



MANAGE MY HOME

6-WEEK COURSE



Adult
Literacy
for Life



etb
Boord Oideachais agus
Oiliúnaíochtaí na nGall
Donegal Education and
Training Board



Comhairle Contae
Dhún na nGall
Donegal County Council



LAIT
Foirneann Udarás Áitiúil um Imeascadh
Local Authority Integration Team



Comaoin um
Amasacht agus
Cosaint Fírhíre
Competition and
Consumer Protection
Commission

Acknowledgment

The Manage My Home resource book was produced to accompany a 6-week course developed as a Collaboration and Innovation (C&I) project under the Adult Literacy for Life (ALL) programme. The collaboration is between the Learning for Living programme in Donegal Education and Training Board (ETB) and the Local Area Integration team (LAIT) in Donegal County Council.

The aim of the project is to support the integration of new people arriving to Donegal with the local community, and to help them feel safe and welcome in their new homes.

We would like to thank our local ALL Regional Literacy Coordinator for her help and advice with the project and the Competition and Consumer Protection Commission (CCPC) for support of the financial literacy projects under the C&I funding.

Information in this document has been taken from a number of sources including the following:

www.gov.ie

www.ccpc.ie

www.mabs.ie

www.citizensinformation.ie

www.stopfoodwaste.ie

www.seai.ie

September 2025.

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- Resources and helpful links

Lesson 2 – Understanding Bills and Payments

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- Energy Saving tips - Tips to reduce utility bills (e.g., using energy-efficient appliances).
- Broadband/ Mobile / Utilities – comparison websites
- Resources and useful links

Lesson 3 – Feed Your Family for Less

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Lesson 4 – Banking, Saving and Setting Goals

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 - Setting Financial Goals: Short-term and long-term savings goals.
 - Resources and useful links

Lesson 5 – Personal and Online Safety

- Staying safe in your Home
 - Personal safety tips - general tips for staying safe at home and in the community.
 - Neighbourhood watch - joining or starting a neighbourhood watch program.

- Online Safety
 - Staying safe online
- Resources and useful links

Lesson 6 – Getting involved in the Community

- Services available to help.
- Getting involved in your community – why do it? How to help?
- Guest speaker.
- Feedback.

Lesson 1: Creating a Household Budget

What is a budget?

A budget will show you how much money you have coming in and going out. If you have money left over – that's good. If you are short money – you need to look at ways to try and manage your money better.

A budget is a way to help you control your spending and work out a way that you can manage your money and your home better.



Activity: Using your Budget Diary, have a look at completing the following the following details:

1. **Income** – Think about money you have and where it comes from:
 - Wages – after tax
 - Social welfare payment
 - Child benefit
 - Housing supports (HAP, RAS or other)
 - Working Family Payment
 - Pension
 - Maintenance
 - Student Grant
 - Back to Education Allowance
 - Boarders/Lodgers
 - Any other income
2. **Expenses** – Make a list of all your expenses and say if they are weekly, monthly, quarterly or annual.

Needs v Wants

Needs are essential for you and your family to survive. We need money to cover our needs.

Wants are extras. If we have the money, we can buy for our wants.

We use our money to buy for our needs. If there is money left over, we can look at our wants.

Examples of Needs:

- Food
- Rent
- Phone credit
- Bills
- Clothing and shoes

Examples of Wants:

- Takeaways
- Holidays
- Jewellery

Activity

1. **Read each item** listed below.
2. **Label** each item as a "Need" or a "Want."
3. **Explain** your reason

Need or Want?

1. Groceries

- Need or Want: _____
- Reason: _____

2. Internet Subscription

- Need or Want: _____
- Reason: _____

3. Gym Membership

- Need or Want: _____
- Reason: _____

4. New Smartphone

- Need or Want: _____
- Reason: _____

5. Rent/Mortgage

- Need or Want: _____
- Reason: _____

6. Dining Out 

- Need or Want: _____
- Reason: _____

7. Clothing 

- Need or Want: _____
- Reason: _____

8. Vacation 

- Need or Want: _____
- Reason: _____

9. Transportation (e.g., bus fare, car fuel) 

- Need or Want: _____
- Reason: _____

10. Streaming Services 

- Need or Want: _____
- Reason: _____



Was there anything you found difficult to decide if it was a need or a want? Why?

Household Weekly Income

	Income 1	Income 2
	€	€
Wages / Salary		
Social Welfare		
Rent / Mortgage Supplement		
Pension		
Child benefit		
Maintenance		
Other contributions to Household		
Other		
Use your calculator to add up:	€	€

Now go to your **Budget Diary** and fill in the details.

Household Expenses

Now we need to check how we are spending our money. This takes time – it is worth it.



Reasons to keep track of your expenses:

- to identify and eliminate wasteful spending habits in your financial life.
- it will help you take **control** of your finances
- it will help you start to think about making savings.

How to track your spending:

- record all money you spend in your **Budget Diary**.
- Remember to think about online spending, cash spending or money going out of your bank account

Household Expenses

	Weekly Amount €	Monthly Amount €	Quarterly Amount €
Rent or Mortgage			
Groceries			
Bin charges			
Phone charges			
Electricity			
Oil			
Car fuel			
Bus			
Taxi			
Car insurance			
Home insurance			
Health insurance			
Birthdays			
Alcohol/cigarettes			
Music subscription			
TV licence			
Streaming subscriptions			
Eating out/takeaway			

	Weekly Amount €	Monthly Amount €	Quarterly Amount €
Hair			
Clothes/shoes			
Days out			
Medical/dental			
School expenses			
Debt repayment			
Use your calculator to add up:	€	€	€

Now go to your **Budget Diary** and fill in the details.

Your Budget Summary

Complete the Summary below to show if you have money left over or if you are short money each week:

Budget Summary	
	Weekly
Total Income	€
Total Expenses	€
Total Left over	€

Remember:

If your Income is bigger than your expenses ... you have money left over.

- You can save it
- You can pay a debt
- You can buy something you want

If your Income is smaller than your expenses ... you need to make changes

- Look for a way to earn more money
- Try to make small savings
- Look at your expenses and see if there is anything you can change
- Check if there are any supports available

Maximise your income

Think about ways you can increase your income – see www.mabs.ie and www.ccpc.ie for more details.



Examples:

- Check your social welfare entitlements
- Change some things in your work
- Look at other ways to make money
- Ask other household members to contribute
- Check if you are entitled to maintenance income
- Check if you can get tax relief
- Make money from your property
- Is there a local charity that can help e.g. St Vincent de Paul
- Emergency borrowing to make ends meet
- Check the CCPC website for help to manage your money, compare bank accounts and know your rights as a consumer
- Call to the local **MABS** office or your local **Citizens Information Office** and make an appointment.

Social Welfare entitlements

Accessing MyWelfare online services

To use MyWelfare online services, you must create a MyGovID account. This is a secure online identity-verification service.

Your MyGovID account lets you access a range of government services online, as well as social welfare services.

There are 2 types of MyGovID account:

A basic MyGovID account

A verified MyGovID account

A basic MyGovID account lets you access services like:

- Booking appointments online for a PPS number and Public Services Card
- Request a statement of your PRSI contributions.

Create a basic MyGovID account:

- Visit MyGovID.ie
- Enter your email address, create a password and click 'Register now'
- A code will be sent to your email address, which you must enter on-screen to complete your basic account registration.
- Once you have activated your MyGovID account, you can log into your basic account. You will see a list of online services, including MyWelfare services.

You can also log directly into MyWelfare using your MyGovID.

Create a verified MyGovID account

A verified MyGovID account is more secure than a basic account. It lets you access all available services.

To upgrade from a basic account to a verified MyGovID account, you need:

- A Personal Public Service (PPS) number
- A Public Services Card (PSC), and
- A verified mobile phone that can receive text messages. If your phone is not yet verified by the Department of Social Protection, you can call them on 0818 927 999.
- Every time you access your verified MyGovID account, you will be asked to enter a verification code which has been sent to your mobile phone. This 2-step authentication process makes your account more secure.
- Once you have a verified account, you can apply for social welfare payments online. In some cases, you must be invited by the Department of Social Protection to apply online.

Supports available

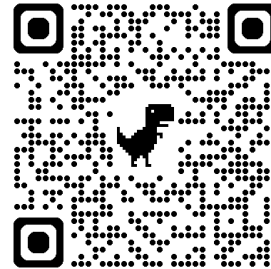
Visit **MyWelfare.ie** to access social welfare services and payments online.



