

Future Sparks

AIB First Year UNLOCKED

A first-year transition programme.

Find your feet. Build your skills.
Make first year your own.

Teacher guide

Welcome to AIB UNLOCKED

Dear Teacher,

Starting post-primary school brings new subjects, timetables, teachers, friendships and responsibilities.

AIB UNLOCKED helps first-year students manage that transition while developing practical skills they can use in school, in everyday life and in their relationship with money.

Across four connected blocks, students learn how to navigate their new school, make considered choices, recognise their strengths and grow in independence.



Financial education is woven throughout. Planning, organisation, goal setting, decision-making, self-management and recognising influences underpin school transition, financial confidence, independence and wellbeing.

Students explore first-year experiences: organising a locker, looking after belongings, managing time, responding to influences and working towards a goal. These introduce financial foundations: valuing resources, distinguishing needs from wants, planning ahead, weighing options, saving and tracking money in and out.

The programme adapts to your timetable, class and school. The PowerPoint leads learning; the Student Workbook supports response, reflection and progress. UNLOCKED provides a clear journey, challenges and progression in an engaging way. Written, discussion-based, collaborative and movement activities support inclusion, engagement, accessibility, literacy, communication, wellbeing and active learning.

Activities recognise every first-year experience is different and do not require disclosure of family circumstances, personal finances or sensitive experiences.
Fictional examples and participation alternatives are provided.

We hope **AIB UNLOCKED** helps students feel settled, capable and confident, developing life skills, habits and financial awareness for long-term wellbeing and independence.
To support curricular integration we will also be providing an editable Sample Appendix 1, for Junior Cycle Wellbeing planning. This will be emailed to you separately.

Thank you for bringing the programme to life in your school.

The AIB UNLOCKED Team

1. About the programme



AIB UNLOCKED is a transition, skills and wellbeing programme that helps students build confidence, make informed choices and develop habits that support future success and independence.

It uses the immediate experiences of first year - new routines, relationships, responsibilities and choices - as the context through which students develop practical life skills. Transition and skills development make the learning relevant to students.

The four Unlocks

Unlock	Suggested timing	Student journey	Activities
01 Unlock Your School	September–October	Finding your feet, understanding the new environment and building organisation skills	1–7
02 Unlock Your Choices	October–Christmas	Exploring relationships, influences, planning, priorities and consequences	8–12
03 Unlock Your Strengths	January–February	Recognising strengths and developing skills for school, life and money	13–16
04 Unlock Your Independence	Spring term	Applying skills to responsibilities, financial choices, wellbeing and goals	17–23

The timings are suggestions rather than fixed requirements. Schools may deliver the programme through tutor time, Guidance, Wellbeing, SPHE or another suitable first-year structure. Activities can be taught sequentially or grouped.

What students will develop

Across the four Unlocks, students explore:

- Planning and organisation
- Responsibility and caring for resources
- Feelings, relationships and sources of support
- Self-care, resilience and help-seeking
- Influences on choices

- Needs, wants and priorities
- Managing limited time and money
- Strengths and transferable skills
- Goal-setting and saving
- Simple money in, money out and balance
- The connection between present habits and later outcomes

What comes in the Schools Pack

- **Student Workbook:** activities, personal responses, reflections and the My Unlock Progress tracker.
- **Teacher PowerPoint:** the principal classroom delivery tool, including explanations, prompts, animations, stories, challenges and reveals. This will be emailed to you separately.
- **Teacher Guide:** educational context, facilitation guidance, suggested answers, adaptations and safeguards.
- **Classroom Poster:** a useful, year-round reminder of the programme's transition and skills journey.
- **Parent/carer information:** an introduction to the programme.
- **Separate AIB account-opening information:** practical information for parents and carers who choose to explore an account for their child.

The educational programme is complete in itself and does not depend on an AIB branch visit or on a student having an AIB account.

2. Educational context



AIB UNLOCKED is not intended to replace a school's curriculum, Wellbeing programme or guidance provision. It provides practical learning experiences that complement work already taking place across these areas. Designed by teachers for teachers, the programme is grounded in the realities of school life and informed by current educational guidance, including the **Junior Cycle Wellbeing Framework**, **Wellbeing Policy Statement** and **Framework for Practice**, and the **Continuum of Support**, ensuring that activities are relevant, age-appropriate and aligned with the broader wellbeing and educational context of post-primary schools.

