Nasc
Migrant & Refugee Rights

Your Money in Ireland

A Toolkit for Migrant Families

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Refugee Rights

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Every effort has been made to ensure that the details contained in this toolkit are accurate at the time of publication; however, rates of social welfare payments, utilities costs, etc., can change rapidly. Users are encouraged to check the most up-to-date guidance. Where possible, we have provided hyperlinks to reliable sources.

This toolkit is not intended to act as a replacement for professional financial or legal advice, and we do not accept responsibility for decisions made on the information in this toolkit.

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Foreword

by Kiren Khalid

As Coordinator of Nasc's Women's Programme, it has been a privilege to work with migrant women from across the world, all of whom have made Ireland their home. The women engaged in this programme all share the experience of displacement, but all have their own unique stories, challenges and dreams. Their strength and perseverance, often in the face of immense uncertainty, is an inspiration.

The need for a financial literacy related course was directly informed by the queries and concerns that were raised by our project participants. In the safe and confidential space that our programme provides, women were able to share concerns that they didn't understand the Irish financial system, were at risk of debt or were dependent on a partner or spouse who took the lead on household finances and didn't know how to open a bank account, pay bills or understand welfare entitlements or budgeting. For many, financial decisions had always been handled by someone else, leaving them unsure about their rights or how to plan for independent living. While many women wanted to feel empowered by understanding how personal and household finances worked, for others they were concerned that their lack of awareness was leaving them vulnerable to financial abuse.

The Financial Foundations: Enhancing Financial Literacy for Migrants and Refugee project had three key parts, in-person courses delivered to migrant and asylum-seeking women, an online course managed by Doras on their SaorEd platform and finally this toolkit. The latter two resources have been developed based on the insights and learnings gained from these courses. The vulnerability and honesty of the participants was crucial to helping us identify the scope of the toolkit.

We hope that this will serve as a guide to all those making Ireland their home, especially those who have spent months and years in accommodation centres. We have tried to give information and tools to manage money confidently and with awareness. The toolkit aims to answer questions and guide the user from basics like bills, income, budgeting, meal planning, cost of living to understanding your payslip and interest rates for borrowing. We have included links to national resources throughout this toolkit so information can be kept as updated as possible.

Above all the toolkit is about empowerment through knowledge, it's about taking small steps towards self-reliance and management of everyday finances and through that finding strength in one's own abilities.

Chapter 01

About this Toolkit

1.1 Starting Life in Ireland

1.2 Who is this Toolkit for?

1.3 How to use this Toolkit

1.1 Starting Life in Ireland

Beginning a new life in Ireland can be both exciting and challenging. Every migrant's journey is different. Some come to study or work, others to reunite with family, and others to find safety and stability. Whatever your reason for coming, each person shares a similar goal: to build a good life and a secure future.

Wellbeing means feeling healthy, safe and hopeful about your life now and in the future. Financial wellbeing is an important part of this. It refers to how confident and in control of your money you feel both day-to-day and for the future. Knowing how to manage your money, will help give you that confidence and sense of control. Managing your money well includes:

- Getting the most from income and supports
- Carefully managing essential spending
- Being prepared for emergencies and unexpected events
- Planning for future life changes

When you arrive in a new country, there is a lot to learn. Everyday tasks can feel unfamiliar at first: opening a bank account, finding accommodation, managing bills, understanding taxes, or sending money home. Learning how money works in Ireland is an important step in becoming settled and independent.

Everyday money habits that help build a good foundation include:

- Matching income with spending
- Not borrowing for day-to-day spending
- Saving regularly
- Being careful with spending

1.2 Who is this Toolkit for?

This toolkit is for people who are newly-arrived in Ireland and are beginning to live independently. It may be your first time managing your own money, renting a home, or budgeting in a new currency. Wherever you are starting from, this guide is designed to meet you where you are and support you to build confidence in managing your finances in Ireland.

Throughout this guide you will find links to trusted organisations, websites and community services where you can ask questions and get reliable information. Citizens Information is one of the most important of these organisations. It is a government service that provides free and unbiased information as well as confidential advice and advocacy services if you need it. You can access these services in-person across the country, online or by telephone. www.citizensinformation.ie/

1.3 How to use this Toolkit

You do not need to read this guide from start to finish. Use the sections that are most relevant to you now and return to others as your circumstances change. The guide is divided into two main parts:

- Information and Resources – explaining how money works in Ireland, where to go for help, and how to make the most of your income.
- Worksheets and Activities – practical tools to help you plan a budget, create a shopping list, track your spending, and set financial goals.

It can be used on your own, with a community worker or as part of a group learning activity.

This toolkit can also be used in conjunction with the online Introduction to Financial Literacy course created by our partners Doras and available through the SaorEd platform. https://saored.com/

Chapter 02

Understanding Money & Systems in Ireland

2.1 The roles of National Government and Local Authorities

2.2 Your Rights and Protections: Who Can Help?

2.3 Money In Ireland

2.4 Understanding Value and Cost of Living

When you arrive in a new country, it helps to understand who makes the decisions that affect your everyday life, from taxes and rent to healthcare, education and transport. In Ireland, national and local systems work together to provide public services, and many of these influence your financial wellbeing.

2.1 The roles of National Government and Local Authorities

Ireland is a democracy where the national government makes the main decisions about how money is raised and spent. Each year the government prepares a national Budget. This sets out:

- How much money will be collected through taxes and charges
- What supports and benefits will be available
- How funding will be shared between areas like healthcare, education and housing

Government decisions directly affect your income and spending. For example:

- The Department of Social Protection manages payments such as Jobseeker's Allowance, Child Benefit and Back to School Clothing and Footwear Allowance.
- The Department of Finance decides on tax rates and credits, which affect your wages.
- The Department of Enterprise, Trade & Employment sets the national minimum wage and workplace protections.

Staying aware of these changes helps you plan and make informed financial decisions. News about new tax rules, increases in benefits or supports, and cost-of-living measures are announced publicly each October during the national Budget.

Every city and county in Ireland has a local authority, sometimes called a local council. Local authorities look after services that affect day-to-day life and household costs.

These include:

- Social housing and housing support
- Local roads and public spaces
- Libraries, local education and community programmes

Many local libraries offer free access to the internet, computers, newspapers and learning materials, which can be very useful when managing money or searching for work.

2.2 Your Rights and Protections: Who Can Help?

Ireland has strong systems to protect consumers and regulate financial services. Banks, credit unions, insurance companies and lenders are authorised and monitored by the Central Bank of Ireland.

If you feel you have been treated unfairly or are not sure of your rights, first check with Citizens Information who may guide you to other relevant services such as the Money Advice and Budgeting Service (MABS), the Competition and Consumer Protection Commission (CCPC) or the Workplace Relations Commission (WRC).

MABS is a free, independent, confidential and non-judgmental service that provides money advice and budgeting support, MABS negotiates and advocates for people experiencing problem debt or at risk of financial difficulties. www.mabs.ie/

The Competition and Consumer Protection Commission (CCPC) provides information and advice to help people make informed financial decisions. The CCPC website offers guides on topics such as banking, borrowing, insurance, credit cards, and shopping rights. You can visit https://www.ccpc.ie/

The WRC promotes and enforces employment legislation. It provides information on employee rights and deals with complaints and disputes between employees and employers www.workplacerelations.ie

In Ireland, you should never be asked for, or offer, a bribe. 'gift' or an unofficial payment. In Ireland, public services, banks, legal bodies, and government departments operate under strict rules of fairness and transparency. If anyone ever asks you for money or a favour in order to help you access a service, this is not normal and should be reported. You can seek advice from a trusted organisation like Citizens Information.

If you experience a fraud, theft or scam, you can report it to the Gardaí (police).

Top Tip

Always contact your bank first if you believe that your bank account details have been compromised so they can freeze your account or try to block a transaction.

2.3 Money in Ireland

Ireland is a member of the European Union (EU) and uses the Euro (€) as its currency.

Notes: €5, €10, €20, €50, €100, €200

Coins: €2, €1, 50 cent, 20 cent, 10 cent, 5 cent,2 cent, 1 cent

There are 100 cents in one Euro. One and two cent coins are legal, but in cash payments, prices are rounded to the nearest five cent to reduce small coins in circulation.

Cash is still widely accepted in Ireland, but digital payment methods are now common. Most shops, cafés and services accept debit cards, credit cards and mobile payments such as Google Pay or Apple Pay.

Supermarkets, convenience stores and pharmacies are legally required to accept cash. Other businesses, shops and restaurants can refuse Euro cash if they make this clear before the purchase.

Top Tip

- €100 and €200 notes are rarely used for everyday purchases.
- Counterfeit notes are uncommon, but it is illegal to use or pass on a forged note. If you suspect a note is false, the law says you must bring it to a bank or a Garda Station.

Having an Irish bank account is essential and the first step to financial inclusion. It allows you to receive wages or social welfare payments, pay bills safely, shop online or in stores and, send and receive money securely.