 Parents, Children, Family ▼ Apply for family payments such as Maternity Benefit, Child Benefit and more	 Pathways to Work ▼ Here you will find services that will help you find work, upskill, retrain or return to education
 Health, Disability, Illness ▼ Apply for payments such as Illness Benefit, check your eligibility for Treatment Benefits and more	 Out of Work Payments ▼ Apply for Jobseeker's Payments, make your declaration for your casual (part-time) Jobseeker's claim or calculate how income affects your payment
 Accessing Public Services ▼ Apply for a Personal Public Service (PPS) Number or renew your Public Services Card	 Caring For Others ▼ Apply for Domiciliary Care Allowance
 Pensions and Older People ▼ Pension services and payments for over 65 year olds	 Community Welfare Services ▼ Additional payments for people in exceptional circumstances where certain expenses cannot be met
 Calculators and Estimators ▼ Calculate how additional income may affect a payment, or estimate potential redundancy payments	 Statements, Refunds and Repayments ▼ Make a repayment, or apply for a payment statement, contribution statement or PRSI refund
 Appeals ▼ Make an appeal on a decision related to your claim or	 Ukraine Supports ▼

CCPC – Competition and Consumer Protection Commission



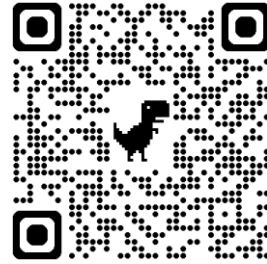
- Know your consumer rights for shopping
- Get help with your weekly budget
- Compare bank accounts
- Help to buy a car
- Insurance, pensions and savings help



The screenshot shows the CCPC website homepage. At the top left is the CCPC logo with the text 'Comisión um Iomparáid agus Cosaint Torhaidoirí' and 'Competition and Consumer Protection Commission'. To the right is a search bar with the placeholder text 'I am looking for...' and a magnifying glass icon. Below the search bar is a helpline number: 'Helpline: 01 402 5555'. A dark blue navigation bar contains the following menu items: 'ABOUT', 'CONTACT', 'NEWS', 'MONEY TOOLS', 'PRODUCT SAFETY', and 'CONSUMER HUB'. Below the navigation bar is a large red banner with the text 'Independent information for consumers' and a sub-headline 'Learn more about your consumer rights, managing your money and what to do if things go wrong.' To the right of the text is an illustration of a woman and a child. Below the banner is a grid of nine colored buttons, each with an icon and a label: 'Money Hub' (teal), 'Consumer rights' (grey), 'Money Tools' (blue), 'Cars' (orange), 'Shopping' (dark blue), 'How to complain' (blue), 'Product Safety' (red), 'Housing' (purple), and 'Accessibility' (yellow).

[National Childcare scheme](#)

Support for families with childcare costs



Apply

WELCOME

What is the National Childcare Scheme (NCS)?

The NCS provides financial support to help families with their early learning and childcare costs.

There are two types of subsidies available for children aged between 24 weeks and 15 years of age:

- A **universal subsidy** which is not means tested and provides €2.14 per hour for a maximum of 45 hours per week;
- An **income-assessed** subsidy which is means tested and will be calculated based on your family's individual circumstances. Rates will vary depending on your level of family income, your child's age and educational stage, and the number of children in your family.

You should apply for whichever subsidy is of the greatest benefit to you and your family. A subsidy calculator is available [here](#) which will help you estimate how much you may be eligible for before you apply.

Apply for a Driving Test – www.rsa.ie

- Apply for and book a driving test
- Learn about what licence is needed
- Information on driving lessons



Register to Vote <https://www.voter.ie/>

- Register to vote
- Update your details on the Voting Register



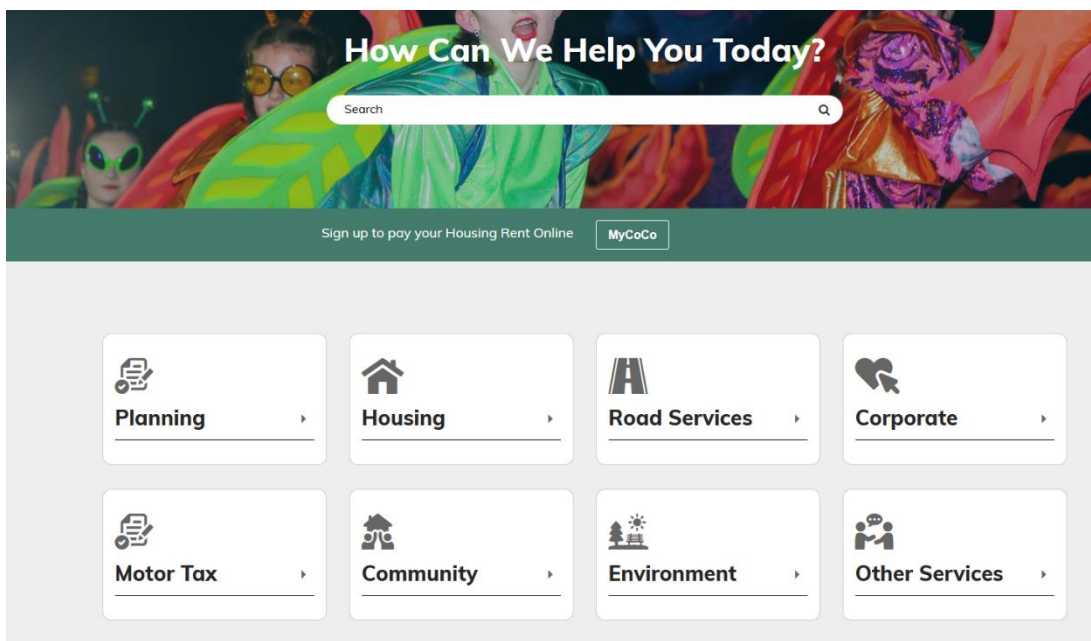
Housing Assistance Payment (HAP) = <https://www.hap.ie/>

- Social housing support
- Rent Supplement
- Check are you eligible
- Check how to apply



Donegal County Council - DonegalCoCo.ie

- Pay local authority rent, loans, rates
- Local housing supports
- Defective concrete block support
- Homeless supports
- Local events



My Welfare.ie – Work Estimator

You can use this tool to estimate how starting work or increasing your hours at work may affect your social welfare payment. The estimate will include income from your employment and any social welfare payments you may still be entitled to.

There are two Benefit of Work Estimators available on MyWelfare.ie:

- Benefit of Work Estimator for jobseekers and people receiving One-Parent Family payments
- Benefit of Work Estimator for people getting a disability or illness payment

Please note that the figures displayed are an **estimate** and your actual payment may differ. This will depend on your personal circumstances.

Information you need to provide

To use the Benefit of Work Estimator, you will need to provide information about:

- the social welfare payment you are currently getting
- your relationship status and if you have dependent children
- if you have a full medical card
- your current job, if applicable
- the number of days and the number of hours you expect to work
- the hourly rate of pay you expect to get

Please note, the Benefit of Work Estimator is anonymous and the information you provide cannot be used to identify you by the department.

Who can use the Benefit of Work Estimator Anyone can use the Benefit of Work Estimator. You do **not** need to have a MyGovID account to access this service.

Check out the benefit of Work Estimator online –



Benefit of Work Estimator

[Check now](#) You do not need a [MyGovID account](#) to use this service.

What is the Benefit of Work Estimator?

The benefit of work estimator for jobseeker and one parent family payments shows how starting work or increasing your hours could affect your payment. The estimate will include income from your employment and any social welfare payments you may still be entitled to.

Who can use the Estimator?

This tool is anonymous and the information you provide cannot be used to identify you by the Department of Social Protection.

What Information does it need?

You will need to provide information on:


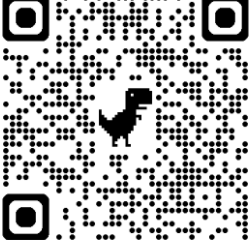
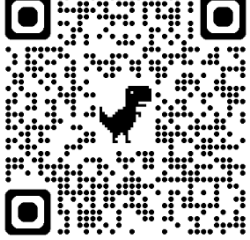
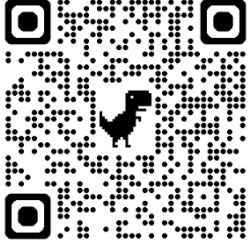

Summary - Lesson 1 - Creating A Household Budget.