Junior Cycle Wellbeing

Schools provide a 400-hour Wellbeing programme across the three years of Junior Cycle. **AIB UNLOCKED** can support learning associated with the recognised Wellbeing Indicators:

- **Aware:** recognising feelings, strengths, influences and behaviours;
- **Connected:** developing relationships and knowing where to seek support;
- **Responsible:** making considered choices and looking after resources;
- **Resilient:** managing transition, setbacks and the normal ups and downs of school life;
- **Respected:** listening, inclusion and valuing different experiences;
- **Active:** participating in learning and taking practical steps towards goals.

Whether and how the programme contributes to a school's own Wellbeing provision is a decision for that school.

Junior Cycle Key Skills

The activities provide repeated opportunities to practise the eight **Junior Cycle Key Skills**, while also helping students recognise these skills in themselves and understand how they are applied in school, everyday life, future learning and the world of work:

- Being Literate
- Being Numerate
- Managing Myself
- Staying Well
- Communicating
- Working with Others
- Managing Information and Thinking
- Being Creative

Students meet the skills explicitly in **Unlock 3: Unlock your Strengths**, but they use them throughout the programme - for example, when interpreting a timetable, planning backwards from a date, comparing options, collaborating on a challenge, tracking a balance or reflecting on progress.

Whole-School Guidance and SPHE

Whole-School Guidance encompasses personal and social development, educational guidance and career guidance. **AIB UNLOCKED** supports this developmental approach by helping students build self-management, decision-making and help-seeking skills from the beginning of post-primary school. Designed with the realities of school life in mind, the programme is intended to fit naturally alongside existing guidance planning and supports, complementing the work already taking place within schools.

The programme also connects with aspects of **Junior Cycle SPHE**, particularly self-awareness, self-management, relationships, communication, influences and informed decision-making. It supports selected areas of learning; it is not a replacement for the complete SPHE course. Carefully designed to align with the aims and values of SPHE, Wellbeing and whole-school planning, **AIB UNLOCKED** is intended to integrate smoothly with department schemes and existing programmes rather than add to them.

Financial education

Ireland's **National Financial Literacy Strategy** recognises financial literacy as an important life skill involving knowledge, skills, attitudes and behaviours towards money. It also recognises the value of age-appropriate financial education beginning early.

AIB UNLOCKED introduces financial learning in a way that is relevant to first year. Students consider the value of resources, needs and wants, social and online influences, saving, budgeting, simple income and expenditure, and the relationship between everyday habits and goals.

This learning also connects with aspects of **Junior Cycle** Business Studies, Mathematics, Home Economics and many Classroom-Based Assessments (CBAs), where students may encounter planning, budgeting, managing resources, analysing information, making informed decisions and working towards goals. The programme is designed for all first-year students and does not assume prior knowledge of, or participation in, any particular subject.

Building skills over time

The **Senior Cycle** redevelopment identifies seven Key Competencies: Thinking and Solving Problems; Being Creative; Communicating; Working with Others; Participating in Society; Cultivating Wellbeing; and Managing Learning and Self.

These competencies build on learning developed during primary school and **Junior Cycle**. **AIB UNLOCKED** helps students begin that longer journey early by practising reflection, planning, communication, teamwork, decision-making, problem-solving and self-management in a first-year context.

Designed by teachers for teachers, the programme reflects the strong emphasis placed on skills development within Irish education policy, including the **Junior Cycle Key Skills Framework** and **Ireland's National Skills Strategy 2025**, which highlights the importance of developing adaptable, transferable skills that support lifelong learning, wellbeing, active participation and future success. The educational principle is simple: financial confidence is not a separate talent. It grows through everyday skills such as planning, questioning, comparing, communicating, managing oneself and knowing when to seek support.

3. Before you begin

Making the learning enjoyable

AIB UNLOCKED uses a gamified-light approach to make important transition, skills and learning feel enjoyable, active and rewarding for first-year students.

The programme is not a formal game, and teachers are not expected to become gameshow hosts. Instead, familiar elements of play are used selectively to create energy, curiosity and a sense of progress. These include predictions, quick decisions, team activities, timed challenges, movement, reveals, reflection points and opportunities to unlock each stage of the programme.

The language used throughout helps to bring this approach to life:

- **Activity** is the standard term for the core learning.
- **Challenge** introduces an activity with an added element of problem-solving, teamwork, movement or time.
- **My check-in** gives students an opportunity to pause and notice how they are feeling or progressing.
- **UNLOCKED** recognises completion of the block and the progress made.

The purpose is to make students want to participate without allowing the game mechanics to overshadow the learning. Not every activity needs competition, points or a timer. Some of the most important moments will involve discussion, reflection, observation, verbal participation or a personal decision. The programme intentionally incorporates a range of formative assessment approaches, including self-reflection, peer discussion, teacher observation, movement-based activities and written tasks, enabling students to demonstrate their learning in different ways while supporting engagement, inclusion and learner voice.