Most utility bills in Ireland can be paid by direct debit from a bank account. When using online banking or digital payments, always protect your personal details and never share your PIN, password or login details to your bank account. More information on banking is available in Chapter 5.

2.4 Understanding Value & Cost of Living

It can take time to get used to the value of the Euro. Here are some everyday examples to help you understand what money can buy however prices can vary significantly between supermarkets:

1 litre of milk or a loaf of sliced bread.

€1 - €2

Supermarket lunch mealdeal (usually a sandwich,snack and drink)

€5

Top Tip

You can also think about value in terms of time worked. If you earn €14.15 per hour, a €14 purchase is almost one hour of work before tax. This can help you decide whether an item is worth its cost.

The cost of living refers to the amount of money needed to pay for basic everyday items and services such as food, housing, transport, energy and healthcare. Ireland has a relatively high cost of living compared with many other countries. This means that some everyday expenses, like rent, food and energy, can take up a larger part of your income.

Inflation describes how much prices increase over time. When prices rise, the value of your money falls. For example, if something cost €100 last year and now costs €105, this means that your €100 will no longer buy as much as before and this is sometimes called a loss of "buying power."

In Ireland, food prices have increased by 4.6% between June 2024 and June 2025. When the price of food or energy rises, it can mean you have less money available for other needs such as transport or clothing. You may notice gradual increases in supermarket prices or bills over months rather than sudden daily changes.

Chapter 03

Social Welfare Supports

3.1 Who Can Get Social Welfare Payments

3.2 Daily Expenses Allowance for International Protection

3.3 Additional Needs Payment

3.4 How to Apply for a Social Welfare Payment

3.5 Main Social Welfare Payments

Ireland has a national social welfare system designed to support people who need financial help because of low income, unemployment, illness, disability, caring responsibilities or family circumstances. For many people settling in Ireland, understanding what financial supports are available and who can apply for them can be confusing at first. The purpose of this chapter is to help you learn about the main types of supports, how eligibility works, and where to find reliable, up-to-date information.

3.1 Who Can Get Social Welfare Payments

Eligibility for social welfare payments that are not based on your work history depends on several factors, including your immigration status and your income. In most cases, people with Stamp 4 residence permission are eligible to apply for social welfare payments, provided they meet the usual conditions for each payment. However, some Stamp 4 holders may have specific conditions attached to their permission to remain, so it is always best to check your individual situation.

Your local Citizens Information will be able to tell you which payments you are eligible to apply for.

3.2 Daily Expenses Allowance for International Protection Applicants

If you are an International Protection Applicant living in accommodation provided by the International Protection Accommodation Services (IPAS), you should receive a weekly payment called the Daily Expense Allowance (DEA) to cover small personal costs.

The DEA is paid in cash at a Post Office near you. At the time of writing, the weekly rates are:

- €38.80 per adult
- €29.80 per child (under 18)

If IPAS cannot provide you with accommodation, the DEA increases to €113.80 per week. The Daily Expenses Allowance will stop if you receive a deportation order.

Work and the Daily Expenses Allowance

If you are living in IPAS accommodation and have permission to work, you may earn income from employment however, your DEA will be means tested once you are receiving an income for 12 weeks or more. This means that the amount you receive may be reduced depending on how much you earn.

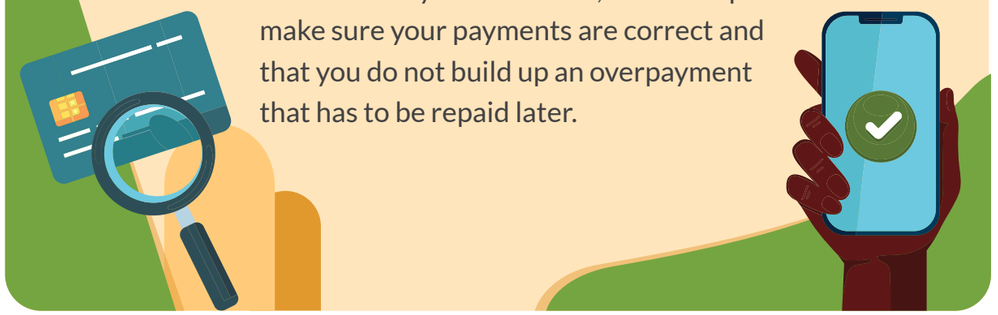
- If your earnings are below €60 per week, you will continue to receive the full DEA.
- If your earnings are above €60 and below €125 per week, your DEA will be reduced.
- If your earnings are €125 per week or more, your DEA will be stopped.

This assessment applies only to the person earning income and does not affect any DEA payments received by other family members.

If you are working and have a family, you may also qualify for Working Family Payment (see section 3.4). From 2026 it is likely that international protection applicants who are working will also be charged for their accommodation.

Top Tip

You should inform the Department of Social Protection if you start work, as this helps to make sure your payments are correct and that you do not build up an overpayment that has to be repaid later.



3.3 Additional Needs Payment

If you have an essential expense that you cannot afford, you can apply for an Additional Needs Payment. This is a once-off payment that helps with urgent costs such as clothing, transport or other basic needs. You can apply for this payment regardless of your immigration status.

Each application is reviewed individually, based on your income and personal circumstances. Payments are not guaranteed, but you may receive help if your situation meets the criteria.

You can find more information about how to apply at your local IntreoCentre.

3.4 How to Apply for a Social Welfare Payment

Most social welfare payments in Ireland are managed by the Department of Social Protection (DSP). You can apply for many payments online, by post, or in person.

- **Online:** You can apply for most payments through MyWelfare.ie. This is the DSP's official online service. You will need a Personal Public Service (PPS) Number and a verified MyGovID account to use it.
- **In person:** You can visit your local Intreo Centre or Social Welfare Branch Office to apply or to get advice about your application. Staff can help you complete forms, explain what documents you need, and tell you about other supports you may be entitled to.
- **By post:** Some payments can be applied for by sending completed forms directly to the Department of Social Protection. The address for each payment is listed on the Citizens Information website and on gov.ie.

If you are unsure what documents you need or how to start your application, you can visit your local Citizens Information Service for free, confidential help. They can explain which payments you may qualify for and guide you through the process step by step. A staff member in your Intreo centre may also be able to assist you.

The Citizens Information website has a useful webpage 'My Situation' which can help guide you.

The Irish National Organisation of the Unemployed (INOU also provide free, confidential and impartial Welfare To Work Information Services online and by telephone: www.inou.ie

3.5 Main Social Welfare Payments

These are some of the main payments that may apply, depending on your personal circumstances. Each has its own conditions, including income limits, immigration restrictions and family situation.

- Jobseekers Allowance – paid weekly to unemployed people who are available for and genuinely seeking work.
- One Parent Family Payment – paid weekly to those parenting alone with a child under 7.
- Jobseekers Transitional Payment – paid weekly to those unemployed and parenting alone with children aged between 7 and 13.
- Working Family Payment – a weekly family payment for employees on low income and with at least one child.
- Back To Work Family Dividend – a weekly payment to help families move from Social Welfare to work.
- Back To School Clothing and Footwear Allowance – a single payment in September under certain conditions to help with the cost of returning to school.
- Fuel Allowance – under certain conditions, a weekly payment for 28 weeks or in two amounts to help with the cost of heating your home during winter months.
- Child Benefit - is a monthly payment to all parents with children under 16 or under 19 if the child is in full-time education or has a disability (not available to parents who are international protection applicants or international students).
- Disability Allowance – weekly payment to people with an injury, illness or disability that is expected to last more than a year.

Most payments are made weekly, usually directly into your bank account or collected at a Post Office.