- Do a Finance Check
 1. Check your Income
 2. Know all your expenses
 3. Make a Budget and stick to it
- Check if you can increase your Income
- Check if you can reduce your expenses
- Know how to set-up a verified MyGovID
- Know how to use the Benefit of Work Estimator

Remember....

1. Maximise your income! Find out about benefits, charities, tax relief, borrowing and emergency payments available.
2. Needs are things you require, wants are what you wish for. Do you really need to spend money on some items?
3. Budgeting is important because it helps you control your money, reach your financial goals, and avoid debt.
4. Use your Budget Diary to start tracking and managing your finances.
5. Spend smart, save more. budgeting works.

Resources and helpful links for creating a Household Budget

<p>How to make savings</p> <p><u>CCPC</u></p>	
<p>Help with the cost of living</p> <p><u>Citizens Information</u></p>	
<p>MABS Budget Tool</p>	
<p>MyWelfare.ie</p>	
<p>CCPC Budget Planner</p>	

Key contacts to help with keeping a Household Budget:

Name	Address	Website	Phone Number
CCPC			
Intreo Office			
Citizens Information Office			
County Council Office			
Library			
Mabs office			

Lesson 2: Understanding Bills and Payments

Content

- Energy Bills -Electricity and Gas: Understanding your bill, reading meters, and choosing the best tariff.
- Energy Efficiency and Energy Saving tips. Tips to reduce utility bills (e.g. using energy-efficient appliances).
- Broadband/ Mobile/Utilities – Switcher.ie/Bonkers.ie
- Resources.



Learning outcomes

- Students will be able to interpret sample energy bills, identify key components, and understand the charges and usage patterns
- Students will implement practical energy-saving tips, such as using LED bulbs, improving home insulation, and managing appliance use to reduce utility bills.
- Students will use resources like Switcher.ie to compare broadband and mobile plans, identify the best deals.
- Students will use comparison tools to choose the best electricity and gas tariffs based on their usage patterns.

Energy Bills

Understanding your Gas/Electricity Bill



CUSTOMER SERVICE

Emergency Faults: 1800 20 50 50
 Account Enquiries: 1850 36 37 44
 Gas Networks Ireland: 1800 46 44 64

1 A N OTHER LTD
 SHOP UNIT
 ANY STREET
 ANY TOWN
 ANY COUNTY

ACCOUNT INFORMATION

Bill No: **3** 2420318

Account Number	1234567894	
Accounting Period	1 May 2013 to 31 May 2013	
GPRN Number	0123456	
Annual Quantity	105,267	Consumption Y
Conversion Factor	11.2477	
Environmental impact information is on the back of the bill		

ACCOUNT SUMMARY

Date: **4** 14 Jun 2013

Account balance after previous bill	€5,608.34
Current Bill	€494.01

NEW BALANCE DUE BY 28 Jun 2013 €6,102.35

5 **PREMISES SUPPLIED**
 ANY STREET, ANY TOWN,
 ANY COUNTY

Why not get your business energy in good shape during the summer months and lose that excess energy consumption? Our team are here to help and you can email them right now for advice and expertise at energy.efficiency@energia.ie

6 **DETAILS OF GAS CHARGES**

TARIFF: Medium Business User
Billing Period: 1 May to 31 May

Capacity: 965kWh
 Daily Capacity Rate: $(965 * €2.23) / 365 = €5.90$

Standing Charge	31 Days @	€0.25928	€8.04
Unit Rate	6,805 kWh @	€0.0322	€219.26
Carbon Tax	6,805 kWh @	€0.0037	€25.18
Site Capacity Charge	31 Days @	€5.89575	€182.77
Total before VAT			€435.25
Standard Rate VAT on €435.25 @ 13.5%			€58.76
Total Gas Charges For This Period			€494.01

7 **THIS AMOUNT IS DUE FOR PAYMENT by Direct Debit on 28 Jun 2013 €6,102.35**

Issued By Energia, Mill House, Ashtowngate Navan Road, Dublin 15 Our VAT Registration Number IE 632 6035 0 Page 1 of 2

The following meter reading information will appear on Page 2 of your bill.

Gas Calculations
 We use the following calculations to translate these into kilowatt hours (kWh):
 1 multiply by Conversion Factor x 11.2477
 2 multiply by GPRN Correction Factor x 1.000000
 All gas suppliers use the same calculation.

8 **DETAILS OF GAS METER READS**

Medium Business User
Meter Readings Apply From 1 May to 31 May

	Meter No.	Previous	Present	Multiplier Factor	Total Units
Volume Index	7349787	69852A	70457E	1	605

Meter reads key CU = Customer read E = Estimate A = Actual

9 Last meter read on 29 May 13

Meter No.	TOU	Reading
7349787	Volume Index	70,429 A

Key Parts of Energy Bills:

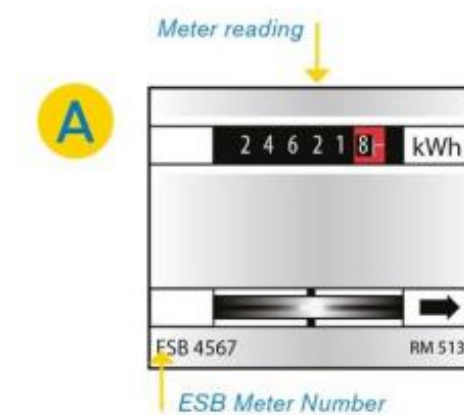
1. **Your name and address** – details of who the bill is sent to
2. **Contact numbers** – important if you have a problem with your bill or if there is a problem with supply in an emergency
3. **Account Information:** Includes your account number, billing period, and **GPRN** (Gas Point Reference Number) or **MPRN** (Meter Point Reference Number) that you will need if you have any query
4. **Account Summary** – the amount you have to pay for this period and any balance you have
5. **Premises Address** – make sure the bill is for the correct house / apartment
6. **Meter Readings:** Shows the current and previous meter readings to calculate usage – how much gas or electricity you used.
 - **Standing Charge:** A fixed cost for maintaining the supply.
 - **Unit Rate:** The cost per unit of energy used.
 - **PSO Levy:** A government levy to support renewable energy.
 - **Carbon Tax:** A tax on the carbon content of fuels.
 - **Total Amount Due:** The total cost for the billing period, including VAT.
7. **Amount Due for payment** and the latest date of payment
8. **Usage Details:** Breaks down the amount of energy used in kilowatt-hours (kWh) for electricity and cubic meters (m³) for gas.
9. **Meter Details** – number of meter and date of reading

Reading Your Electricity Meter

1. **Standard revolving disc meter:**

This meter is the most common meter type in homes (meter A).

- It has a revolving disc and one row of numbers.
- This meter records your electricity usage on a single register and will be installed if you are on an Urban 24 Hour or Rural 24-Hour Tariff.
- To read your revolving disc meter:
 - note the number on the display from left to right
 - **ignore** any figures in **red** or any figures surrounded by a red box



2. **Electronic Meters** – you might have an electronic electricity meter. This works in the same way:

- Read the numbers from left to right
- Include any zeros
- If you have a day and night reading, there will be a button allowing you to check for day reading and a night reading

Reading Your Gas Meter

Find your meter box key to open your meter box door.

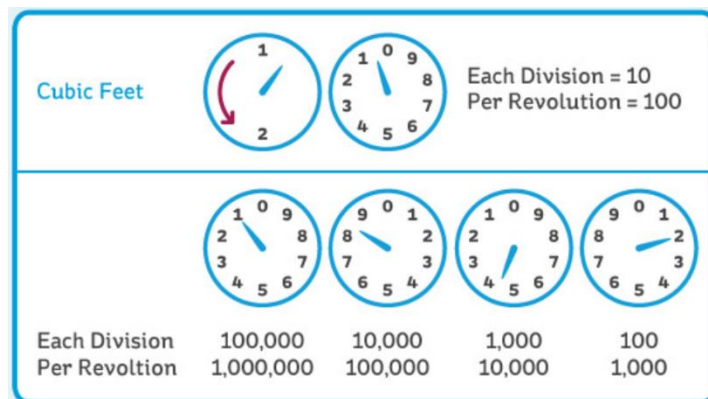
1. Reading a digital meter:

- Simply read the number from left to right, ignoring numbers to the right of the comma or decimal point.



2. Reading a dial (clock) meter:

- This meter displays a series of dials, as shown below. Read from left to right.
- If the pointer is halfway between two figures, use the lower figure. For example, if it is between 6 and 7, use 6. Or if the pointer is between 3 and 4, use 3.
- The reading on the image below is '1842'.



