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| **Minor Award Name** | Managing Personal Finances |
| **Minor Award Code** | [3N0921](http://www.cocorkvec.ie/contentfiles/Staff%20documents/Adult%20Education/FETAC%20Level%203/ETB%20Components/Managing%20Personal%20Finances%203N0921.pdf) |
| **Level** | 3 |

If you have suggested additions, or you find that some links are not working, please email resourcelist@fess.ie

**Suggested resources to support delivery:**

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| **Theme/Topic** | **Type** | **Relevance** | **Author/Source** | **Web Link** |
| saving and borrowing options | worksheets | Clearly lays out the issues with regard to borrowing and saving in a financial institution, in the format that is thought-provoking for the learner. Looks at pros and cons of deposit accounts, and how to chose an institution; why to borrow; meaning of some terms used – APR etc. | Competition and Consumer protection commission | http://www.financialeducation.ie/media/student\_worksheets\_031.pdf |
| financial entitlements | Website | Full List of Tax Credits, Reliefs and Rates for the Tax Years 2014 and 2015. Explains what each allowance is for, who is entitled to it, and how much is paid in different cases. Items are supported by leaflets, pdf’s etc  | Revenue.ie | http://www.revenue.ie/en/tax/it/leaflets/it1.html |
| cultural values and personal experiences of money - weddings | Information | Blog piece on Irish spending on weddings. Gives survey results in percentages, along with humorous graphics. Light-hearted insight into the cultural norm of the wedding-gift. | weddingjournalonline.com | http://weddingjournalonline.com/how-much-do-the-irish-spend-on-wedding-gifts/ |
| cultural values and personal experiences of money - | Information | Census information on family spending, detailing trends in proportional spending on housing/ accommodation, food, energy, alcohol/ cigarettes, entertainment. It will give a good opening position for a discussion on the priorities in one’s own household. | Thejournal.ie | http://www.thejournal.ie/average-weekly-household-expenditure-in-ireland-is-e810-384042-Mar2012/ |
| personal budgeting | information | Explains the benefits of actively managing your money, under the headings:* Complete a financial health check
* Identify your goals
* Make a budget and stick to it
* Shop around, switch and save

Use of clear language and explanations.  | Competition and Consumer protection commission | http://www.consumerhelp.ie/managing-your-money#step-3 |
| Personal budgeting | Videos / interactive worksheets | 1-7 Short videos on each of the following: personal budgeting* Managing money
* Banking
* Loans
* Insurance
* Debt
* Tax
* Your rights

clearly stating the various aspects of money management. Part of an interactive site, with online worksheets on allied topics. Very clear layout of the sheets, useful for independent working at home or in class. Won’t allow the learner to progress unless the data has been entered correctly. | NALA | http://www.makingcents.ie/ |
| everyday situations with relation to money - payslips | Website | Information on payslips, the information they convey and how it is presented.Explains that it is a legal document, and why this is so.A bit dense, but useful information. | Citizens’ Information  | http://www.citizensinformation.ie/en/employment/employment\_rights\_and\_conditions/pay\_and\_employment/pay\_slip.html |
| Payslips | Website | Because it is Written for foreigners working in Ireland, this site very clearly details the items listed on the payslip, and explains their significance. * PPS
* PAYE
* PRSI
* USC
* Voluntary Contributions
* PRSA
* Gross Pay
* Net Pay
* Tax code
* Benefits in kind

Useful for vocabulary building with relation to money matters. | Zartis IT recruiters | http://makeitinireland.com/working-in-ireland/understanding-your-payslip/ |
| everyday situations with relation to money  | Book / workbook | One of a series on everyday Maths situations. The books detail short stories that outline a character’s dilemma with regard to numbers, and poses real questions. Good to generate discussion on the situation illustrated and others the learners are familiar with.  | CDVEC Curriculum Development Unit  | Sum Life: Value for Money (€20/ series)https://www.nala.ie/resources/sum-life-value-money |
| Financial terminology | pdf | Your Pocket guide to understanding financial terms. From ‘accidental damage’ to ‘zero rated’, this book explains in plain English all the financial terms that are used daily on radio and tv. A useful reference guide for the learner to keep in his/her bag. Can be used to add interest to a dull moment in class, to look up a common, but commonly misunderstood term.  | NALA | https://www.nala.ie/sites/default/files/publications/A%20plain%20English%20guide%20to%20financial%20terms\_1.pdf |
| Managing your money | Interactive website/ worksheets | Interactive site, part information, part online worksheets, allows the learner to think through options at their own pace, and retry if they make a mistake. The voice that speaks the text is electronic, but understandable. | NALA | http://www.financialliteracy.ie/ |
| Managing your money | Interactive website/ tool | MABS, the Money Advice and Budgeting Service, is an organisation that helps people to keep ahead of the money-lender. This site has a range of 12 interactive pages, with tasks from ‘assess tour situation’ to ‘contact MABS’. Useful for the teacher for a simple overview of the issues, and for the learner who can look it op on his/her own. | Money Advice and Budgeting Service.  | https://www.mabs.ie/ |
| Personal experiences | Online newspaper article | 10 Things You Should Do Immediately After Losing Your Wallet.US summary of emergency actions. Good to stimulate discussion on what is the best reaction to losing personal money. Where do you keep it safe? Whom would you want to contact in this emergency? | Wisebread – modern living on a small budget | http://www.wisebread.com/10-things-you-should-do-immediately-after-losing-your-wallet/ |
| Common social welfare entitlements | Website | Lists the main areas of eligibility/ entitlement to a welfare payment, but details of variations under each subheading.Good for people to understand the different possibilities for each category of claimant.  | Department of Social Potection | https://www.welfare.ie/en/Pages/home.aspx |
| Ways to save money | Website  | A range of top tips to help you spend less, and save more.Ways to save money, with such titles as:* Only a little debt?
* Do you spend more than you earn?
* How to stick within your means.

Clever, engaging, easy and clear to read. | Moneysavingexpert.com | http://www.moneysavingexpert.com/family/stop-spending-budgeting-tool |

 **Useful Organisations:**

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| **Name** | **Contact Information** |
| National Adult Literacy Association | Nala.ie |
| Competition and Consumer protection commission | http://www.consumerhelp.ie/ |
| Citizens’ information board | http://www.citizensinformation.ie/en/ |
| Money Advice and Budgeting | https://www.mabs.ie/ |

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| **MOOCs (Massive Online Open Courses)** |
| Free access to online coursesSearch regularly for new courses and new start dates | https://www.mooc-list.com/ |
| L3 Functional mathematics  | www.writeon.ie |
| L3 Managing personal finances | www.writeon.ie |

https://www.welfare.ie/en/Pages/home.aspx