Chapter 04

Employment and Earnings

4.1 Employment or Self-Employment

4.2 Rights and Responsibilities as an Employee

4.3 Employee Pay and Deductions

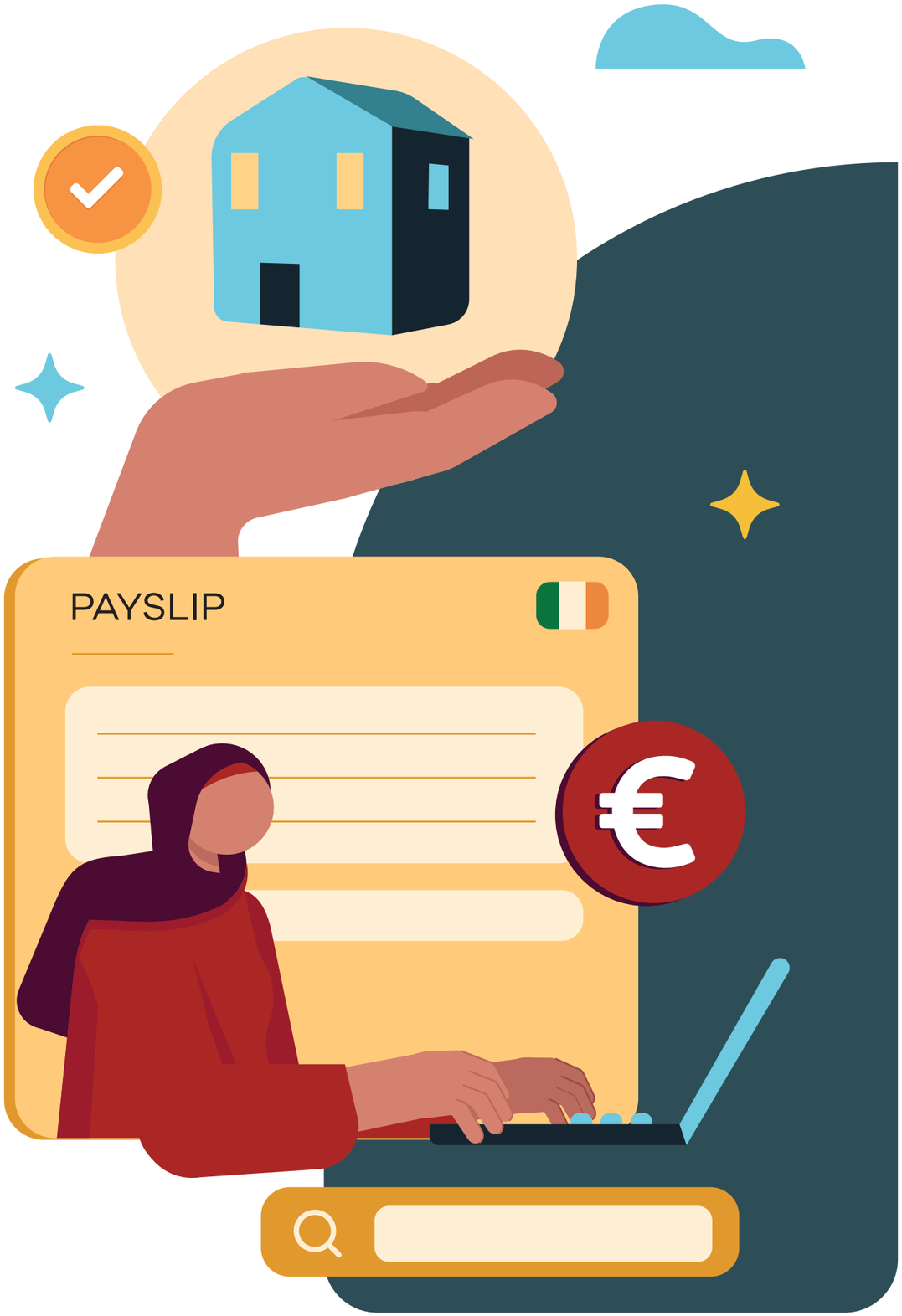
4.4 Pension Auto-enrolment

4.5 Tax Credits and Allowances

4.6 Starting a Job

4.7 Payslips

4.8 Self-Employment



When you work in Ireland, you can do so either as an employee or as a self-employed person.

It is important to understand the difference, as it affects your rights, responsibilities and how you pay tax.

4.1 Employment or Self-Employment

An employee is someone who works for another person or organisation, called an employer. You are usually an employee if:

- The person you work for controls when, where and how you work
- You must do the work yourself and cannot choose someone else to do it for you
- The person you work for, sets out the hours and rates of pay

A self-employed person runs their own business or works independently, deciding how and when they work or if they hire someone else to do the work.

Self-employed people are responsible for their own taxes and file their income tax returns each year through the Revenue Online Service (ROS).

Bogus self-employment means that a worker is described as self-employed in order for the employer to save money on tax and social insurance and to avoid employer obligations.

In practice, most jobs in retail, delivery, courier, carer and hospitality sectors will be as an employee including part-time, casual and seasonal work. If you get a job but are told you are self-employed, contact Citizens Information for further guidance.

4.2 Rights & Responsibilities as an Employee

As an employee, you have legal rights and protections at work. Your employer must:

- Give you a written contract of employment. Provide a payslip showing your wages and deductions.
- Pay you at least the national minimum wage
- Respect regulations on working hours, rest breaks, holidays, health and safety, and sick leave.

If you are unsure about your rights, you can contact Citizens Information for guidance or visit www.workplacerelations.ie

4.3 Employee Pay and Deductions

When you accept a job, you and your employer agree your rate of pay. This is your gross pay – the total amount you earn before any deductions. The amount that goes into your bank account or is paid to you in cash is your net pay. The difference between gross pay and net pay is made up of deductions, which your employer is required by law to take from your wages and pay to Revenue.

There are four main deductions:

- **PAYE (Pay As You Earn)** – the income tax you pay to the State.
- **PRSI (Pay Related Social Insurance)** – your contribution towards future social welfare benefits.
- **USC (Universal Social Charge)** – an additional tax for people earning over **€13,000 per year**.
- **Pension/Auto-Enrolment Pension** – from 01st January 2026, all employers in Ireland must offer an occupational pension or auto-enrolment to selected employees. See Section 4.4.

These deductions are used by the government to fund public services such as healthcare, education and social welfare.

Your PRSI contributions are recorded on your social insurance record and can help you qualify for social insurance- based benefits and give you access to health supports under the Treatment Benefit Scheme. Eligibility for some of these benefits, depend on age, number of contributions and when contributions are made.

Top Tip

The Treatment Benefit Scheme can provide a limited financial contribution towards dental, optical and aural services for people who have the required number of PRSI contributions.

- **Dental treatment,** such as one free check-up per year and a contribution towards cleaning
- **Eyesight test** every two years, and help with the cost of glasses or contact lenses
- **Hearing tests** and contributions towards hearing aids

4.4 Pension Auto-enrolment

From 1 January 2026, a scheme of Auto-enrolment will require all eligible employees to be automatically enrolled in a State-run pension scheme called My Future Fund.

You will be automatically enrolled in the new pension scheme if you are an employee and you:

- Are aged between 23 and 60
- Do not pay into a pension through payroll
- Earn €20,000 or more per year across all employments, or more than €5,000 over a 13-week period

A minimum contribution will be required from both the employee and the employer and the State will also contribute.

For every €3 that an employee puts in, the employer will also put in €3 and the State will top up by €1.

The employee's contribution will be deducted through the payroll by the employer.

Through automatic enrolment the Government hopes to encourage employees to plan ahead for retirement and continue in the scheme, but after six months an employee can choose to opt out.

4.5 Tax Credits and Allowances

Everyone who works in Ireland has access to tax credits and sometimes tax reliefs, which help reduce the amount of tax you pay.

- Tax reliefs reduce the amount of income that is taxed. For example, contributions to a pension plan.
- Tax credits reduce the amount of tax you pay directly.

All employees automatically receive the Personal Tax Credit and the Employee Tax Credit.

You may also be able to claim other credits or reliefs depending on your situation. Some examples that may be particularly relevant are:

- **Rent Tax Credit:** worth 20% of the rent paid, up to a maximum of €1,000 for a single person or €2,000 for a married couple or civil partners (2025 limits).
- **Medical and non-routine dental expenses:** you can claim 20% of qualifying costs.

You can claim these and other tax credits for the current year and the previous four years through your online Revenue account.

4.6 Starting a Job

When you start work for the first time in Ireland, you need to register your job with Revenue so that your employer can deduct the correct amount of tax from your wages.

How to

1. Go to www.revenue.ie and open the my Account portal.
2. Choose "Jobs and pensions" and then "Starting your first.
3. Follow the steps to register and create your myAccount.
4. Once registered, you can add details of your new job.
5. Revenue will then send your employer a Revenue Payroll Notification (RPN). Your employer uses this to calculate the correct amount of PAYE and USC to deduct from your pay.

4.7 Starting a Job

Each time you are paid, your employer must give you a payslip. This is a document showing:

- Your gross pay (before deductions)
- Your deductions (tax, PRSI, USC, and any other agreed amounts)
- Your net pay (the amount you receive)
- The tax credits that have been applied

4.8 Self-Employment

You may want to be self-employed and run your own business. Check your immigration permission to ensure it allows self employment

It is relatively easy to get started and there are government supports available at all stages. Certain types of businesses and services have minimum standards and rules for registration, certification and licensing that you will need to follow. Examples include businesses selling food and alcohol, trades such as electricians and professional services such as legal or medical.

As a self-employed person, you will also need to consider your responsibilities in areas such as insurance, health and safety regulations, planning laws, employer obligations and taxes.

If you set up a business as a sole trader and your net income is above €5,000, you must register as a self-employed person with Revenue, the Irish tax and customs. Below this amount, you do not need to register but you must still pay any tax due on income earned.

Top Tip

Citizens Information have an excellent resource on setting up your own business available at
Step-by-step guide to setting up a business in Ireland

There are Local Enterprise offices (LEO) in all counties who can provide free expert advice both in person and online:
10 Step Guide - Local Enterprise Office

Chapter 05

Banking and Financial Services

5.1 Understanding the Banking System in Ireland

5.2 Basic Bank Account

5.3 Opening a Bank Account

5.4 Savings Accounts

5.5 Prepaid Debit Cards

5.6 Sending Money Abroad

Opening a bank account is an important step in managing your money and building independence in Ireland. It helps you receive payments, keep your money safe, and pay for goods and services securely. Having access to banking and financial services is called financial inclusion. It means that everyone can use safe, affordable, and reliable financial products such as bank accounts, savings, and loans that meet their needs.