Choosing the Best Tariff and Rates



6 Easy Steps to Choose the Best Utilities Tariff:

1. **Understand Your Usage – how much gas or electricity you use:**

Look at old bills: Look at your previous energy bills to understand your average usage in kilowatt-hours (kWh) for electricity and cubic meters (m³) for gas.

Is there a pattern e.g. are you using more in winter or summer?

Are you using more in the morning or evening? Is there a different rate for night and day?

2. **Compare Tariffs – can you get a better deal somewhere else?**

Use **Comparison Websites**: Websites like Switcher.ie and Bonkers.ie allow you to compare different tariffs from various suppliers.

Check for **Discounts**: Look for introductory discounts for new customers, which can significantly reduce your bills in the first year.

3. Consider Fixed vs. Variable Rates:

Fixed Rates: These offer price stability as the rate per unit of energy remains constant throughout the contract period.

Variable Rates: These can fluctuate based on market conditions, potentially offering savings if prices drop but also posing a risk if prices rise

4. Look for Dual Fuel Deals:

Combined Plans: Some suppliers offer discounts if you get both electricity and gas from them. This can simplify billing and often results in savings

5. Read Contract Terms:

Contract Length: Check the duration of the contract and any early termination fees.

Payment Methods: Some plans offer discounts for paying by direct debit or opting for e-bills.

6. Check Supplier Reviews:

Customer Service: Read reviews to understand the quality of customer service provided by the supplier.

Reliability: Ensure the supplier has a good track record for reliability and service.

Energy Saving Tips

To help you reduce your energy bills and environmental impact:

Use Energy-Efficient Light Bulbs:



Switch to LED or CFL bulbs, which use less electricity and last longer than traditional incandescent bulbs

Unplug Electronics:



Unplug devices when they're not in use to prevent them from drawing "phantom" power

Adjust Your Thermostat:



Lower your thermostat in winter and raise it in summer. Even a small adjustment can lead to significant savings

Seal Air Leaks:



Use weatherstripping and caulk to seal gaps around windows and doors to prevent heat loss



Use Energy-Efficient Appliances:

Invest in appliances with the Energy Star label, which are designed to use less energy



Use Natural Light:

Open curtains and blinds during the day to use natural light instead of artificial lighting

Energy-Saving Tips for Different Areas of your Home

Living Room



- **Use Smart Power Strips:** These can detect when a device is in standby mode and cut off power, saving energy.
- **Insulate Your Home:** Proper insulation in walls, floors, and ceilings can significantly reduce heating and cooling costs.

Kitchen



- **Optimise Fridge and Freezer Settings:** Set your fridge to 3–5°C and your freezer to -18°C for optimal efficiency.
- **Cook Efficiently:** Use lids on pots and pans to reduce cooking time and energy use. Consider using a microwave or slow cooker, which are more energy-efficient than an oven.

Bathroom



1. **Install Low-Flow Fixtures:** Low-flow showerheads and faucets reduce water usage, and the energy needed to heat water.
2. **Fix Leaks:** A dripping tap can waste a significant amount of water and energy over time.

Bedroom



- **Use Heavy Curtains:** These can help keep heat in during winter and block out heat during summer.
- **Turn Off Lights:** Make it a habit to turn off lights when you leave a room.

Utility Room

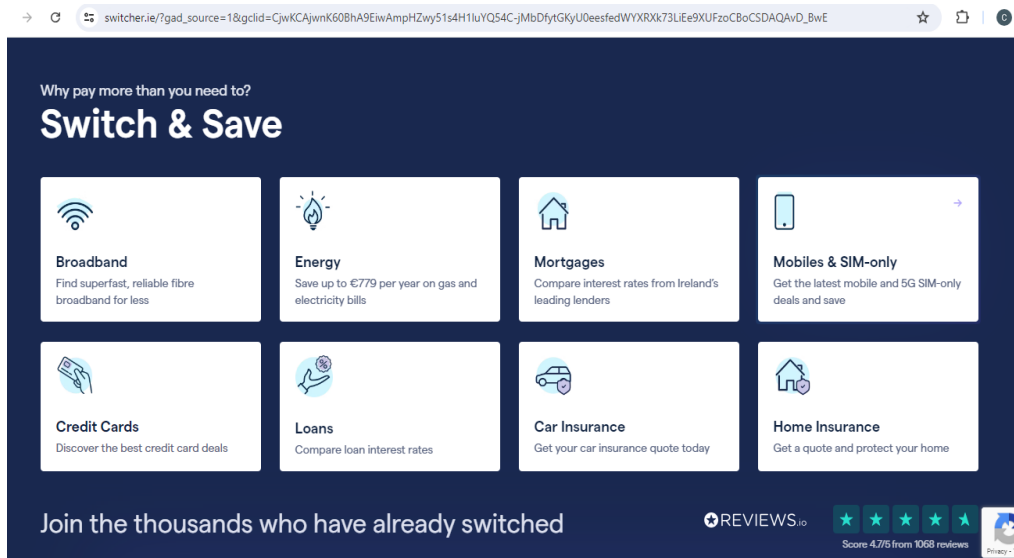


- **Wash Clothes in Cold Water:** Most of the energy used by a washing machine goes to heating water.
- **Air Dry Clothes:** Use a clothesline or drying rack instead of a tumble dryer whenever possible.

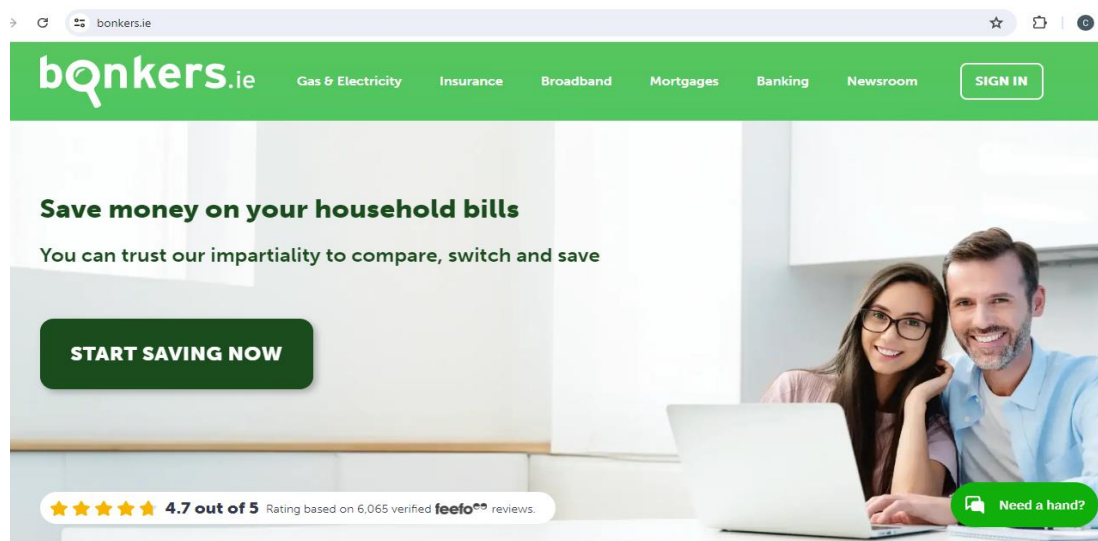
Broadband/Mobile/Utilities Costs

Examples of cost comparison websites

www.switcher.ie



www.bonkers.ie



Find a Better Deal!

Using Bonkers.ie and/or Switcher.ie search for better deals for your home for **electricity**.

Check out your own electricity bill and try to record the details in the table below. Is there another supplier you can check to see if you can make savings?



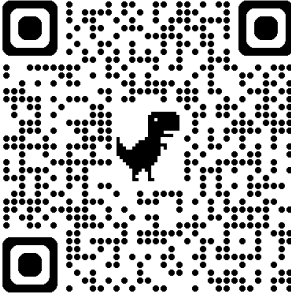
	Current Plan	New Option	Saving
Provider			
Tariff / Plan name			
Standing Charge			
Unit Rate per KW/Hr			
Contract Length			
Total Cost			

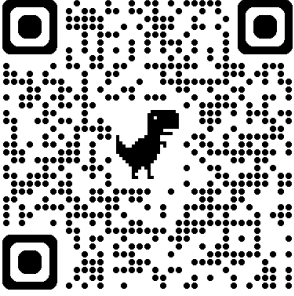
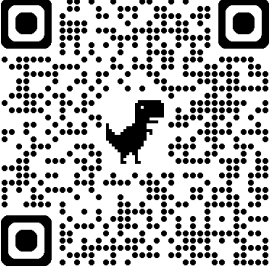
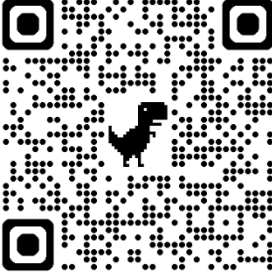
Summary – Lesson 2 – Understanding Bills and Payments.