Teachers can adjust the level of energy to suit the class. A challenge may be completed by teams, pairs or individuals; a movement activity can become a seated vote; and a timed task can be completed without a timer. Where competition is used, accuracy, reasoning, creativity and teamwork should be valued ahead of speed.

Across the four Unlocks, students should experience a sense of achievement: they are not simply completing a workbook but gradually unlocking greater confidence in their school, their choices, their strengths and their independence. Guidance Counsellors and schools may also choose to connect this learning to elements of **Whole-School Guidance**, **College Awareness Week** and early career development, helping students recognise how the strengths, skills, experiences and achievements they are developing now can contribute to future pathways and, over time, form the foundations of a personal profile or CV.

The intention is simple: serious learning, delivered in a way that feels lively, positive and enjoyable.

A suggested lesson rhythm

Not every lesson needs to follow the same format, but the sequence below can help:

1. **Open:** use the PowerPoint prompt, question, prediction or short activity.
2. **Explore:** discuss the idea or model an example.
3. **Apply:** complete the related Workbook activity individually, in pairs or in groups.
4. **Reflect:** invite students to identify what they noticed or what they might do differently.
5. **Progress:** ask students to complete their My check-in points when indicated. At the end of each block, invite students to complete their Unlock Check then sign the relevant section of their My Unlock Progress page in their Workbook to mark it as UNLOCKED.

Creating a safe financial-learning environment

Students should never be required to disclose:

- Family income or financial difficulty;
- What parents or carers spend;
- Whether they receive pocket money;
- Whether they have a bank account;
- Where personal money comes from;
- Personal spending or possessions they would prefer to keep private.

Where money is involved, students can always use fictional, sample or teacher-provided information. A student should never be disadvantaged because they do not receive pocket money, do not have an account or cannot relate to a particular purchase.

Where appropriate, the programme aims to create a safe and inclusive environment in which students can begin to think about future independence, wellbeing and decision-making. By exploring planning, goal-setting, self-management and informed choices in age-appropriate ways, students are encouraged to recognise that financial wellbeing is one aspect of overall wellbeing and that developing confidence, self-advocacy and personal agency can empower them to make positive choices for their future. **Use neutral, reflective language.**

Prefer	Avoid
Planned or unplanned	Good or bad spending
Thoughtful or informed	Wasteful
Influenced	Irresponsible spender
Appropriate for the goal	Bad with money
Something I might reconsider	Poor choice

Planned does not automatically mean good, and unplanned does not automatically mean bad. The aim is to help students notice influences, consequences, priorities and options, particularly in a digital world where social media, online content, advertising and peer influences can shape choices and create pressure to act quickly without time for reflection.

Inclusion and flexible participation

Offer more than one way to take part where possible. Students may respond through:

- Writing or keywords;
- Drawing or symbols;
- Discussion with a trusted partner;
- A verbal or recorded response;
- Teacher observation;
- Cards, counters, hand signals or a digital poll instead of physical movement.

Where there is a movement activity, this is an invitation, not a requirement. Students should never be required to publicly share a sensitive response, a personal strength, a financial circumstance or a completed self-reflection.

If a response raises a wellbeing or safeguarding concern, follow the school's established support and reporting procedures.

Using challenge and competition

Short challenges can increase energy and participation. If using teams or timing:

- Recognise accuracy, reasoning and teamwork ahead of speed;
- Avoid public individual rankings;
- Provide a seated or untimed route where needed;
- Do not link success to how much fictional or real money a student saves;
- Ensure the learning remains clear after the activity.

An inter-class competition is not part of the core programme. A school may introduce a simple collective challenge if it suits its students and capacity.

01 Unlock your SCHOOL

Suggested timeframe: September–October; approximately the first four to six weeks.

Workbook: Activities 1–7

PowerPoint: **Section 01** 'Unlock your School'

Purpose

Unlock your School helps students understand their new environment, recognise emotional responses to transition and develop practical organisation skills.

Developing independence involves recognising the value of the resources available to us. Planning ahead, being prepared and caring for our belongings can reduce stress, support wellbeing and help students feel more organised, confident and in control of everyday challenges.

Learning outcomes

Students will:

- Explore existing knowledge and questions about post-primary school;
- Compare primary and post-primary routines;
- Recognise feelings connected to transition and understand that responses vary;
- Decode common timetable abbreviations and locate timetable information;
- Prepare books and equipment for lessons;
- Identify sources of support;
- Recognise that belongings and resources have value;
- Reflect on developing organisation and confidence.