With a bank account you can:

- Receive income, wages, or benefits directly into your account.
- Pay bills, rent, or make purchases safely.
- Keep your money secure.
- Access lower-cost services such as direct debit payments or online transfers.

5.1 Understanding the Banking System in Ireland

Ireland has a range of banks, credit unions, post offices, and digital banks that are all regulated and safe places to manage your money.

- High-street banks such as AIB, Bank of Ireland (BOI), EBS, and PTSB have branches in most towns and cities.
- Credit Unions are not-for-profit organisations owned by their members. You can join if you live or work in the area. They often offer better savings rates and affordable small loans. Saving regularly with your local Credit Union can help build your record for future borrowing.
- An Post (the Irish postal service) provides current and savings accounts through local post offices and online.
- Digital banks such as Bunq, Revolut or N26 are regulated from other EU countries and managed entirely online. These may be convenient if you prefer mobile banking, but they don't have physical branches.

5.2 Basic Bank Account

If you are new to Ireland, the simplest option may be a Basic Bank Account. A basic account has no day-to-day fees for the first year (though there may be small charges for certain services). You can open a Basic Bank Account with AIB, Bank of Ireland (BOI), EBS, or PTSB.

You have a legal right to a basic account if you:

- Are legally resident in the EU and over 18.
- Do not already have a current account in Ireland.

After the first year, your bank will review your account to see if you still qualify for free banking. If the money coming into your account over the year is more than the minimum wage, you may no longer qualify for a basic bank account and your bank may suggest that you move to a regular current account.

All banks and credit unions offer current accounts for managing everyday money, but most charge fees either a monthly charge, a fee per transaction, or both.

Top Tip

You can compare bank current account charges using the CCPC current account comparison tool: www.ccpc.ie/consumers/money-tools/current-account-comparison/

5.3 Opening a Bank Account

To open any account, you must show two things:

Proof of identity shows who you are.

Proof of identity can include:

- A passport or national ID card, or Irish Residence Permit (IRP).
- For international protection applicants: a Temporary Residence Certificate (TRC)
- For beneficiaries of international protection: an Irish Travel Document.

Proof of address show where you live.

Proof of address can include:

- A utility bill (electricity, gas, or phone) dated within six months.
- A letter from a government department (for example, the Department of Justice or the Department of Social Protection) that shows your full residential address. To be acceptable as a proof of address the letter cannot be the first letter received in establishing that relationship.
- A tenancy agreement or letter from your landlord confirming your address.
- A letter from your Direct Provision or IPAS Centre, dated within six months.

Top Tip

If you do not have a fixed address, you can use An Post's **Address Point Service** to receive letters safely while you are in temporary or emergency accommodation.

This free service gives you a secure postal address through a participating post office. You can use it to receive mail such as bank correspondence or official letters however banks may not accept it as a proof of address to set up a bank account.

Learn more at
www.anpost.com/AddressPoint

5.4 Savings Accounts

Saving, even small amounts, helps create security and independence. A savings account means you can earn interest on your money.

Interest earned on Irish bank accounts is subject to a tax of 30% called Deposit Interest Retention Tax (DIRT). Your bank will deduct this tax and pay you the net amount. Interest earned on bank accounts held in other EU countries is not subject to DIRT but you are responsible for declaring the income and paying any tax due.
Types of savings accounts include:

- **Instant Access (Demand)** – you can withdraw money anytime.
- **Notice Account** – you must tell the bank an agreed number of days before withdrawal.
- **Fixed Term Account** – you leave the money for a set time. Usually, you earn a higher interest rate when you agree to leave the money for a longer period of time. Compare interest rates using the Annual Equivalent Rate (AER) - the higher the AER, the better the return.

Savings in Irish licenced banks and credit unions are protected by the State Deposit Guarantee Scheme up to €100,000 per institution, per person. An Post Savings products are also guaranteed by the State and are tax-free

Top Tip

- Currently the rates of interest offered by Irish banks are very low. Check out online options for higher rates from regulated banks in other EU countries.
- If your savings are held outside Ireland, check if your money is covered by a guarantee in that country and beware of savings that are not guaranteed or investment offers that are not regulated.

5.5 Prepaid Debit Cards

A prepaid debit card works like a regular bank debit card. You can tap to pay in shops, shop online, and withdraw cash, but you can only spend the amount of money you have already added to the card. There is no credit or borrowing involved, so you cannot spend more than you have.

Prepaid cards can be especially useful if you want to control your spending by setting a limit on what you load or you prefer not to use your main debit card for online purchases.

You can buy prepaid debit cards from banks, post offices, or companies such as An Post.

Things to know:

- Some prepaid cards have purchase fees, top-up charges, or monthly account fees, so check the costs before buying.
- If you lose the card, your money may be replaced if you have registered it and kept your card details.

Top Tip

Find out more about your pre-pay debit card options with this helpful guide from Switcher:
https://switcher.ie/credit-cards/prepaid-cards/

5.6 Sending Money Abroad

Many people send money abroad to family and friends. It is normal for migrants to want to help out family at home. It is important to first understand what you can afford to send and the budget planning section in the worksheet & activity of our toolkit can help you with this. Remember you can best support others if your own situation is secure and you are in control of your money.

There are a number of methods of sending money abroad and the best method depends on your circumstances.

Always check:

- Transfer fees for the sender and the receiver
- Exchange rates
- How long the transfer takes

Top Tip

Be very careful when sending money to another person, particularly someone outside of the EU.

Always ask the person you want to send money to to confirm their bank account or receiver details. If you're asked to transfer to a new account or to an intermediary, be very suspicious and try to confirm independently with the person you want to send money to.

Switcher has a helpful guide to rates and staying safe when you transfer money, available at: https://switcher.ie/money-transfers/

Remember

It is not recommended to send cash in the post or through couries whether you are sending money nationally or internationally.

Remember

If you are entering or leaving Ireland to travel outside of the EU, you must declare to Customs if you are carrying more than €10,000 in cash. Customs Officer may search for, seize and retrain cash being brought into, or out of, the State, if the amount is over €1,000 and if they believe that criminal activity is involved.

Bank Transfer	Pro	Con
	1. Safe and secure (done through your bank) once you verify the recipient's bank account details. 2. Good for large amounts. 3. Easy if you and the recipient already have bank accounts.	1. Often slow (can take several days) 2. High fees, especially for international transfers. 3. Exchange rates may be poor compared to other services. 4. You need to know the recipients BIC and IBAN

Money Transfer	Pro	Con
	1. Fast (sometimes minutes) 2. Often better exchange rates than banks. 3. Receiver may not need a bank account	1. Fees can be high for small amounts 2. Must go through an agent or use an app. 3. Risk of scams if you use unknown companies. 4. Recipient may need ID to collect the money.

Chapter 06

Borrowing

6.1 Questions to ask yourself before you borrow to buy something

6.2 Help and Support

6.3 Personal Loans

6.4 Bank Overdrafts

6.5 Buy Now Pay Later

6.6 Licensed moneylenders

6.7 Credit Cards

6.8 Community Based Loans

Borrowing means you are using someone else's money to pay for things. This money is to be repaid later, usually with interest. Following are the terms you will come across:

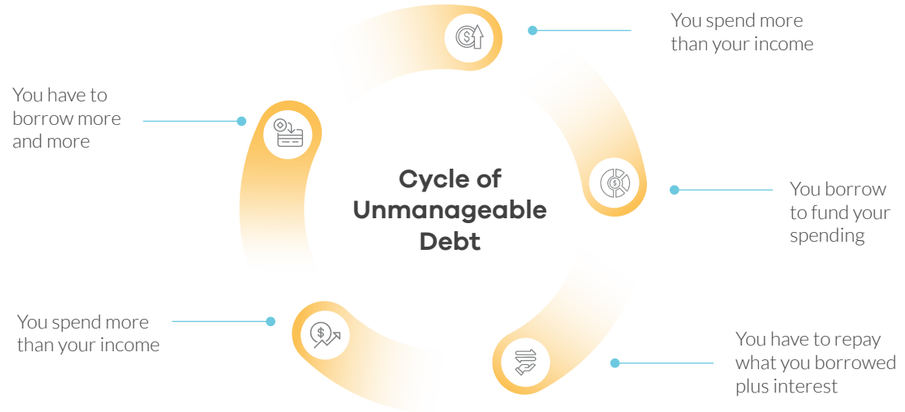
Credit	This is the amount of money a lender will allow you to borrow
Interest	Interest is the amount you pay for the use of the money you have borrowed. Interest means that you will owe more than you borrowed. Interest is calculated as a percentage (%) of the loan
Annual Percentage Rate, (APR)	This is the cost to borrow per year. A lower APR means cheaper borrowing. The higher the APR the more expensive it is to borrow and the more money you will have to repay.
Debt	This is the amount of money you owe (the amount you borrowed and the interest)

Your borrowing and repayment record (known as your credit history) is stored on the Central Credit Register (CCR). This record affects your ability to borrow in future. You can get a free copy of your report once a year by www.centralcreditregister.ie

6.1 Questions to ask yourself before you borrow to buy something

- Looking to the future, will repaying this loan prevent me from doing/buying something that I may need or want?
- Do I need it?
- If I wait a few weeks will I still need or want it?
- Can I save for it?
- Have I looked at different options for borrowing?
- Have I tried to live without the amount of money that I will need each week to pay it back?
- Can I afford the loan repayments today and over the life of the loan?
- Will this loan prevent me doing or buying something that I may need or want in the future?