Remember....

- Use websites like **Bonkers.ie** and **Switcher.ie** to compare tariffs based on your usage.
- **Fixed vs. Variable Rates:** Understand the difference between fixed rates (constant price) and variable rates (price can change up or down).
- **Special Offers:** Look for discounts or special offers for new customers.
- **Meter Readings:** Shows the current and previous readings to calculate usage
- **Energy-Efficient Appliances:** Use Energy Star appliances to reduce energy consumption.
- **Lighting:** Switch to LED or CFL bulbs for better efficiency and longer lifespan.
- **Heating and Cooling:** Adjust your thermostat and seal air leaks to save on heating and cooling costs.

Resources and helpful links for Understanding Bills and Payments

<p>Understanding your electricity bill Electric Ireland</p>	
<p>Understanding your electricity bill Energia</p>	
<p>Understanding your electricity bill Flogas</p>	

<p>Understanding Your electricity bill</p> <p>Yuno</p>	
<p>Energy saving tips for your household - SEAI</p>	
<p>Problems Paying Your Bills- see tips with MABS</p>	

Useful Information for Understanding Bills and Payments – fill in the details below

Name	Address	Website	Telephone Number
ESB Networks			
Uisce Eireann			
Electric Ireland			
Waste Collection			
Bin Labels			
Local Plumber			
Local handyman			

Lesson 3: Feed your family for less



Content

- Save money on family meals – [Toogoodtogo.com](https://www.toogoodtogo.com)
- Homemade alternatives to Take Aways
- Reduce food waste
- Shopping on a budget
- Is this a good deal?
- Resources

Learning outcomes

- Students will understand how to use the Too Good to Go phone app
- Students will learn about preparing homemade versions of popular takeaway dishes
- Students will understand the benefits of batch cooking and freezing meals for future use
- Students will learn to create and stick to a shopping list to avoid impulse buying.
- Students will be able to identify and use discounts, coupons, and loyalty programs to save money.

Save Money on Family Meals

Practical tips can help you manage your family meal budget:

1. Meal Planning:

Plan your meals for the week and make a shopping list.

2. Bulk Buying:

Purchase non-perishable items in bulk.

3. Cook at home:

Preparing meals at home is usually cheaper than buying pre-packaged or ready-made meals.

4. Use Loyalty Schemes:

Join supermarket loyalty programs like Tesco Clubcard, Lidl Plus, and SuperValu Real Rewards to earn points and get discounts

5. Discounts and Offers:

Look for yellow sticker items (reduced to clear) in supermarkets, especially in the evenings. Check out app: Too Good To Go

6. Generic Brands:

Choose supermarket own brands instead of name brands

7. Freezer-Friendly Meals:

Cook in bulk and freeze portions for later.

8. Local Markets:

Shop at local farmers' markets for fresh produce. It can be cheaper and supports local businesses

9. Grow Your Own:

If you have space, consider growing your own vegetables and herbs. It's fun and can save you money.

Too Good To Go App

The Too Good To Go app is available in Ireland and is a fantastic way to save money on meals while reducing food waste.



Here's how it works:

1. **Discover:** Browse the app to find Surprise Bags available at local stores, cafes, and restaurants near you.
2. **Reserve:** Choose your Surprise Bag, reserve it, and pay through the app.
3. **Collect:** Head to the shop at the specified pickup time, swipe the app, and collect your food.
4. **Enjoy:** You've rescued good food from going to waste and saved money in the process

The app partners with various businesses, including supermarkets like Aldi and Centra, as well as popular eateries in your area.

Use the QR code below to see what stores participate in your area?

Homemade alternatives to Take Aways

At an average cost of €40 per takeaway for a family of four, cutting out one takeaway a week would save you €2,080 a year.

Choosing homemade takeaways, or "fakeaways," over traditional takeaways offers several benefits:

1. **Healthier Options:** When you cook at home, you control the ingredients and cooking methods. This means you can use less oil, reduce salt and sugar, and add more vegetables, making your meals healthier
2. **Cost Savings:** Fakeaways are generally much cheaper than takeaways. You save money by buying ingredients in bulk and avoiding the high prices of restaurant meals
3. **Portion Control:** At home, you can manage portion sizes to suit your needs, which can help prevent overeating and reduce food waste
4. **Quality and Freshness:** Homemade meals often use fresher ingredients and can be tailored to your taste preferences. You avoid the risk of receiving cold or incorrect orders
5. **Convenience:** While takeaways are convenient, cooking at home can be quicker than waiting for delivery, especially if you have the ingredients on hand

6. **Family Bonding:** Cooking together can be a fun and educational activity for the whole family. It's a great way to spend quality time together and teach children valuable cooking skills

7. **Customisation:** You can experiment with different recipes and flavours, creating dishes that perfectly match your preferences. This flexibility is often not available with takeaways

Overall, fakeaways offer a healthier, more cost-effective, and customisable alternative to traditional takeaways.

Have you tried making any fakeaway dishes at home yet? If so, which ones are your favourites?

- Healthy tasty alternatives to takeaways can be found on the following websites – Safefood, Tesco, BBC good food.

- 101 Square Meals Cookbook has lots of healthy, low-cost recipes for family meals, snacks etc

Reduce Food Waste

How much waste is there?

- Globally, more than one-quarter of food produced is wasted each year – this has social, environmental and economic consequences.
- In Ireland, we produce around 750,000 tonnes of food waste each year and of this amount, Irish households generate around 220,000 tonnes.
- The average Irish household throws out 120kg of food each year and a significant amount of this food is still suitable for human consumption.
- Throwing out food is a waste of money. The average Irish household can save around €700 a year by avoiding food waste.

Shopping on a Budget

- Use Coupons and Loyalty cards
- Have a plan and stick to it
- Shop only once a week, if possible
- Bring your own shopping bags
- Recycle bottles and cans
- Don't be fooled by special offers - A supermarket's job is to make us spend. Below are some of the tricks they use.
 - **Treats and magazines placed by the till.** These are impulse buys, so putting them near the till gives stores one last attempt to grab our cash.
 - **Shop layouts make us walk the whole distance.** Regularly bought items tend to be spread around the store, so we need to pass many other tempting goodies to complete our shopping.
 - **Eye-level products are the profitable ones.** The most profitable stock is placed at eye level (or children's eye level if it's targeted at them), yet profitable goods tend not to be the best deals for shoppers. The age-old adage "look high and low for something" really does apply.
 - **Sales-type signage** for non-sales items.
- Be aware of prices and do a supermarket shop comparison. Often, there will be a significant difference. Visit www.supermarket.ie to do your comparisons.
- Get ideas for how to reduce food waste on Stopfoodwaste.ie

Is This a Good Deal?

Here are some ways you can judge deals on offer:

- **Check the Discount:** Discounts can vary greatly, so some "deals" might only save you a few cents.
- **Compare Alternatives:** Sometimes the promotional price is still higher than prices from competitors or even the same brand in a different size.
- **Everyday Low Prices:** Deals labelled as "everyday low price" or "locked down low price" often don't provide any real savings on that day.
- **Colour-Coded Tags:** Different coloured tags can attract attention but might not offer actual savings. For instance, a "new" sign might not come with a discount.
- **Multi-Buy Offers:** These deals can lead to buying more than necessary, which increases the risk of over-consumption and waste.
- **Promotional Language:** Terms like "special" and "sale" can be misleading. Always check if the item is truly discounted.
- **Loyalty Card Discounts:** Some discounts are only for loyalty card members, so non-members or those who forget to use their cards will have to pay full price.

Is This a Good Deal?

- Visit 3 different stores or online platforms to check the prices of the items on the listed in the table below.
- Compare Deals: Use the table below to organise your comparisons

Item	Shop Name: -----	Shop Name: -----	Shop Name: -----
Milk (1L)			
Bread (800g)			
Eggs (12)			
Chicken breasts (500g)			
TOTAL			

Decide where to buy each item based on your comparisons.

Consider freshness, quality, brand reputation, accessibility to the store etc.