Activity 1: What do we already know?

Use the opening brainstorm to establish what students understand and what they would like clarified. Questions can be placed on an ordinary whiteboard, flipchart or wall space; the activity does not depend on the classroom poster. Keep the questions visible where practical and return to them during the Unlock. Acknowledge questions students can now answer themselves. This makes progress tangible and models that asking questions is a useful transition skill.

Activity 2: Let's compare

Students are not expected to complete every field. The comparison is intended to make change visible, identify new responsibilities, acknowledge continuity and give students language for discussing transition. Allow pair work where helpful. Do not frame primary school as childish or post-primary school as inherently better; the focus is on recognising what is different and what remains familiar.

Activity 3: How am I feeling?

Emphasise that there are no wrong feelings. The same situation can produce different responses, and the intensity of a feeling can change. Students may use real or imagined examples and should know where support is available. Do not invite public disclosure of sensitive experiences. If a response suggests distress or a safeguarding concern, follow the school's procedures.

Activities 4-6: Timetable skills

Subject abbreviations differ between schools. Adapt the exercise to match local usage where needed.

Suggested matching answers: Mathematics - MAT, Gaeilge - GAE, English - ENG, French - FRN, German - GER, History - HIS, Business Studies - BS, Wood Technology - WT, Home Economics - HEC, Geography - GEO, Graphics - TG, SPHE - SPHE, Physical Education - PE, Spanish - SPN, Engineering/ Metalwork - MTW, Music - MUS, Science - SCI, Technology - TECH, Visual Art - VA, CSPE - CSPE, Wellbeing - WB.

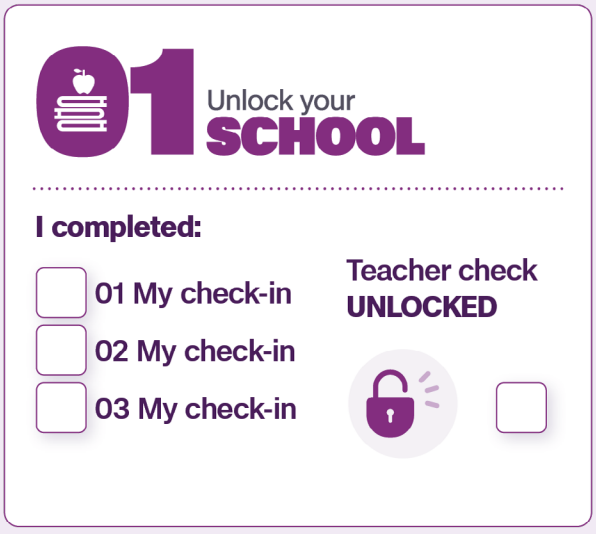
Sample timetable answers: 1. CSPE is timetabled twice per week - **False**. **2.** German is held in room M16 - **True**. **3.** Maths is in the first period three times - **False**. **4.** Irish is the class before break on Friday - **True**. **5.** Break starts at 10:50 every day - **True**. **6.** There is a half day on Friday - **False**. **7.** There is a Maths class every day - **True**. **8.** On Tuesday at 14:20 the student is in M37 - **True**. **9.** On Monday first period the student is in E01 - **False**. **10.** There are three periods of Science - **True**.

Activity 7: The locker challenge

This challenge combines timetable interpretation, organisation, responsibility and resource management.

Students can use their own timetable, a fictional timetable (the teacher will need to supply one of their choosing) or the sample timetable. The Resource Check should focus on value, care, planning, avoiding unnecessary replacement and asking for help. Do not ask students to list the actual cost of equipment or disclose family spending. Avoid suggesting that students owe a particular behaviour to parents because items cost money. If run competitively, recognise accurate packing and teamwork before speed.

Example
Student Workbook Progress Tracker



Unlock check: I can find my way

Students can ‘UNLOCK’ each of the 4 blocks as they go through the programme. There is a progress tracker at the back of their Workbooks. There are '**My check-in**' points in each block as well as a final '**Unlock Check**', for reflection as they go. Once these are complete, teachers sign-off on their Unlock progress in their trackers.

Use this as a brief reflection, not a test.

02 Unlock your CHOICES

Suggested timeframe: October–Christmas

Workbook: Activities 8–12

PowerPoint: Section 2 'Unlock your Choices'

Purpose

Unlock your Choices explores relationships, influences, support, planning and consequences. Through realistic first-year situations involving social pressure, online influence, needs and wants, saving, belongings, and the management of limited time and resources, students develop confidence in making informed decisions and recognising how everyday choices can influence their wellbeing, independence and future opportunities.

