At Junior Certificate level the student can:

Manage personal and household finances

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

1. List the main items of household expenditure
2. Find the cost of the main items of household expenditure
3. List the most important items in personal and household spending
4. Plan a household budget for one week, recording income and expenditure
5. Locate a local Credit Union and explain why it is useful
6. List other ways of saving including banks, building societies, and An Post
7. Explain what is meant by a lodgement and a withdrawal
8. Read and fill in the most important documents needed for managing money: cheques, application forms, lodgements, withdrawals and payment slips
9. Carry out correctly calculations needed for managing money
10. Using a calculator work out household expenditure of a given household for one week

Refer also to: English, Business Studies, Civic Social and Political Education, Maths, Home Economics