Online V's in-person shopping

Online Shopping

Advantages	Disadvantages
Convenience	Delivery charges
No travel costs	Delivery times
Compare prices easier	Need reliable internet access
Easier to stick to a budget	Not guaranteed availability of chosen products
Easier to stick to a list	Can't see quality of fresh items
Saved history of items making shopping easier/quicker	Availability of delivery in rural areas
Less time consuming – no travel/queuing	




Summary – Lesson 3 – Feed Your Family for Less.

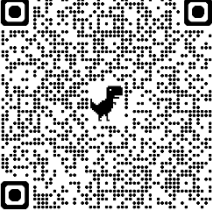
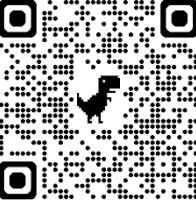
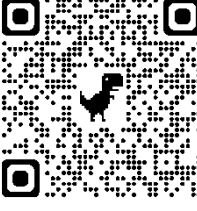

Feeding your family for less can be achieved with some planning and resourcefulness. Here are some key points to remember...

- **Meal planning:** Plan your meals for the week
- **Cook at home**
- **Buy in bulk:** Purchase non-perishable items in bulk to take advantage of discounts.
- **Use loyalty programs:**
- **Shop sales and discounts:** Look for special sales, yellow sticker items, and use apps like Too Good To Go to get discounted food
- **Choose generic brands** e.g. Lidl instead of well-known brands
- **Grow Your own Food** If you have space
- **Limit snacks and soft drinks**
- **Use leftovers**

Lesson 3

Resources and helpful links for Feeding your Family for Less

<p>101 Square meals cookbook – Recipes</p>	
<p>Safefood Leftover Recipes</p>	
<p>Shopping Tips – CCPC</p>	

<p>Safefood – how to avoid wasting food</p>	
<p>EPA – How to avoid food waste</p>	
<p>www.stopfoodwaste.ie</p>	
<p>Stop Food Waste – Resources</p>	

Useful contact details for Feeding your Family for Less – fill in the details below

Name	Address	Website	Telephone Number
We Care Food Bank			
Donegal Food Response Network			
Food Cloud			
ReTurn point			

Lesson 4: Banking, Saving and Setting Goals



Content

- Savings
 - Where to save – bank, post office, credit union.
 - Opening a new account and the documents you need.
 - Setting up online banking and mobile apps
- Tips for Saving Money
 - Transport costs
 - Smart shopping – strategies for finding deals and discounts
 - Setting financial goals – short and long-term saving goals.

Learning Outcomes

- How to open a bank account: in a branch, online, or through a mobile app. What documents do you need e.g. photo ID and proof of address.
- How to set up online banking on a tablet or mobile phone.
- Identify and explain different payment methods like direct debits and standing orders
- What are the common banking fees i.e. monthly maintenance fees, overdraft fees, and transaction fees.
- How to prepare a savings plan.
- How to save money on transport and shopping costs.
- How to effectively set financial goals.

Where to Save

1. Banks:

Banks offer a variety of accounts with different interest rates and features. They are widely accessible and provide online banking services.

2. Post Office:

An Post in Ireland offers savings accounts with competitive interest rates. It is owned by the government but operates as a business – it is secure. They operate in many communities

3. Credit Union:

Credit unions are member-owned financial cooperatives that often offer higher interest rates on savings accounts and lower fees compared to traditional banks. They are regulated by the Central bank of Ireland, just like banks.

Banking – Opening a New Account

Opening a bank account- what do you need to do?

Depending on the bank or provider there are several ways you can open a current account. You can open an account:

- In a branch (Check with the bank before as you may need to make an appointment).
- Online.
- Through a mobile app.
- Over the phone and by post.

When you are opening an account, you will need to provide proof of your identity and permanent address.

If you are opening an account in a branch, you will usually need one document as proof of ID and another document as proof of address.

However, if you are opening an account online or by phone, you may need to provide two documents for proof of ID and address.

1. Photo Identification

Acceptable forms of proof of identify, which must be in your own name include:

- Your current national passport or
- Your current valid Irish, UK or European driving license (with photo) or
- Your EU National Identity Card
- Some banks may accept your Public Service Card. However, you may also have to provide your birth certificate as proof of date of birth, as the Public Service Card does not have your date of birth displayed.

2. Proof of Address

Acceptable forms of proof of address may include:

- A utility bill (dated within the last 6 months).
- A bank or building society statement issued in the last 6 months.
- Your Determination of Tax Credits for the current year.
- Your original household/health or motor insurance documents (if less than 12 months old).
- A copy of your Tax Credit Certificate (TCC).
- A letter from your employer or licensed employment agency stating that you have recently arrived in Ireland and have started work but cannot yet provide evidence of your Irish address (and you will have to provide evidence of your address when available).
- Your proof of address usually cannot be more than 6 months old, but it may be 12 months for insurance documents and mortgage statements.

Usually, you will need 2 forms of proof of address, but this will depend on the account provider. The name and address on your proof of address must match the details of your new account.

Setting Up Online Banking and Mobile Apps

When you have your own bank account, you can set-up online banking with that bank.

1. Register Online:

Visit **your** bank's website and look for the online banking registration section. You will need your bank account number and personal details to set up your account

2. Download the Mobile App:

Most banks offer mobile apps that you can download from the App Store or Google Play. Use your online banking credentials to log in

3. Set Up Security Features:

Enable multi-factor authentication, set strong passwords, and configure security questions to protect your account

Types of Payments

Direct Debits:

This allows you to set an automatic and regular payment agreement with your creditors. A direct debit allows your bank to pay your creditor, from your account, as agreed in the contract. This function is typically used to pay bills such as utility providers, like electricity and gas.

Standing orders:

This allows you to set a regular payment agreement with your creditors. However, a standing order is different to a direct debit (DD) as you set the amount and dates for payments to be made. You might use a standing order to automatically transfer a set amount of money to a saving account, if you have one.

Common Banking Fees/Charges

Different banks have different charges for their services. Charges for banks can include the following

- Account Fees
- Service Charges
- Overdraft Borrowing Charges
- Government Charges

Account Fees include but are not limited to

- Automated Transactions such as Debit Card purchases, Contactless transactions, Standing Orders, Direct Debits
- Paper/Staff Assisted Transactions such as Cheques, Withdrawals, Lodgements
- Using your bank card when you are abroad

Service Charges include

- Bank draft
- Duplicate Bank statements
- Unpaid items such as cheques, Standing Orders and Overdraft borrowing charges.

Government Charges which include

- Stamp duty for ATM withdrawals and charge cards and cheques/drafts

Credit Unions

- How are Credit Unions different than banks?

<https://www.creditunion.ie/about-credit-unions/credit-union-difference/>

- List some of the services offered in my local Credit Union include:

1. _____
2. _____
3. _____
4. _____
5. _____

- Where is my local credit union:

Post Offices

- How are Post Offices different than banks?

<https://www.anpost.com/Money/Current-Account>

- List some of the services offered in my local Post Office include:

1. _____
2. _____
3. _____
4. _____
5. _____

- Where is my local Post Office:

Tips For Saving Money

Transport Costs:

- **Carpooling:** Share journey with co-workers or friends to save on fuel and reduce wear and tear on your vehicle.
- **Public Transportation:** use buses which are often cheaper than driving.
- **Biking or Walking:** For short distances, consider a bike or walking to save money and improve your health.
- **Fuel Efficiency:** Maintain your car, drive smoothly, and use websites like fuelcompare.ie to find the cheapest fuel prices.

Smart Shopping – Finding Deals and Discounts:

Remember the tips from before ...

- **Compare Prices:** Use price comparison websites and apps to ensure you are getting the best deal
- **Coupons and Discount Apps:** Use apps like Lidl Plus or Groupon, and Voucher cloud for digital coupons and promo codes
- **Loyalty Programs:** Sign up for store loyalty programs to access exclusive discounts and earn rewards
- **Seasonal Sales:** Time your purchases around major sales events like Black Friday, Cyber Monday, and end-of-season sales
- **Generic Brands:** Choose store brands, which are

Reduce your Expenses



Reducing Car costs

- Have a clean boot - it makes the car lighter and uses less fuel.
- Check tyre pressure
- Keep a steady speed when driving – use less fuel
- Don't let the engine idle. Turn it off if you're dropping someone off or waiting. Idling can contribute up to 8% of all car emissions, so you'll save money and help the environment.
- Carpool for after-school or weekend activities, or for long trips.
- Plan ahead to reduce the number of short trips. Can you get everything done in one trip?
- When planning, check traffic reports. Do you need to go out right now, or can you go at a quieter time?
- Service your car - ensure efficiency and may reduce the occurrence of larger issues.