Learning outcomes

Students will:

- Identify friendship and transition challenges;
- Recognise positive and negative influences;
- Consider several responses and sources of support;
- Recognise that the newest or most expensive option is not always necessary;
- Distinguish between wants, needs and priorities;
- Plan backwards from a date or goal;
- Make decisions involving limited time and money;
- Understand how planning can support wellbeing.

Activity 8: What would you do?

The character profiles provide a safe and accessible way for students to discuss real-life themes. Encourage learners to consider emotions, influences, choices and sources of support, while listening respectfully to different viewpoints and supporting their ideas with evidence from the scenario.

There may not be one correct solution. Planning ahead may help, but different situations may also require emotional support, friendship opportunities, adult intervention, reasonable accommodations, help resisting pressure or reassurance about money and belongings.

Financial-confidence lens:

- **Jodi:** online influence and impulsive choices;
- **Alex:** social comparison and pressure to own expensive things;
- **Robbie:** care, value and replacement cost;
- **James:** assistive equipment, inclusion and asking for support.

When discussing money, possessions or spending, it can be helpful to use fictional, sample or general examples. This helps create an inclusive learning environment where all students can participate comfortably, regardless of their individual experiences or circumstances.

Activities 9–12: Planning with purpose

Each activity has a distinct role:

- **Activity 9: The road to Christmas:** notice what is approaching and recognise current stress.
- **Activity 10: My roadmap:** work backwards from one date or goal.
- **Activity 11: The countdown challenge:** place several commitments into a calendar.
- **Activity 12: The planner puzzle:** make priorities and trade-offs where time and money are limited.

If time is limited, **Activities 9 and 10** can be completed together, followed by **Activity 11 or 12** as the principal challenge. **Suggested add in:** This section and its activities would be very suited to Maths week, depending on the needs of the school.

Christmas is used as a familiar busy-period context. Students who do not celebrate it may choose another important date, end-of-term event, family or community occasion, personal goal or the beginning of the new year. The focus is on planning, priorities, organisation and decision-making, and discussions can draw on a wide range of experiences, traditions and activities that are relevant to students' lives. As with all wellbeing-related learning, teachers can respond to any sensitivities or concerns that arise in line with existing school supports and the school's Continuum of Support arrangements.

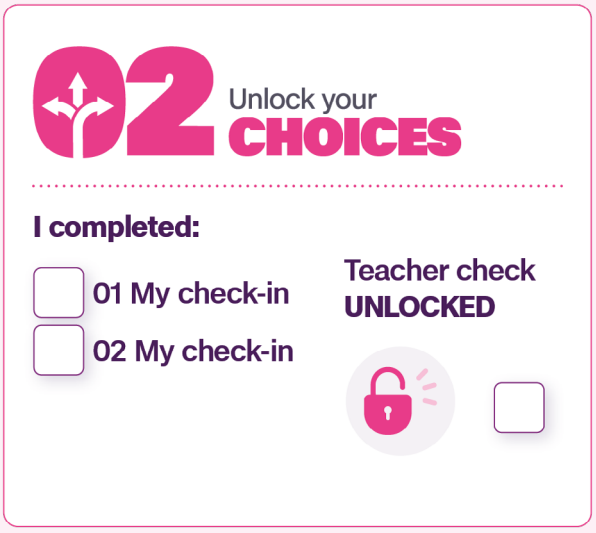
Planner puzzle guidance

There is no single correct answer. Look for evidence that students:

- Identify needs before wants;
- Recognise fixed commitments;
- Include rest and food;
- Remain within the fictional €15;
- Consider saving;
- Explain what could wait;
- Recognise that priorities can differ.

The emphasis is on thoughtful planning, decision-making and clear reasoning rather than on achieving a particular financial outcome. Teachers may choose to recognise the quality of students' thinking, reflection, creativity and problem-solving throughout the activity.

Example
Student Workbook Progress Tracker



Unlock Check: My choices matter

Students can 'UNLOCK' each of the 4 blocks as they go through the programme. There is a progress tracker at the back of their Workbooks. There are '**My check-in**' points in each block as well as a final '**Unlock Check**', for reflection as they go. Once these are complete, teachers sign-off on their Unlock progress in their trackers.

Use this as a brief reflection, not a test.

03 Unlock your STRENGTHS

Suggested timeframe: January–February

Workbook: Activities 13–16

PowerPoint: Section 3 'Unlock your Strengths'

Purpose

Unlock your Strengths helps students recognise existing strengths, understand the eight Junior Cycle Key Skills and identify areas they would like to develop. Through exploring strengths, habits, perseverance, goal setting and self-management, students begin to recognise how everyday skills can support wellbeing, informed decision-making, future opportunities and increasing independence throughout life.

