At Junior Certificate level the student can:

Understand the various ways in which we use banks and how money is used in our society

Learning Targets - This has been demonstrated by your ability to:

1. Identify a local credit union, bank and building society
2. List the services offered by a bank, building society or credit union
3. Explain what is meant by a lodgement and a withdrawal
4. Read and fill in the most important documents needed for managing money
5. Know what an ATM is
6. Describe how shops deal with a customer who wants to pay by laser or credit card
7. Find out the interest rate in your local bank, credit union, building society or other source of lending
8. Work out how much you would have to pay if you borrowed €500 from each of these sources
9. Explain what HP means
10. Work out the difference between buying something on HP with a bank loan or with cash