Know the Signs of Unmanageable Debt



Unless you change your spending your debt repayments will take more and more of your income

6.2 Help and Support

If debt is becoming unmanageable, it is important not to ignore it and to take action as soon as possible.

Priority debts are those debts that will have serious consequences if you do not pay.

- Rent or your home mortgage are priority debts because you could have to leave your accommodation if you don't make payments when due.
- Bills for electricity or gas are also a priority as your supply may be cut off if you don't make payments when due.

The Money Advice and Budgeting Services (MABS) is a government-funded service that provides free, confidential and unbiased money advice and budgeting services. If you are having difficulties with managing your money you can get help from MABS in person, by phone or online. If you can't pay your priority debts, you should contact your lender directly or get help and advice from MABS.

Usually, the easier it is to borrow, the higher the interest rate. Beware of easy credit!

6.3 Personal Loans

A personal loan means you borrow a fixed amount of money and repay it with interest over an agreed period. These loans are usually not secured on any asset or

property. A lender will assess your ability to repay and your credit history before approving the loan. Banks, Credit Unions and the Post Office all offer various types of Personal Loans. For more information: https://www.ccpc.ie/consumers/money/loans/personal-loans/

6.4 Bank Overdrafts

A bank overdraft means your bank allows you to spend more money than you have in your current account. An authorised overdraft is when you arrange with your bank to allow payments even if you have no money in the account. You will be charged interest usually at a higher rate than a Personal Loan.

An unauthorised Bank overdraft is when the Bank makes the payment even though there is not enough money in the account and you had not arranged for an overdraft. As well as paying interest you will usually pay additional fees for an unauthorised overdraft.

6.5 Buy Now Pay Later

Buy now pay later (BNPL) is a type of credit that is offered when you buy products either online or in person. Examples of regulated providers include Klarna, Humm, Very and Revolut. Payments are spread over months or years. Some options include interest, some do not. Where BNPL is presented as an option when buying, it can be easy to forget that it is a form of borrowing and that there are consequences if you cannot pay the amounts when due. It is important to understand what happens if you do not pay on time.

Where payment is due over a number of months, it can be easy to end up in a situation where you have a number of BNPL commitments making it difficult to keep track and pay back on time. Ask yourself would you buy this item if you had to pay in cash. Our worksheet 5 in this toolkit can help you make an informed decision.

6.6 Licensed moneylenders

Moneylenders licensed by the Central Bank of Ireland (CBI) are called "high-cost credit providers and the loans they provide are referred to as high-cost credit. These lenders charge more than 23% interest and usually lend small amounts in cash. The CBI sets rules for how licensed high-cost credit providers deal with their customers.

It is illegal for a high-cost credit provider to operate without a licence, and you should never borrow from an unlicensed lender.

6.7 Credit Cards

Credit cards can be convenient for online purchases, travel, or emergencies but they can also be an expensive way to borrow.

When you use a credit card, you are borrowing money from the card provider to make purchases. You then receive a monthly statement showing how much you owe.

- If you pay the full balance by the due date each month, you will not pay any interest.
- If you pay only part of the amount, you will be charged interest on what remains and this interest can be very high.

Credit cards in Ireland can charge up to 23% APR, much higher than personal loans or credit union loans, so if you miss payments or make only the minimum payment each month, the debt can grow quickly and become difficult to clear.

6.8 Community Based Loans

If you need a small loan and cannot access regular bank credit, there may be community-based lending options available in your area. These programmes are designed to help people on low incomes borrow safely and affordably, without turning to high-cost lenders.

"It Makes Sense" Loan Scheme

The It Makes Sense loan is a Credit Union loan scheme in some credit unions offering loans from €100 to €5,000 at a low interest rate for people receiving certain social welfare payments.
This scheme is designed to help people access affordable, fair credit and to avoid the risks of borrowing from moneylenders. You can check your credit union to see if they participate.

Top Tips for Managing Your Money

- Shop around before choosing a bank, loan, or savings account.
- Read your statements carefully to check for errors or charges.
- Set reminders for contract or loan end dates so you can review your options.
- Use online tools like www.ccpc.ie and www.bonkers.ie to compare offers.
- Try to save regularly if you can, even if it is small amounts. It helps build confidence and financial security.
- Avoid borrowing for everyday spending.
- Ask for help early if you're struggling - MABS, Citizens Information, and Credit Unions can all offer free support.

Chapter 07

Moving into a New Home

7.1 Social Housing Supports and HAP

7.2 Avoiding Rental Scams

7.3 Managing the Move

Moving into your own home is an exciting and important step towards independence. However it can also bring new responsibilities and costs that may feel unfamiliar at first. If you have been living in emergency accommodation or IPAS accommodation, you may not have had to manage housing costs, utilities or furniture. When you move into independent accommodation, it is important to plan for these expenses so that you can keep your home secure and comfortable.

Finding suitable accommodation in Ireland is very difficult. Ireland has a housing shortage and it is hard to find a house or room to rent and rents can be very expensive. This affects people across Ireland, including migrants and refugees.

Paying for rent or a mortgage is often the largest household cost so it is important to prioritise these payments.

This chapter explains some of the supports that may be available to renters, and some practical advice for avoiding common difficulties.

7.1 Social Housing Supports and Housing Assistance Payment

Finding a secure and affordable home in Ireland can be difficult. If your income is low and you cannot afford to rent privately, you may be able to apply for Social Housing Support from your Local Authority. This is the first step toward getting long-term housing help.

Step 1: Apply for Social Housing Support (SHS)

You apply to the local authority in the area where you live or have a genuine connection through work, education, or family. You will need to:

- Fill in a Social Housing Support application form (available online or from your local authority).
- Provide documents that prove your identity, income and immigration status.
- List everyone who will live with you.

Your local authority should assess your application and confirm within about 12 weeks whether you are being added to the housing list. This timeline refers only to being added to the list, not to being offered a home. In practice, it can take longer, often because extra documents are requested or communication is unclear. If you do not hear back after 12 weeks, contact your housing officer to check progress.

Once you are on the housing list, you may be able to use Choice-Based Lettings (CBL). This system lets you view and express interest in vacant social housing properties listed by your local authority. A member of the housing staff can show you how to use the CBL system.

Step 2: Apply for Housing Assistance Payment (HAP)

It can take many, many years before you're allocated a home through the local authority so you should apply for HAP which can provide you with financial support with finding a home in the private rented market.

With HAP:

- You find a private rental home that meets the local authority's standards and rent limits.
- You complete an application where both you (the tenant) and the landlord submit parts of the form.
- The local authority pays the landlord monthly, you pay a rent contribution based on your income, and if the rent is higher than HAP limits you may need to top up the difference yourself.
- You are removed from the housing waiting list once HAP tenancy is confirmed.

Local Authority Tenants

1. The amount of rent you pay for a local authority home depends on your household income. If your income goes up, your rent will increase. If your income goes down, your rent will decrease. Always tell your local authority if your income changes.
2. Local authority homes are usually unfurnished. If you need help buying furniture or household items, you can apply for an Exceptional Needs Payment from the Department of Social Protection.

Renting a home through HAP

1. If you rent a home through HAP, and the rent is higher than the HAP limit for your area, you must pay the extra amount (called a top-up) directly to your landlord. There is a cap on top-ups.
2. Most private landlords will ask for a deposit (usually one month's rent) and one month's rent in advance before you move in. Make sure you get a receipt for any money you pay. For more information on starting a tenancy, see the Residential Tenancies Board Checklist for Tenants available at https://rtb.ie/renting/beginning-a-tenancy/tenant-checklist/
3. HAP payments to your landlord start only after your application is approved (validated) by the local authority. Rent you pay before approval may not be repaid (check this with the local authority in your area), so send your forms as soon as possible and keep all receipts.

7.2 Avoiding Rental Scams

Because housing is in short supply, rental scams have become more common. Each year, people lose money to fraudulent landlords or fake advertisements. Knowing the warning signs can help protect you.

⚠ Be alert for:

- **Multiple deposits:** The scammer shows the same property to several people, takes deposits, and disappears.
- **Fake properties:** The home may not exist or someone else already lives there. The keys may not work.
- **Fake landlords:** A person with access to a property advertises it under a false name or claims to represent a real letting agency.
- **Cloned websites:** Scammers copy legitimate letting agency websites or create fake ones to trick renters into paying deposits online.

⚠ Be careful if:

- You are asked to pay money before seeing the property.
- The landlord says they are abroad and cannot meet in person.
- The property is advertised only on social media.
- You are asked to pay in cash or to transfer money to a foreign bank account.