Public Transport Schemes

- Leap Card
- Young Adult & Student Leap Cards
- Bike to Work Scheme
- Free Travel Scheme

Travel better:

- TFI Live App
- TFI Leap Card Top-Up App
- Taxi Fare Estimator

For more information on bus and train travel in Ireland, check out the Transport For Ireland (TFI) website.

Setting Financial Goals

Short and Long-Term Saving Goals

- **Short-Term Goals:** These are goals you aim to achieve within a year, such as saving for a holiday or an emergency fund. Use savings accounts with good interest rates and try to automate your savings to reach these goals.
- **Long-Term Goals:** These goals, like retirement or buying a home or buying a car can take five years or more to achieve.
- **Regular Check-Ins:** Regularly review and adjust your goals to ensure they match with your current financial situation and priorities.


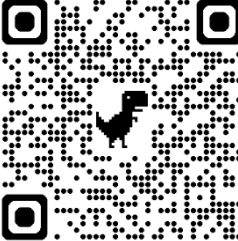


Examples of some short-term financial goals are –





- **Emergency Fund:** Save €500 to €1,000 for unexpected expenses like car repairs or medical bills.
- **Debt Repayment:** Pay off a small debt, such as a credit card balance or a personal loan.
- **Holiday Fund:** Save for a weekend getaway or a short holiday trip.
- **Home Improvement:** Set aside money for minor home repairs or improvements, like painting a room.
- **Gifts and Celebrations:** Save for upcoming birthdays, holidays, or special occasions.

Summary - Lesson 4 – Banking, Saving and Setting Goals

- To open a new savings account, you will need the following documents Identification, proof of address, Social Security Number (SSN) or Personal Public Service Number (PPSN).
- When choosing where to open a savings or current account, consider -
 - **Interest Rates:** Look for competitive rates to maximise your savings.
 - **Fees and Charges:** Compare monthly maintenance and transaction fees to find the most cost-effective option.
 - **Accessibility:** Consider the convenience of branch locations and the quality of online and mobile banking services.
 - **Customer Service:** Research customer reviews to ensure good service.
 - **Additional Features:** Check for loyalty programs, overdraft facilities, and special offers.
- Saving money is essential for financial security, peace of mind, and achieving both short-term and long-term goals.
- Shop Smart and save More!

Lesson 4 – Resources and helpful links for Banking, Saving and Setting Goals.

<p>Opening A Bank Account</p> <p>Citizens information</p>	
<p>Opening a Bank Account</p> <p>CCPC</p>	
<p>Reducing your bank account fees</p> <p>CCPC</p>	
<p>Building up Savings-MABS</p>	

<p>Post Office – Setting up an account</p>	
<p>Credit Union – Setting up an account</p>	
<p>Transport For Ireland</p>	
<p>Local Link Donegal</p>	

Key Contacts for My Area for Banking, Saving and Setting Goals – fill in the details below

Name	Address	Website	Telephone Number
Local Bank			
Local Credit Union			
Local Post Office			
Bus Station			
Local Link			

Lesson 5: Personal and Online Safety



Content

- Personal Safety
 - Personal safety tips – general tips for staying safe at home and in the community.
 - Neighbourhood watch – joining or starting a neighbourhood watch program.
- Online Safety
 - Staying safe online – email scams

Learning Outcomes

- Students will gain practical tips for staying safe at home and in the community.
- Students will understand the importance of community safety programs and learn how to join or start a neighbourhood watch program.

Staying Safe in your Home

By prioritising home safety, you create a secure and comfortable living space for yourself and your loved ones.

Here are some tips for staying safe at home.

At Home:

- **Secure Doors and Windows:** always lock doors and windows, even when you're at home.
- **Use Outdoor Lighting:** Install motion-sensitive outdoor lights to light up any hiding spots around your home. This can deter intruders
- **Use Timers for Lights:** Use timers to turn lights on and off when you are not home to give the appearance that someone is there.
- **Know Your Neighbours:** Look out for each other.
- **Keep Your Garage Door Closed:** An open garage door can be an easy entry point for thieves. Keep it closed whenever possible.
- **Manage Visibility:** Ensure you can see who is at your front door without opening it. Avoid placing valuables where they can be seen from outside.
- **Keep your house clear of trees:** cut away overgrown branches or trees if possible – check with your neighbours or landlord if you have to.
- **If you are away on holiday:** make your home look occupied. Use timers for lights, and ask a neighbour to collect your mail and newspapers

In the Community:

Focusing on keeping our community safe helps everyone feel supported and allows the community to look out for each other to keep people safe. Below are some tips for staying safe:

- **Stay Aware:** Be mindful of your surroundings and avoid distractions like looking at your phone.
- **Travel in Groups:** Whenever possible, travel with others, especially at night.
- **Trust Your Instincts:** If something feels wrong, trust your gut and remove yourself from the situation.
- **Keep Valuables Hidden:** Don't display valuables in public places.
- **Learn Basic Self-Defence:** Consider taking a self-defence class to boost your confidence and skills
- **Neighbourhood Watch:** Some areas are Neighbourhood Watch areas where residents work together to monitor and report suspicious activities. This helps to prevent crime and improve the overall quality of life in their area. To start a Neighbourhood Watch program, talk to your neighbours to see who is interested in starting a watch group and contact your local Garda station.

- **Community Bonding:** join local community groups and get to know your neighbours. Community centres or Family Resource Centres are a good place to start.

Online risks:

Online risks and scams are increasingly common and can have serious consequences. Here are some examples:

Phishing Scams: These involve fraudulent emails or messages that appear to be from legitimate sources. They trick you into providing personal information like passwords or credit card numbers.

Identity Theft: Scammers steal your personal information to commit fraud, such as opening new accounts in your name or making unauthorised purchases in your name.

Malware and Viruses: Malicious software can infect your devices, leading to data theft, system damage, or unauthorised access to your information.

Fake Websites: These sites mimic legitimate ones to trick you into entering sensitive information or making payments for non-existent products.

Online Shopping Scams: Fraudulent online stores may take your money without delivering the promised goods.

Romance Scams: Scammers create fake profiles on dating sites or social media to build relationships and eventually trick victims into sending money.

Lottery and Prize Scams: You receive messages claiming you've won a prize, but you need to pay a fee or provide personal information to claim it.

Job Offer Scams: Fake job offers that require you to provide personal information or pay for training and equipment.

Tips for Staying Safe Online

- Never click on links in emails or messages from unknown senders.
- If an email looks suspicious (such as asking for personal details or urgent action), check it before responding.
- Be careful with links in social media messages—even if they appear to be from a friend, their account may have been hacked. Log in separately to the website.
- Download from trusted websites only.
- Use antivirus software.
- Verify Sources: Always check the legitimacy of emails, websites, and offers before providing any information.
- Use Strong Passwords: Create unique, complex passwords for different accounts and change them regularly.
- Enable Two-Factor Authentication: This adds an extra layer of security to your accounts.
- Use [fraudsmart.scamchecker.ie](https://www.fraudsmart.scamchecker.ie) to check

Tips for setting Passwords

- Longer Passwords are safer.
- Names, any words that are in the dictionary and places are not as secure.
- Combine capitals, lower case, numbers and special characters.

Generating Passwords Method One

1. Take a Phrase, Song or Rhyme
2. "How Much is that Doggie in the Window"
3. Now take the first letter of each word
4. "**H**ow **M**uch **i**s **t**hat **D**oggie **i**n **t**he **W**indow"
5. **HMitDitW**
6. Change any letters to numbers or special characters. Or some numbers or characters to the start or end.

@HM1t01tW5?

Generating Passwords Method Two

1. Take 3 or 4 random unrelated words and put them together.
2. PizzaVarnishCandle
3. Change any letters to numbers or special characters or some numbers or characters to the end.

Plzz@V@rn1\$hC@nd13

Groupwork Exercise

In pairs or small groups – generate a password using the one of the methods just discussed.

Each group will explain their password and the method they used.

Which password is most effective and why?

Can You Spot Anything Suspicious?

From NETFLIX <support.netflix@emailer.com> ☆

Subject **Re: Your Netflix Membership is on hold !!** [#48591]

1:06 pm



We recently failed to validate your payment information we hold on record for your account. Therefore we need a brief validation process in order to verify your billing and payment details.

www.netflix.com/verification

Failure to complete this validation process will result in a suspension of your netflix membership.

