

EARLY-CAREER FINANCIAL FOUNDATIONS

Practical financial education, built for the *Irish* workplace.

Capital Conditioning is a three-module financial literacy programme delivered directly into the workplace. Each session is practical, jargon-free, and built specifically around the Irish tax, pension, and cost-of-living reality early-career employees are navigating today.

35%

of Irish employees believe their employer cares about their financial wellbeing

Top 3

financial stress is a top-three concern for employees under 35 (Deloitte)

3 × 60

minutes per module, delivered over four to six weeks

The Programme

01

Understanding the Irish Financial System

60 MINS

Participants leave knowing exactly where their payslip goes. PAYE, USC and PRSI are each explained in plain language, along with tax credits, pension matching and how to prioritise their finances from day one. The session includes a live payslip exercise completed by participants using their own figures.

02

Building Financial Stability

60 MINS

Participants build a working budget and savings system during the session. The module covers the Pay Yourself First approach, emergency fund fundamentals, the lifestyle cost audit, automating savings and understanding debt. The Budget Template is demonstrated live with real numbers.

03

Building Wealth

60 MINS

Compound growth, risk and return, and the Irish-specific investment tax landscape explained in full. Participants are introduced to the Three Buckets Framework and build their personal 10-Year Financial Roadmap live during the session.

What every participant leaves with

- **Irish Tax Reference Sheet**
with all verified 2026 figures
- **Personal Budget Template**
ready to use immediately
- **Payday Routine Checklist**
a simple monthly system
- **10-Year Financial Roadmap**
completed live and personalised
- **FIRE Calculator**
with Irish tax and pension built in
- **Financial Health Scorecard**
for ongoing self-assessment

Why it works

Tailored to Ireland

Every figure, example and calculation is specific to the Irish system. Not a UK or US framework adapted for an Irish audience.

Interactive, not lecture-style

Participants complete exercises with their own numbers in every session. The 10-Year Financial Roadmap is built live in the room, not sent home as homework.

Built for early-career

Content is pitched for professionals aged 22 to 32 navigating their first financial decisions in the Irish system.

FORMAT

Delivered in-person or virtually, depending on what suits your team.

SCHEDULE

Three sessions spaced over four to six weeks. Each module runs 60 minutes.

COHORT SIZE

Suitable for small graduate cohorts through to larger company-wide programmes.