To protect yourself:

- Always view the property in person and make sure the keys work.
- Ask for proof of the landlord's identity and check that they own or manage the property.
- Use established letting agencies or verified websites.
- Get a written rental agreement showing the rent, deposit and payment terms.
- Keep receipts for any money you pay.
- Avoid paying in cash whenever possible; use a debit or credit card for better protection.
- Trust your instincts – if an offer seems too good to be true, it probably is.

If you think you have been the victim of a rental scam, report it to the Gardaí (police). Even if you cannot recover your money, reporting it may help protect others.

7.3 Managing the Move

Moving to a new home involves more than just paying rent. You may have to cover transport costs and buy everyday items such as bedding, kitchen utensils and cleaning supplies. When choosing where to live, consider how the location will affect your everyday costs:

- Can you walk, cycle or use public transport to reach work, school or shops?
- Are supermarkets or community services nearby? If not, how will you travel to them?
- Will your children have access to school or after-school activities without needing a car?

Top Tip

Finding Low-Cost or Free Household Items

To save money:

- Ask local shops for free cardboard boxes for packing.
- Check if friends or community members can help with transport. Avoid paying for taxis if possible.
- Once you move in, make a list of things you need and plan your spending over time. You don't need to buy everything at once.

Useful resources

- Circular.ie is a digital platform that is an initiative of the Government of Ireland to create less waste by reducing, reusing and repairing things so that they last longer instead of being thrown away. The platform provides useful information on where to get things including tips for when setting up home, where to repair and how to extend the life of what you already have. Find out more at https://circular.ie/circular-living#life-stage

- Freecycle Ireland (https://www.freecycle.org) and Circular Living Ireland (https://circular.ie/),and Facebook Marketplace often list furniture and household items that people are giving away or selling cheaply.

- Check local “Free to a Good Home” or “Buy Nothing” groups on Facebook. Many communities have these pages where neighbours share unwanted but usable items.

- Thrift and charity shops such as St. Vincent de Paul, Oxfam, Enable Ireland, and Irish Cancer Society shops sell second-hand furniture, kitchenware and clothing at low prices. Some larger SVP or Oxfam shops have dedicated furniture sections.

- Adverts.ie and DoneDeal.ie are popular Irish websites where people sell or donate used items. Always meet sellers safely and check the condition of items before paying or collecting.

  Some local authorities and community recycling centres operate “ReUse” or “Upcycle” schemes where you can buy repaired furniture at very low cost.

Stay Safe

- Do not pay for an item until you have properly inspected it.

- Inspect second-hand items carefully before use, especially electrical appliances and furniture.

- Avoid items that are damaged, unsafe, or cannot be cleaned.

- When meeting someone to collect items, meet in a safe, public place if possible or take a friend with you.

Your Money in Ireland

Chapter 08

Managing Utility Bills

8.1 Heating and Electricity

8.2 Paying your Gas or Electricity Bill

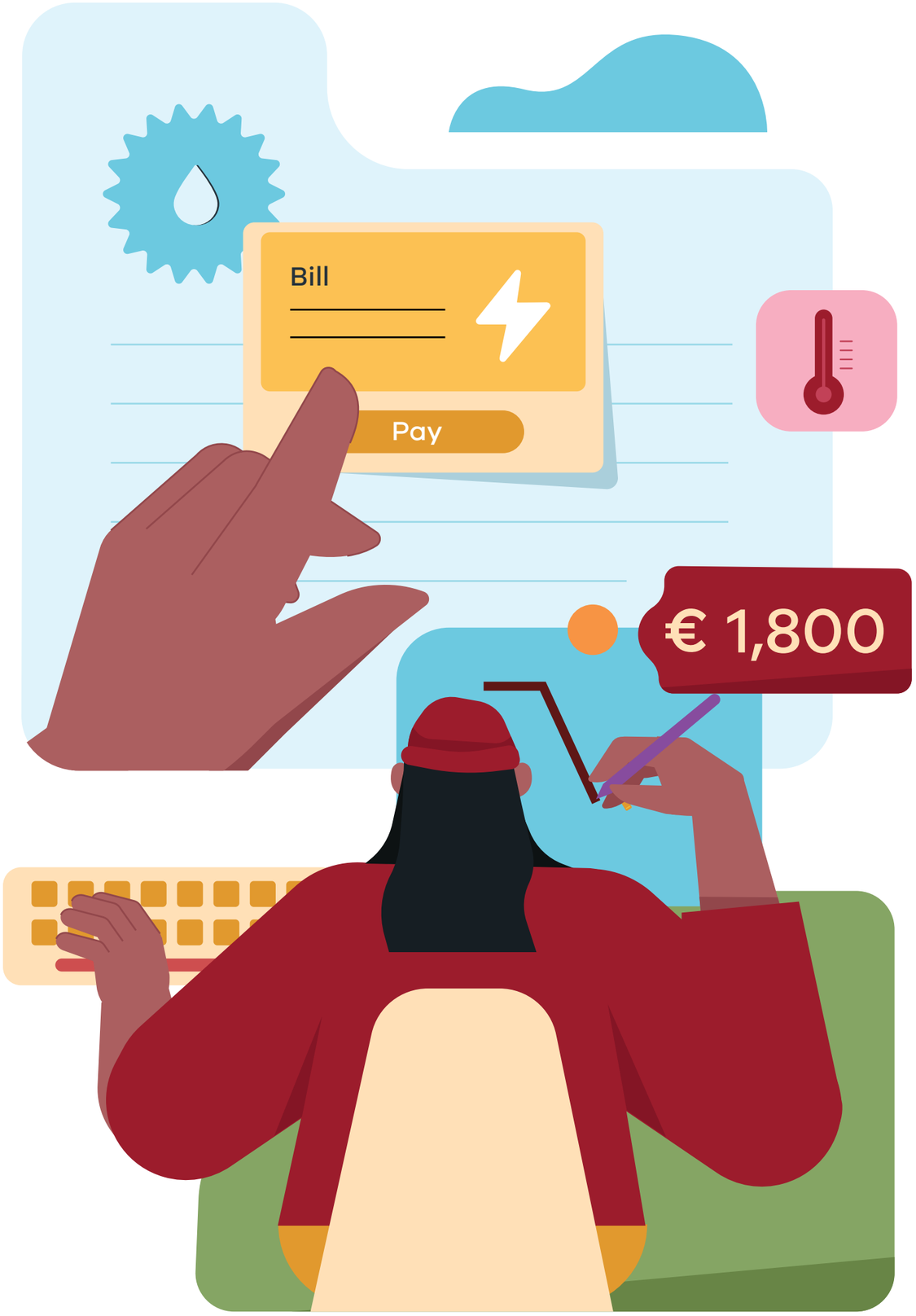
8.3 Managing Your Energy Costs

8.4 Reducing your Energy Bills

8.5 Refuse collection (bins and recycling)

8.6 Internet, Phone and TV

8.7 Steps to Managing your Household Utility Bills



When you move into your own home, you will usually be responsible for paying the utility bills for your household. These are some examples of essential services that keep your home running, such as:

- Electricity and gas
- Refuse collection (bins and recycling)

Planning for these costs is an important part of managing your household budget. There is no direct charge for domestic water use. The water that comes through the tap is safe to drink unless you are told otherwise by Uisce Éireann.

8.1 Heating and Electricity

Electricity and gas are supplied in Ireland by private companies that all use the same national network. The quality of service is the same, but prices and payment plans differ across companies. A meter records your use of electricity and gas.

Most homes use one of two types of meters:

- Credit meter: you receive a bill every two months and pay after using the electricity or gas.
- Prepay (Pay As You Go) meter: you pay in advance by topping up a card or app. This helps control usage but your electricity will cost more.

Understanding Your Energy Bill

Energy bills can look complicated, but most contain the same key information:

- Account Number - identifies your account.
- MPRN (electricity) or GPRN (gas) - your connection number. You will need your connection number if you want to switch your supplier.
- Billing Period - usually every two months.
- Unit Rate - the cost per unit of energy you use, measured in kilowatt-hours (kWh).
- Standing charge - a fixed cost charged per day

If you have a pre-pay meter you will also be charged an additional service charge per day. There are also government-set charges that are applied to your bill including a Public Service Obligation and a Value Added Tax (VAT).