Learning outcomes

Students will:

- Identify personal strengths and recognise that they can develop;
- Name and apply the eight Junior Cycle Key Skills;
- Recognise that several skills often operate together;
- Analyse responses to setbacks;
- Identify evidence of their own skills;
- Connect skills to goals and money decisions;
- Choose a realistic next step.

Activity 13: My strengths tree

Strengths come in many forms and may include qualities such as kindness, persistence, listening, humour, curiosity, reliability, asking for help, caring for others, practical problem-solving or managing a difficult situation, alongside talents, interests and achievements. Students may choose to work independently, with a trusted partner or use the word bank to support their thinking, depending on what works best for them.

Activity 14: Which Key Skill would you use?

Suggested principal answers:

1. Staying Well
2. Managing Myself
3. Being Creative
4. Working with Others
5. Communicating
6. Managing Myself
7. Working with Others
8. Managing Myself
9. Managing Information and Thinking
10. Being Creative
11. Being Literate
12. Being Numerate

Accept other answers where students can explain their reasoning. Real situations rarely use only one Key Skill.

For example: The numeracy activity may also require managing information and thinking; a group task may also require communication and managing oneself.

Activity 15: Setback. Skill. Comeback.

The purpose is to explore the skills, supports and opportunities people can draw on following a setback, while recognising that everyone's journey is different. These examples provide opportunities to discuss the role of perseverance, practice, support, access to opportunities, timing, resources and individual circumstances in shaping outcomes. Where biographical examples are used, it is recommended that approved and fact-checked materials are used to support accuracy and consistency.

Activity 16: My skills profile



Part 1: Skills match

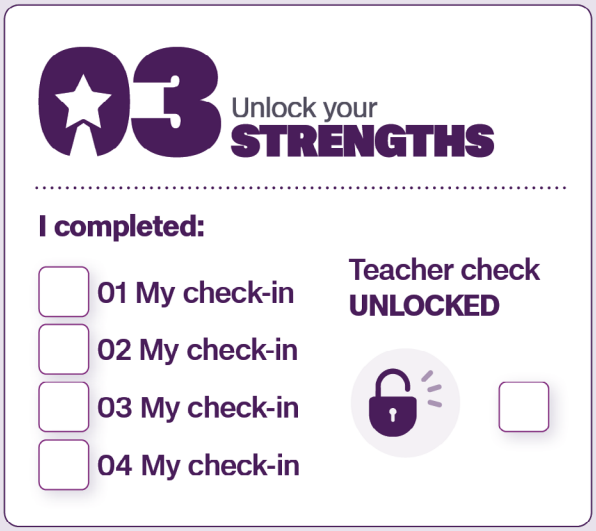
Use the following as the correct matching guide:

Skill	Meaning	Example
Literacy	Reading, writing, speaking and understanding information	Reading reviews before buying something online
Numeracy	Using maths in everyday situations	Comparing prices before making a purchase
Managing myself	Setting goals, making decisions and staying organised	Planning how to spend or save your allowance
Staying well	Looking after physical and mental wellbeing	Going for a walk, exercising or taking a break from screens
Communication	Sharing ideas and listening to others	Giving a presentation or explaining an idea
Working with others	Teamwork, cooperation and respect	Working as part of a sports team or group project
Managing information and thinking	Researching and solving problems	Comparing prices and features
Being creative	Generating ideas and trying new approaches	Designing a poster, video or fundraiser

Part 2 : Evidence of my skills

Relevant skills include Being literate, Being numerate, Managing myself, Staying well, Communication, Working with others, Managing information and thinking, and Being creative. Students should give 3 real-life or fictional examples of when they have used one or more of these skills.

Example
Student Workbook Progress Tracker



Unlock Check: I have skills

Students can 'UNLOCK' each of the 4 blocks as they go through the programme. There is a progress tracker at the back of their Workbooks. There are '**My check-in**' points in each block as well as a final '**Unlock Check**', for reflection as they go. Once these are complete, teachers sign-off on their Unlock progress in their trackers.

Use this as a brief reflection, not a test.

04 Unlock your INDEPENDENCE

Suggested timeframe: Spring term

Workbook: Activities 17–23

PowerPoint: Section 4 'Unlock your Independence'

Purpose

Unlock your Independence applies the programme's skills to financial choices, Junior Cycle learning, wellbeing and personal goals. Independence means growing confidence and responsibility; it does not mean managing everything without adult support.

