Managing My Money and Making Responsible Decisions

I can:

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<th>I have begun</th>
<th>I am working on this</th>
<th>I can</th>
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1. List my needs and wants of managing my money
2. Identify different sources of income and expenditure
3. Read and prepare a budget
4. Make responsible decisions based on a budget
5. Complete a wage slip to calculate my take home pay
6. Calculate overtime payments in the workplace
7. Investigate as part of a group four different personal taxes and charges and give examples of when these apply
8. Calculate the necessary taxes and charges I owe as an employee e.g. PAYE, PRSI, USC, etc
9. Name 3 different financial institutions in Ireland
10. Explain two different services offered by financial institutions
11. Compare the interest rates offered by different financial institutions for my savings
12. Identify two reasons for saving money and borrowing money
13. Name three different types of personal finance
14. Research online and present to my class two suitable sources of finance for a specific purpose (e.g. purchasing a car, renovating a house etc.) and outline the benefits and the costs/risks of each source.

Reflecting on my learning...

One thing I did well...

One thing I did to improve...

I really enjoyed......because...