This process will take a couple of minutes and will allow us to maintain our high standard of account security.

Netflix Support Team

This message was mailed automatically by Netflix during routine security checks. We are not completely satisfied with your account information and required you to update your account to continue using our services uninterrupted.

Can You Spot Anything Suspicious?

From: Paypal Support <resolvetransport11@outlook.com>

Date: March 27, 2017 at 11:07:15 PM PDT

To: " [@hotmail.com](mailto: @hotmail.com)"

Subject: Important - Your Account Has Been Limited (Case ID : #PP 690-293-728-351)



Hello Customer,

We just wanted to confirm that you've changed your password. Unfortunately, our system detected that your account has been logged from unknown device.

Please take action on your account soon. It's important that you let us know because it helps us prevent unauthorised persons from accessing the PayPal network and your account information.

Follow this step:

- Log in using your account.
- Go to the Resolution Center.
- Provide the information requested.

[Resolve Now](#)

Thanks,
PayPal

Summary - Lesson 5 – Personal and Online Safety.

Personal Safety at Home and in the Community:

- Always be aware of your surroundings, whether at home or out in public. This means paying attention to unusual behaviours or activities and staying vigilant
- Ensure all doors and windows are locked, especially at night or when you're away. Consider upgrading to high-quality locks and reinforcing entry points
- Equip your home with security systems, including alarms, cameras, and motion sensors if possible.

Online Safety:





- Online safety means protecting yourself and your information on the internet.
- Understand your digital footprint – the trail you leave online, like posts, searches, and websites visited.
- Watch out for phishing and scam emails.
- Use strong, hard-to-guess passwords and don't share them.
- Stay safe when shopping online by using secure websites (look for "https" and a padlock symbol).




Stop – stop before you comment or share information online

Think – where is the information coming from. Do I trust it?

Check – is it true or not?

Lesson 5 – Resources and helpful links for Personal and Online Safety.

<p>fraudsmart.scamchecker.ie</p>	
<p>Neighbourhood Watch Information</p>	
<p>Garda Station Directory</p>	
<p>Citizens Information – Community Crimes Prevention Programmes</p>	

<p>Community Safety - Gov.ie</p>	
<p>Safe and Secure - Tips</p>	
<p>Webwise – for parents of schoolchildren</p>	

Key Contacts in my area for Personal and Online Safety – fill in the details below

Name	Address	Website	Telephone Number
Neighbourhood Watch			
Local Garda Station			
Emergency Services			
Library			

Lesson 6: Getting involved in the Community



Content

- Services available to help.
- Getting involved in your community – why do it? How to help?
 - Sanctuary Runners, Parkrun, Tidy-Towns, local clubs, coaching and supervision.
- Guest speaker – Citizens Information/DCC
- Feedback.
- Resources.

Learning Outcomes

- Students will identify and understand various community services and resources available to support individuals and families.
- Students will recognise the benefits of volunteering, including personal growth and community impact.
- Students will engage with insights and experiences shared by a guest speaker, gaining practical knowledge and inspiration to apply in their own lives and communities.
- Students will provide constructive feedback.

Services Available to Help.

Here are some services available to help migrants and refugees in Donegal, please see resources at the end for QR links:

Donegal County Council – Integration Support

- The Local Authority Integration Team (LAIT) supports integration across Donegal. They offer initial orientation, English language support, employment assistance, and more

Donegal Intercultural Platform

- This platform supports migrant communities by helping them navigate systems, access resources, and challenge inequality and racism

Nasc, the Migrant and Refugee Rights Centre

- Offers legal advice, information on immigration and asylum-related issues, and operates a walk-in legal clinic

Citizens Information

- Provides comprehensive information on rights and entitlements for migrants and refugees, including housing, social welfare, and healthcare.

Donegal Local Development Company (DLDC)

- The Donegal Local Development Company (DLDC) offers a variety of supports for migrants in Donegal including

employment support, Education and training, social inclusion and health and well-being.

Donegal Women's Centre

- Offers legal advice, information on immigration and asylum-related issues, and operates a walk-in legal clinic.

IDP

- The **Inishowen Development Partnership (IDP)** is a community-led organisation dedicated to promoting social inclusion, rural development, and community empowerment in the Inishowen Peninsula.

Donegal ETB

- Donegal ETB, Further Education and Training (FET): Offers a variety of programs, including apprenticeships, adult education, and vocational training. These programs cater to different levels and are available both full-time and part-time. Adult learners can also avail of English for Speakers of Other Languages classes here.

Getting Involved in your Community through Volunteering.

Getting involved in your community in Donegal can be a rewarding experience! Here are some ways you can participate:

- **Volunteer at Community Centres:** Every town and village in Donegal has community centres that serve as hubs for various projects, courses, and support services. You can find your nearest community centre and see how you can contribute.
- **Tidy Towns Committees:** These committees work to maintain and enhance the local environment. Volunteering with a Tidy Towns committee is a great way to show local pride and make a difference.
- **Volunteer with Donegal Volunteer Centre:** This centre matches volunteers with non-profit organisations in need of assistance. It's a fantastic way to find opportunities that match your interests and skills.
- **Local Men's Shed or Women's Shed** – local community activities organised by people with similar interests.
- **Active Retirement Group**

Getting Involved in your Community through Sports.

Getting involved in your community through sports and runs in Donegal is a fantastic way to stay active and meet new people! Here are some ways you can participate:

- **Join a Local Sports Club:**

Donegal has a variety of sports clubs, including GAA, soccer, rugby, and more. Joining a club is a great way to engage with the community and stay fit

- **Participate in Parkruns:**

Parkrun events are free, weekly 5km runs held in various locations. They are open to everyone, and you can walk, jog, or run at your own pace.

- **Get Involved with Donegal Sports Partnership:**

This organisation offers numerous programs and events aimed at promoting physical activity. They have initiatives for all age groups and abilities, including community sports programs and training sessions

- **Attend Local Fitness Classes:**

Many community centres and gyms offer fitness classes such as yoga, pilates, and aerobics. These classes are a great way to stay active and meet like-minded individuals.

- **Volunteer at Sporting Events:**

Volunteering at local sports events, such as marathons or charity runs, is a great way to give back to the community while being part of the action.

- **Explore Outdoor Activities:** Donegal is known for its beautiful landscapes, making it perfect for outdoor activities like hiking, cycling, and water sports. Joining a group or club focused on these activities can be a great way to get involved.





- **Where could you volunteer to help your community? Discuss with a partner and/or use your phone to help you.**

Summary - Lesson 6 – getting involved in the Community

- There are lots of supports available to help support you and your family, from housing, social welfare and healthcare to legal education and employment. See our QR codes in the Lesson resources for more information and details on how to make contact.
- Get Involved in your community, it doesn't have to cost anything, and the rewards can be endless!
 - **Builds Stronger Communities:** Engaging in community activities fosters a sense of belonging and strengthens local bonds.
 - **Enhances Physical and Mental Health:** Participating in sports and physical activities improves overall well-being and reduces stress.
 - **Develops Skills and Experience:** Volunteering and community involvement provide opportunities to learn new skills and gain valuable experience.

- **Promotes Social Connections:** Joining clubs and participating in events helps you meet new people and expand your social network.
- **Supports Local Initiatives:** Volunteering supports local projects and initiatives, contributing to the community's development and improvement.
- **Creates a Positive Impact:** Your involvement can inspire others to participate, creating a ripple effect of positive change in the community

Lesson 6 – Resources and helpful links for Getting involved in the Community.

<p>Donegal County Council – Integration Support</p>	
<p>Donegal Intercultural Platform</p>	
<p>Irish Refugee Council</p>	
<p>NASC Migrant and Refugee Rights Centre</p>	

<p>Donegal Local Development Company</p>	
<p>Donegal Women's Centre</p>	
<p>Inishowen Development Partnership</p>	
<p>Donegal ETB</p>	

<p>MABs (Money Advice Bureau)</p>	
<p>Donegal Volunteer Centre</p>	
<p>Tidy Towns</p>	

Key Contacts for My Area for Getting Involved in the Community – fill in the details below

Name	Address	Website	Telephone Number
Donegal County Council (DCC)			
Donegal Intercultural Platform			
Donegal Local Development Company (DLDC)			
Donegal Women's Centre			
Inishowen Development Partnership (IDP)			
Donegal ETB			
Money Advice Bureau (MABs)			
Tidy Towns			
Donegal Volunteer Centre			