

# Money Matters

## Smart Tips for Financial Wellbeing



**Comhairle Contae  
Dhún na nGall**  
Donegal County Council



In partnership with MABS (Money Advice and Budgeting Service), Donegal Library Service has compiled a selection of trusted, up-to-date financial information links. These include resources for budgeting, price comparison, social welfare, medical and EHIC cards, online courses, revenue services, free resources and more. To support access for all, these links are now available on all public PCs across Donegal libraries. Whether you're looking to save money, plan ahead, or find support, these resources are here to help.

At **mabs.ie**, you'll find free, confidential, and independent advice to help you take control of your finances. Whether you're dealing with debt, budgeting for the future, or seeking financial guidance, MABS offers practical tools, expert support, and tailored solutions to suit your needs.

Explore our resources today and take the first step toward financial well-being!



## Compare and Save

The following links are ideal for comparing prices and services from energy, phone, and broadband providers. Use them to find the best deals, switch providers, and make informed choices to save money on your household bills.



## Healthcare Access

If you're applying for an Irish Medical Card, you'll find all the necessary links here to start your application. For those traveling within Europe, don't forget to check your eligibility for the European Health Insurance Card (EHIC), which ensures access to healthcare during your trip.

Get started below and ensure you're covered at home or abroad!



## Social Welfare Schemes & Services

Navigating social welfare programs can be overwhelming, but this brochure is designed to make it easier for you. Inside, you'll find detailed information on key schemes, eligibility criteria, benefits, and step-by-step guidance on how to apply—whether online or offline.

Explore the links below to access the support you need, from financial assistance and healthcare to housing and education.





## Student Universal Support Ireland

Explore this link to discover everything you need to know about SUSI (Student Universal Support Ireland). Whether you're looking for grant eligibility criteria, application guidance, payment details, or helpful resources, you'll find the right information through the link provided.

Start your journey here and access the support you need for your families education.



## Irish Revenue for Workers

Navigating your taxes and entitlements can be straightforward with the right information. In this brochure, you'll find essential links and details on:

- Personal Tax Credits & Reliefs – Reduce your tax bill with credits you may be eligible for.
- Tax Exemptions & Benefits – Discover income exemptions and supports available to you.
- Key Revenue Services – Learn how to manage your taxes online and claim what you're owed.

Whether you're employed, self-employed, or returning to work, this guide will help you understand your rights and maximize your take-home pay. Let's get started!



## Free Courses

Welcome to your gateway to valuable resources! Explore the links below to discover the free Managing Personal Finances course from NALA (National Adult Literacy Agency), designed to help you manage your money with confidence. Additionally, ATU (Atlantic Technological University) offers a range of free courses to boost your skills and give you a competitive edge in the job market. Explore the wide range of courses available to library members through Donegal Library Service. You can join today to access hundreds of online courses through Universal Class. Whether you're looking to enhance your employability or gain new knowledge, these opportunities are here to support your journey. Start learning today!





## Making a Referral with Age Friendly Ireland

This link provides helpful information on how to make a referral for older adults in your community. Below, you'll find useful links and resources from Age Friendly Ireland, guiding you through the referral process step by step. Whether you're a family member, caregiver, or service provider, these resources will help ensure a smooth and supportive experience for those in need.

Explore the link to learn more about eligibility, required details, and how to submit a referral. Let's work together to create an age-friendly community for all!



## Housing Grants – Donegal County Council

Donegal County Council offers a range of housing grants to help with home improvements, mobility aids, and adapting homes for older people or people with disabilities. Whether you're a homeowner or a private tenant, support may be available.



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## Free Resources with Donegal Library Service!

Discover endless learning and entertainment at your fingertips—all you need is your library card! Explore our digital resources, including:

- BorrowBox – A vast collection of eBooks, audiobooks, newspapers and magazines online.
- Transparent Language – Learn a new language at your own pace.
- Freegal Music – Stream and download your favorite songs.
- Britannica Digital Learning – Trusted educational content for juniors, students, and adults.

Simply click the links to start exploring — no wait, no hassle!

Don't have a library card yet? No problem—join online today and access these fantastic resources immediately.



# Save Energy & Save Money – Borrow Your Free Energy Saving Kit Today!

Did you know you can borrow an Energy Saving Kit for free with your Donegal Library card?

This handy kit helps you reduce energy use, lower bills, and make your home more efficient.

Part of Donegal Library Service's commitment to sustainability and community support.

## ENERGY SAVING KITS

*Available to borrow from your local library*



### 1. Thermal Imaging Camera

A thermal imaging camera shows temperature differences, helping you spot heat escaping through walls, roofs, windows, and doors.

### 2. Plug-in Energy Monitor

Understand how much energy the appliances your home use and calculate their running cost.

### 3. Thermal Leak Detector

Measure the temperature of your walls, floors, ceilings and windows to identify air leaks and draughts or insufficient insulation or glazing.

### 4. Radiator Key

Bleed your radiators to make them run more efficiently.

### 5. Temperature & Humidity Meter

Identify the temperature and humidity levels in every room in your home.

### 6. Fridge/Freezer Thermometer

Adjust the temperature in your fridge and freezer to save energy



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*fáilte*  
go dtí do leabharlann  
**welcome**  
to your library