Choosing Your Energy Supplier

- When you move into new accommodation, you will need to check with your landlord for how electricity and gas is paid.
- If your landlord is the account holder, check if you have permission to change suppliers.
- If you can choose or change supplier, you will need your MPRN and the meter reading when you move in.
- To sign up, contact suppliers directly or use the approved comparison sites at https://www.cru.ie/consumer-informatio n/switch-supplier/
- Check if the supplier you choose will charge a security deposit – suppliers vary but if you are not paying by direct debit, you may have to pay a deposit amount equal to the estimated cost for a month
- Many suppliers offer discounts for new customers, These discounts usually last for one year, so it's a good idea to compare prices and plans each year using approved websites such as www.bonkers.ie or www.switcher.ie

8.2 Paying your Gas or Electricity Bill

If you have a credit meter you will receive a bill usually every two months. Your supplier must provide a number of options for payment. These include:

- Paying the bill in cash at the Post Office or shops displaying the Payzone or PostPoint signs. It is generally free to pay but check as some shops may charge fees.
- Paying by card, online or by bank transfer
- If in receipt of certain Social Welfare supports, you can arrange to have a weekly amount paid directly from your income to your electricity supplier using the free Household Budget scheme run by An Post for the Department of Social protection: https://www.anpost.com/Money/At-th e-Post-Office/Household-Budget
- You can also arrange to pay by Direct Debit, meaning that you authorise your electricity supplier to automatically take the amount of the bill from your bank account when due. Paying by Direct Debit means that you may receive a reduction or discount on your bill of 5% or more if you also choose to receive your bills online.
- Some suppliers provide the option to receive monthly bills and to spread the cost evenly through the year. This can help with budgeting, as in Ireland you will use more electricity in the Winter when it is colder and darker.
- Options to pay amounts in advance of your bill date to be credited against the amount of your bill.
- If you have a Prepay meter, you will need to pay in advance using an app or a card.

Your Money in Ireland

Top Tip

- The main reason people choose pre-pay meters is to avoid having to pay large bills all at once. However, you will pay more overall for electricity using a pre-pay meter. Check if the above budget friendly payment options for bill-pay will work for you before choosing pre-pay.

Did you know?

- Heating water and rooms makes up over 80% of home energy use in Ireland.

8.3 Managing Your Energy Costs

An average 4-person household might spend around €3,000 per year on gas and electricity but depending on your circumstances and use, that amount may be higher. Leaving heating on for long periods can lead to very high bills.

Knowing how much appliances cost to run can help you reduce waste and save money. Most homes now have Smart Meters, which means that by using your supplier app you can see when, how and what appliances are using electricity. If you know how and when you use energy you may be able to take advantage of cheaper "time-of-use" rates for using electricity at night or weekends.

Top Tip

- Know your usage pattern before signing up for "Smart Plans" as you will pay higher rates for using electricity at peak times. Learn more at: https://www.cru.ie/consumer-information/billing/smart-meters-and-services/
- You can borrow a Home Energy Saving Kit from your local library to check how efficient your home is. Learn more at www.thinkenergy.ie
- If you are renting, always read your meters when you move in and when you leave a property to avoid paying for someone else's usage.
- If you are renting and your home has a prepay meter, check with your landlord which supplier you should use. Keep your top-up card or app details safe.
- A Prepay meter may not be suitable for someone who is medically vulnerable or may have issues using the meter to pay.

8.4 Reducing your Energy Bills

Small everyday actions can make a big difference to your energy bills.

1. Turn the heating thermostat down - every 1 degree can reduce the cost by up to 10%
2. Wash clothes at lower temperatures. Heating water uses a lot of energy. Washing at 30°C instead of higher settings can cut costs without reducing cleaning quality.
3. Only wash full loads of laundry. Fewer, larger washes are cheaper than many small ones.
4. Take shorter showers. Reducing shower time saves both water and heating costs. Lowering the temperature also helps.
5. Boil only what you need. Fill the kettle with just enough water for your tea or coffee. Boiling extra water wastes electricity.
6. Cook efficiently. Make full use of the oven by cooking several meals at once. For small portions, use a microwave or air fryer, they use less energy and heat up faster.
7. Switch off and unplug. Turn off lights, televisions, and chargers when not in use. Even small standby lights use power.

8.5 Refuse collection (Bins and Recycling)

In Ireland, every household is responsible for managing its own waste (rubbish) and for making sure it is disposed of legally. You cannot leave household waste in public bins, burn it at home, or dump it illegally. If you live in an apartment complex, waste collection might already be included in your management or service charges. Ask your landlord, letting agent, or management company before signing up for your own service. Otherwise you will need to arrange a waste collection service through a private waste company. Private waste companies normally collect your bins on a regular schedule, usually every two weeks.

When you sign up, the company provides bins for recycling, glass recycling, general waste and food and organic waste. You will receive an information leaflet or sticker showing what can and cannot go in each bin. It is important to follow these rules so you do not receive a fine.

Recycling and compost bins are often cheaper to empty than general waste, so separating your waste can also save you money.

Most companies charge either by weight, by collection, or a combination of both. You usually pay by direct debit, online, or by buying prepaid bin tags at local shops. However, if you prefer to bring your own rubbish to an approved waste management service (dump), **a single black refuse bag will cost about €5.**

Ireland's Deposit Return Scheme, known as Re-turn, allows you to get money back when you return empty drink containers

Here's how it works:

- You pay a small deposit (usually 15–25 cent) when you buy a drink in a plastic bottle, aluminium can, or similar container with the Re-turn logo.
- When you return the empty container to a Re-turn machine (found in supermarkets and some shops), you get the deposit back as a voucher or cash if you hand it into the same retailer.

8.6 Internet, Phone and Television

When setting up your home, you may need to arrange internet, mobile phone, or television services. Having a working mobile phone and internet connection is essential for most people in modern Irish life.

Choosing a phone plan:

There are two main types of phone plans. **Pay As You Go** means you buy credit in advance and top up when you need it. There is no contract, and it helps you control your spending.

Bill Pay (Contract) plans involve paying a fixed amount each month, usually by direct debit, for a set period (12 to 24 months). These plans may be SIM-only or may include a new phone, but if you end the contract early, you may be subject to penalties.

Ireland has three main networks - Eir, Vodafone and Three - but many other companies like Tesco Mobile, 48, GoMo or Lyca Mobile use these networks and can offer lower prices. We recommend checking Comreg's Mobile Coverage Map at https://coveragemap.comreg.ie/map to see if there is good coverage at your location.

Choosing a Home Internet Plan

Depending on your family's needs, you may want to purchase a home internet plan. You can compare broadband plans using ComReg Compare at www.comreg.ie/compare Some apartment buildings include shared internet in the rent or management fees, so check before signing a separate contract.

Once your contract ends, shop around again. Many providers offer discounts to new customers, and switching can save you money.

TV Licence

If you have a TV in your home, you must buy a TV licence (€160 per year) unless you qualify for an exemption. You can buy this at your local Post Office and spread the cost over the year.

Top Tips:

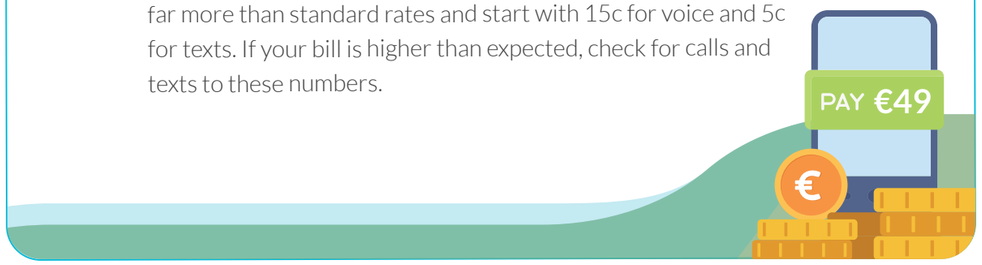
1. Be careful with advertisements. If a plan says **"from €49 per month,"** that may only be the introductory price for the first six months. The cost can increase after that, so check what the full monthly price will be for the rest of the contract.

2. When a phone is "included" in a plan, it isn't free - the cost of the phone is built into your monthly payments. These offers can seem attractive and often encourage customers to upgrade even when their current phone works fine. Before agreeing to an upgrade, check what the plan would cost without the phone. Keeping your existing handset and choosing a SIM-only or Pay As You Go plan can save a lot of money over time.

3. Before you sign anything, ask:

   - How long is the contract, and what happens if I cancel early?
   - Does the price stay the same for the full term?
   - Are international calls and/or roaming included?
   - What happens if I use more data than my plan allows?

4. Once you have your plan, be aware that premium rate calls or texts are not included in your calls and texts plans. These services cost far more than standard rates and start with 15c for voice and 5c for texts. If your bill is higher than expected, check for calls and texts to these numbers.



8.7 Steps to Managing your Household Utility Bills

- Read your bills carefully. Check each bill to make sure you understand the charges and that there are no unexpected fees. If something looks wrong, contact your supplier to query it.

- Keep copies of all bills and receipts. They help you track your spending and are useful if you need to switch supplier or make a complaint.

- Set reminders for contract renewals. Energy, phone, and internet contracts often last 12 months. When your contract ends, check prices again - switching can save you money.

- Ask about discounts. Many suppliers offer lower prices for paying by direct debit, getting bills online, or signing up as a new customer.

- Negotiate with your current provider. If you tell them you are thinking of switching, they may offer a better deal to keep you as a customer.

- Be alert to hidden costs. Introductory offers and "free" phones are often more expensive in the long run. Always check the total cost over the full contract period.

- If you miss a payment, contact your supplier early. Most companies will agree a payment plan if you reach out before the bill is overdue.