Learning outcomes

Students will:

- Understand money in, money out and balance;
- Track a fictional or real week of simple choices;
- Distinguish between planned and unplanned decisions;
- Identify influences and connect planning to a goal;
- Recognise skills used in Classroom-Based Assessments;
- Connect school skills to wider life;
- Identify wellbeing strategies;
- Reflect on progress and next steps.

Activity 17: My choices, habits and goals

Students may use fictional examples throughout. Model a simple tracker before they begin:

Day	Money in	Money out	What was it used for?	Balance	Planned?
Monday	€10	€3	Students' answer	€7	Yes
Tuesday	€0	€2	Students' answer	€5	No

Clarify that €0 is a valid entry, the balance carries forward, and students do not need to disclose where money came from. The activity is not a competition but may be useful as an add on within a wellbeing related subject for Maths week.

Neutral language will be best here: planned, unplanned, influenced, thoughtful, informed, connected to a goal or something I might reconsider.

Activity 18-19: Skills for CBAs and beyond

Students are being introduced to Classroom-Based Assessments before meeting or completing any formal CBAs. The explanation is advised to be simple and reassuring.

The 'CBA detective challenge' demonstrates that project work can require knowledge, research, planning, communication, budgeting, teamwork and time management. Several Key Skills may be correct for a task. The €100 budget is of course fictional.

For 'Find someone who', students may move around the room, work at tables, interview a partner or complete a teacher-led class version.

Activity 20–21: Story and wellbeing

Some activities may prompt personal reflection or discussion. Students can decide what they are comfortable sharing, and teachers may wish to use fictional examples, paired discussion or individual reflection where appropriate. If any wellbeing concerns emerge, schools can respond through their existing wellbeing, pastoral care and support structures.

Financial wellbeing can be introduced as part of wider conversations about planning, goal-setting, decision-making and independence. While developing knowledge, confidence and help-seeking skills can be helpful, discussions should also recognise the different circumstances, opportunities and challenges that people may experience throughout their lives and the discretion of the teacher in each context is advised.

Activity 22: Message from My Future Self

Strengths come in many forms and may include qualities such as kindness, persistence, listening, humour, curiosity, reliability, asking for help, caring for others, practical problem-solving or managing a difficult situation, alongside talents, interests and achievements. Students may choose to work independently, with a trusted partner or use the word bank to support their thinking, depending on what works best for them.

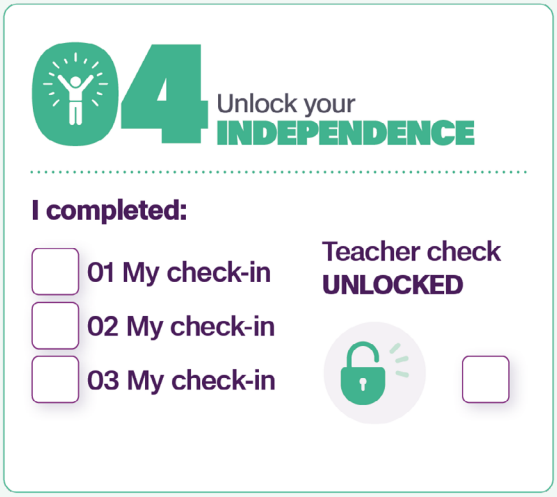
Activity 23: My progress Spidergram

The spidergram is a reflection tool, not a formal assessment, but a means of self-assessment. Students are not expected to score themselves highly in every area and it would be advised students do not have to share their completed profile publicly and have the opportunity to complete the task privately at the teacher's discretion.

A strengths-based approach to language can support student confidence and engagement.

Using terms such as growing, developing, strengthening, building and practising helps emphasise progress, effort and continuous learning.

Example
Student Workbook Progress Tracker



Unlock Check: Ready for what's next

Students can 'UNLOCK' each of the 4 blocks as they go through the programme. There is a progress tracker at the back of their Workbooks. There are '**My check-in**' points in each block as well as a final '**Unlock Check**', for reflection as they go. Once these are complete, teachers sign-off on their Unlock progress in their trackers.

Use this as a brief reflection, not a test.

Using My UNLOCK Progress

The **My Unlock Progress** page provides a simple visual record of each student's journey through the programme.



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It encourages students to:

- Recognise their participation and progress
- Celebrate strengths, effort and achievements
- Reflect on skills they are developing
- Identify areas they would like to continue building
- Track their journey across the four Unlocks at their own pace

The focus is on growth, reflection and personal development, helping students recognise that confidence, skills and independence develop over time through participation, practice and experience.

How it works

Each Unlock contains selected **My check-in** points. Students mark these after participating in the relevant activities. At the end of the block, they complete the corresponding **Unlock Check**. The teacher then adds their signature, initials, or checkmark to that block.

