHLY CONTRIBUTION

€ __________________

EMPLOYER MONTHLY CONTRIBUTION

€ __________________

TOTAL SAVED EACH MONTH

€ __________________

Where to look

- [ ] Your latest benefit statement or pension provider portal.
- [ ] Your payslip for your own contribution and any AVC.
- [ ] Your employer's pension information for its contribution.
- [ ] Old employments: list every previous pension and where it is held.

CHECK THE FULL PICTURE

A contribution percentage can be based on pensionable salary rather than your full pay. Check the euro amount as well as the percentage.

5

Have you checked your PRSI contributions?

Do not assume a long working life automatically means a complete record.

Your Contribution Statement shows the PRSI contributions and credits recorded for you. Reviewing it can help uncover gaps early enough to investigate them.

YEAR I FIRST PAID PRSI

____

RECORD CHECKED ON

/ / __________________

YEARS OR PERIODS I NEED TO QUERY

____

THREE-STEP CHECK

- ☐ Request or view your Contribution Statement through MyWelfare.
- ☐ Compare it with periods of work, caring, illness or unemployment.
- ☐ Query anything that appears incomplete or incorrect with the relevant authority.

6

What is your money costing you?

The balance matters, but the interest rate tells you the price of the debt.

TYPE	BALANCE	RATE	PAYMENT
________________	€ __________	______ %	€ ______
________________	€ __________	______ %	€ ______
________________	€ __________	______ %	€ ______
________________	€ __________	______ %	€ ______
________________	€ __________	______ %	€ ______
________________	€ __________	______ %	€ ______

MY HIGHEST INTEREST RATE ______________ %

IMPORTANT DISTINCTION

A mortgage may be your largest balance without being your most expensive rate. Record credit cards, overdrafts, personal loans and car finance too.

7

What income would continue if yours stopped?

Insurance is only one part of the picture: include employer benefits and State supports you may qualify for.

Employer sick pay	**€ ______ / ______ weeks**
Income protection	**€ ______ per month**
Life cover	**€ __________**
Mortgage protection	**€ __________**
Other household income	**€ ______ per month**

Who depends on my income?

CHECK THE DEFINITIONS

Do not rely on a remembered figure. Check the benefit amount, waiting period, end date, exclusions and whether payments interact with other benefits.

YOUR NEXT MOVE

Choose three actions - not thirty.

A financial check-up should leave you clearer, not overwhelmed.

THIS WEEK

One thing I can complete quickly

THIS MONTH

One gap I will close

THIS QUARTER

One bigger decision I will prepare for

Automation beats motivation. Momentum matters more than perfection.

Money,
Just For Her.

Clarity changes what comes next.

KEEP LEARNING

Follow Money, Just For Her for Ireland-specific financial education, plain-language explanations and practical next steps – without a product agenda.

moneyjustforher.com

Financial literacy. For Irish women. Finally.

IMPORTANT INFORMATION