Only four teacher checks/ sign-offs are required across the full programme. The My Unlock Progress page clearly identifies the completed Unlock.

When to sign off an Unlock block

The teacher check/ sign-off recognises participation, reflection, engagement with the main activities and completion of the Unlock Check. It is at the teacher's discretion when the block is signed off as they will be the best judge of the student's engagement.

If a student misses a **My check-in** point, the teacher may accept another activity from the same Unlock, invite a short reflection, use a verbal response, provide an alternative task or recognise broader participation.

Students with additional needs may demonstrate progress through writing, drawing, symbols, discussion, digital response or teacher observation. Teacher checks/ sign-offs can be applied at the end of a lesson, during tutor or guidance time, after collecting Workbooks or as part of a brief class recognition moment. Schools may celebrate collective completion, but the My Unlock Progress page is not designed to rank individual students or classes.

Recognition and optional AIB branch involvement

The core programme is designed to be delivered fully by the school. AIB branch involvement is optional and is not required for financial learning, progression or completion.

Subject to future development and local arrangements, a school may later be offered one of the following:

- An AIB financial-education presentation;
- An AIB special mission;
- Support for an in-school celebration, which might include the presentation of certificates, a plaque, medals or another appropriate recognition moment.

Any branch involvement should be agreed with the school in advance, follow school visitor and safeguarding procedures, minimise administration for teachers and add value to learning already delivered. Students are not required to open or hold an AIB account in order to participate or be recognised. Any involvement from AIB is intended to bring real-world context to the programme, helping students connect the skills they are developing in school with everyday life, future independence and wellbeing within their community.

Quick reference

Core principles

- The skills, habits and awareness developed throughout the four Unlocks help students make informed choices, manage resources, plan ahead and build confidence for school, life and future pathways.
- Transition and skills provide the meaningful first-year context.
- The PowerPoint drives the lesson; the Workbook records and reinforces learning.
- Gamification is light, clear and optional - not an additional burden for teachers.
- Fictional financial examples are always acceptable.
- Participation can take several forms.
- Reflection and progression are recognised, not ranked.
- Independence includes knowing when and how to ask for support.
- AIB branch involvement is optional and separate from core delivery.

Supporting Every Learner

AIB UNLOCKED recognises the linguistic and cultural diversity of Irish classrooms. Activities have been designed to support participation through multiple means of engagement, representation and expression, allowing students to demonstrate understanding through discussion, movement, drawing, reflection and collaborative learning as well as written work. The programme has been developed with **Universal Design for Learning (UDL)** principles in mind, supporting accessibility, learner voice and flexibility, and is intended to work effectively alongside assistive technologies and reader supports commonly used in schools.

Key sources informing the programme

- Department of Education, **Framework for Junior Cycle** (2015).
- NCCA, **Junior Cycle Wellbeing Guidelines** (2021).
- NCCA, **Junior Cycle Key Skills**.
- NCCA, **Junior Cycle SPHE Specification**.
- NCCA, **Junior Cycle Business Studies Specification: Strand 1 – Personal Finance**.
- Department of Education, **Wellbeing Policy Statement and Framework for Practice** (2018, revised 2019).
- Department of Education, **Guidance Counselling: A Whole School Guidance Framework**.
- National Educational Psychological Service (NEPS), **Continuum of Support Framework for Post-Primary Schools**.
- Department of Education, **Student Support Teams in Post-Primary Schools**.
- Department of Education, **Bí Cineálta: Procedures to Prevent and Address Bullying Behaviour for Primary and Post-Primary Schools** (2024).
- Department of Education, **Cineáltas: Action Plan on Bullying** (2022).
- Department of Education and Oide, **Participation Framework for Children and Young People**.
- Oide, **Key Documents for Wellbeing in Education**.
- Department of Further and Higher Education, Research, Innovation and Science, **Ireland's National Skills Strategy 2025 – Ireland's Future**.
- NCCA, **Senior Cycle Key Competencies**.
- Department of Finance, **National Financial Literacy Strategy**.
- Department of Finance, **Financial Education in Schools: Guidelines for the Financial Services Industry**.
- Department of Education and Oide, **English as an Additional Language (EAL) Guidance and Support Resources**.
- Department of Education and Oide guidance relating to **Inclusive Education, Student Wellbeing, Learner Voice and Student Participation**.
- Department of Education guidance and resources relating to **Transitions from Primary to Post-Primary Education**.

These references provide educational context. Schools retain responsibility for curriculum planning and for deciding how **AIB UNLOCKED** is used within their own first-year provision.



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