- If you need help with managing your bills, contact MABS for assistance.

Chapter 09

Food Shopping

9.1 Where to Shop

9.2 Plan Ahead for your Weekly Shop

9.3 Prices and Bargaining

9.4 Resources to Help You Cook and Plan on a Budget

9.5 When You Need Help with Food

Food makes up a large part of most household budgets.

Did you know?

For people on low income or dependent on social welfare supports, food can take a quarter to a third of total spending.

As a guide, a single person might spend around €60 or more per week, while a couple with two children could spend €160 or more depending on where they shop, what they buy, and how much they cook at home.

Food prices in Ireland have been rising in recent years. This means it's more important than ever to plan your food spending carefully, compare prices, and make the most of offers and discounts.

9.1 Where to Shop

Ireland has a wide range of places to buy food, from large supermarket chains to smaller local shops and markets.

- Supermarkets are convenient and often have the lowest prices on branded or basic items.
- Ethnic or international food stores are a great option for many staples such as rice, lentils, beans, spices, sauces and tinned goods. These stores often sell in bulk at lower prices than major supermarkets and stock items you might not find elsewhere.
- Convenience stores are useful for small or last-minute items, but prices are usually higher.
- Local markets can be good for fresh fruit, vegetables, eggs and baked goods. Prices may be reduced near the end of the day when traders want to sell remaining stock.

If you don't have access to a car, carrying large grocery bags can be difficult. Most large supermarkets offer home delivery or click-and-collect services. Delivery charges are usually small, and some stores offer free delivery if you spend above a certain amount. Online shopping can help you buy in bulk or heavy items without having to carry them home.

Whether you shop in a supermarket or a smaller store, it helps to compare prices and try different places until you find the best value for your needs.

9.2 Plan Ahead for your Weekly Shop

Smart food shopping starts with a plan. Taking a little time before you go to the supermarket can save you money, reduce waste, and make sure you always have what you need at home.

- Plan your meals for the week. Think about what you'll cook and how to use leftovers for lunches or other meals.
- Check what you already have. Look in your fridge, freezer and cupboards before shopping so you don't buy things you already own.
- Make a list and stick to it. A list helps you stay focused and avoid impulse buys.
- Try to do one main shop a week. Fewer trips mean fewer chances to overspend on unnecessary items.
- Don't shop when you're hungry. It's easier to buy more than you need when you're shopping on an empty stomach.

When you're in the shop, small habits can make a big difference to your total bill:

- Check unit prices (price per kilo or litre) to see which product offers the best value.
- Try supermarket own brands. The quality is usually very good and they cost less than branded products.
- Use loyalty cards to collect discounts and vouchers.
- Look for reductions later in the day when supermarkets mark down food close to its use-by date.
- Buy non-perishable items in bulk (like rice or pasta) when they are on offer.
- Bring your own shopping bags. Shops must charge for plastic bags, so reusable ones save money and waste.
- Ask for receipts and check them for mistakes. Keeping receipts helps track your spending and compare prices.

Be aware that supermarkets use tactics to encourage you to spend more, such as placing expensive items at eye level, offering "3 for 2" deals, or displaying treats near the checkout. Take your time, compare prices, and remember that the best deal is the one that fits your budget and you'll actually use.

Did you know?

Irish households waste on average over €700 a year on food. For savings tips, check: https://stopfoodwaste.ie/

9.3 Prices and Bargaining

All shops in Ireland must clearly show the price of each item on or near the goods being sold. Shops must also show the price per kilo or litre (unit costs) so you can easily compare value between brands

and sizes. The price shown is the final amount you pay and must include any Value Added Tax (VAT).

In supermarkets, the price displayed is the price you pay, and it's not possible to negotiate or ask for a discount. However, in local markets, when buying larger quantities, it may be possible to ask politely for a lower price specially near the end of the day, at the end of a season, or if a product is slightly marked or close to its best-before date. Always stay polite and fair when negotiating, and remember that a good deal is only good value if it's something you actually need.

9.4 Resources to Help You Cook and Plan on a Budget

You don't need to be an expert cook to eat well on a budget. Focus on a few simple meals that use basic ingredients in different ways, for example, lentils for soup, curry, or pasta sauce. Cooking at home, even with limited equipment, is nearly always cheaper than buying prepared food or takeaways.

There are many free online resources where you can find budget-friendly recipes, shopping tips, and meal plans using ingredients that are easy to find in Irish supermarkets.
These sites are a good place to start:

- Stop Food Waste: https://stopfoodwaste.ie
- Our South End – Recipes Under €1: https://oursouthend.wordpress.com/category/recipes-under-1/
- Safefood – Healthy Eating on a Budget: www.safefood.net
- BBC Good Food – Cheap and Healthy Recipes: https://www.bbcgoodfood.com/recipes/collection/cheap-and-healthy-recipes

For more help with how to plan your meals and track food costs, use Worksheet 3 Food Planning.

9.5 When You Need Help with Food

Sometimes, even with careful planning, money can run short and it may become difficult to afford enough food for yourself or your family. If this happens, it's important to know that help is available and that asking for support is a normal and responsible step. Many people in Ireland, including working families, use community food supports when times are tough.

Across the country, there are food banks, community pantries and meal services that provide groceries or cooked meals, often free or at a very low cost. These services are run by local charities, faith groups and community organisations.

One of the first places to contact is your local Society of St Vincent de Paul (SVP). They provide practical help with food, fuel, and other essentials and can connect you with community food supports in your area.

You can find your local branch and request help at:
https://www.svp.ie/get-help/how-we-can-help-you/

Other well-known food supports include:

- Capuchin Day Centre, Dublin – provides free meals daily and food parcels for families.
- Cork Penny Dinners, Cork City – serves hot meals and food parcels with no appointment needed.
- Waterford Food Bank, Waterford City – supports families and individuals referred through local services.

Many Family Resource Centres and community centres also run small food banks or distribute surplus food from FoodCloud, an organisation that partners with supermarkets to reduce food waste and share food with local charities.

If you're not sure what's available near you, ask at your local Citizens Information Centre, public library, or social welfare office. They can give you contact details for community food supports in your area.

Chapter 10

Getting Around and Transport Costs in Ireland

10.1 Public Transport

10.2 Cycle to Work Scheme

10.3 Owning a Car

Getting around in Ireland can be expensive and sometimes difficult. Public transport options are improving but remain limited in many rural areas, so some people find owning a car necessary, while others manage well using public transport, taxis, or bicycles. Before making choices about transport, it's worth understanding the real costs and the alternatives.

10.1 Public Transport

The availability of public transport depends on where you live. Larger towns and cities may have bus, rail, and tram services, while rural areas may have fewer options. You can check routes, timetables, and fares at www.transportforireland.ie.

The TFI Leap Card is a reusable prepid travel card that offers discounts on public transport across the Transport for Ireland (TFI) network.

- You can top it up, tap on, and travel easily.
- Up to 30% savings on Adult fares.
- Up to 50% savings with Young Adults (aged 19–25) or Student card.
- Children aged 5 - 8 can travel for free with a Child (5 – 8) card, and those under 5 travel free with a fare paying adult.

Adult Leap Cards can be bought and topped up online, or in shops displaying the Leap symbol, or through the Leap Top-Up app.

The Taxsaver Commuter Ticket Scheme reduces the cost of public transport for employees by saving on tax, PRSI and USC. The scheme is operated only thorough your employer and has certain conditions attached. The scheme is run with Dublin Bus, Bus Eireann, Luas, Irish Rail and approved transport providers.

10.2 Cycle to Work Scheme

If you are employed, you may qualify for the Cycle to Work Scheme, which lets you buy a bicycle through your employer and pay it off over 12 months, saving on tax, PRSI and USC.
Learn more: Cycle to Work Scheme

10.3 Owning a Car

Having your own car can offer convenience, especially if public transport is limited. However, it is expensive to own and run a car in Ireland. Before buying, consider all the costs.

- **Driving Licence:** To drive, you must have a valid driving licence. Learning to drive and completing the required Essential Driver Training (EDT) usually costs more than €800 over several months. Read more at Citizens Information – Learning to Drive.
- **Insurance:** Motor insurance is required by law and can be expensive. Costs depend on your age, driving experience, vehicle type, mileage, and location. Always get quotes from several insurers before choosing.
- **Motor Tax:** Motor tax is a yearly charge based on your car's engine size or CO_2 emissions. Rates vary widely - check the website for details of costs. https://www.motortax.ie/OMT/motortaxinfotype.do
- **National Car Test (NCT):** Cars over four years old must pass the National Car Test (NCT) every two years (or yearly if over ten years old). This test checks that your car is safe and roadworthy.
- **Regular Running Costs:** Owning a car includes paying for fuel, servicing, repairs, tyres, parking, and tolls. New cars also lose value quickly, up to 40% in the first year.

Top Tip

- Before buying the car check that you can get the car insured, and the level of Motor Tax that applies.
- If you need a car for occasional use, consider rental options.

Before buying, ask yourself if the convenience is worth the total annual cost, which will be thousands each year.

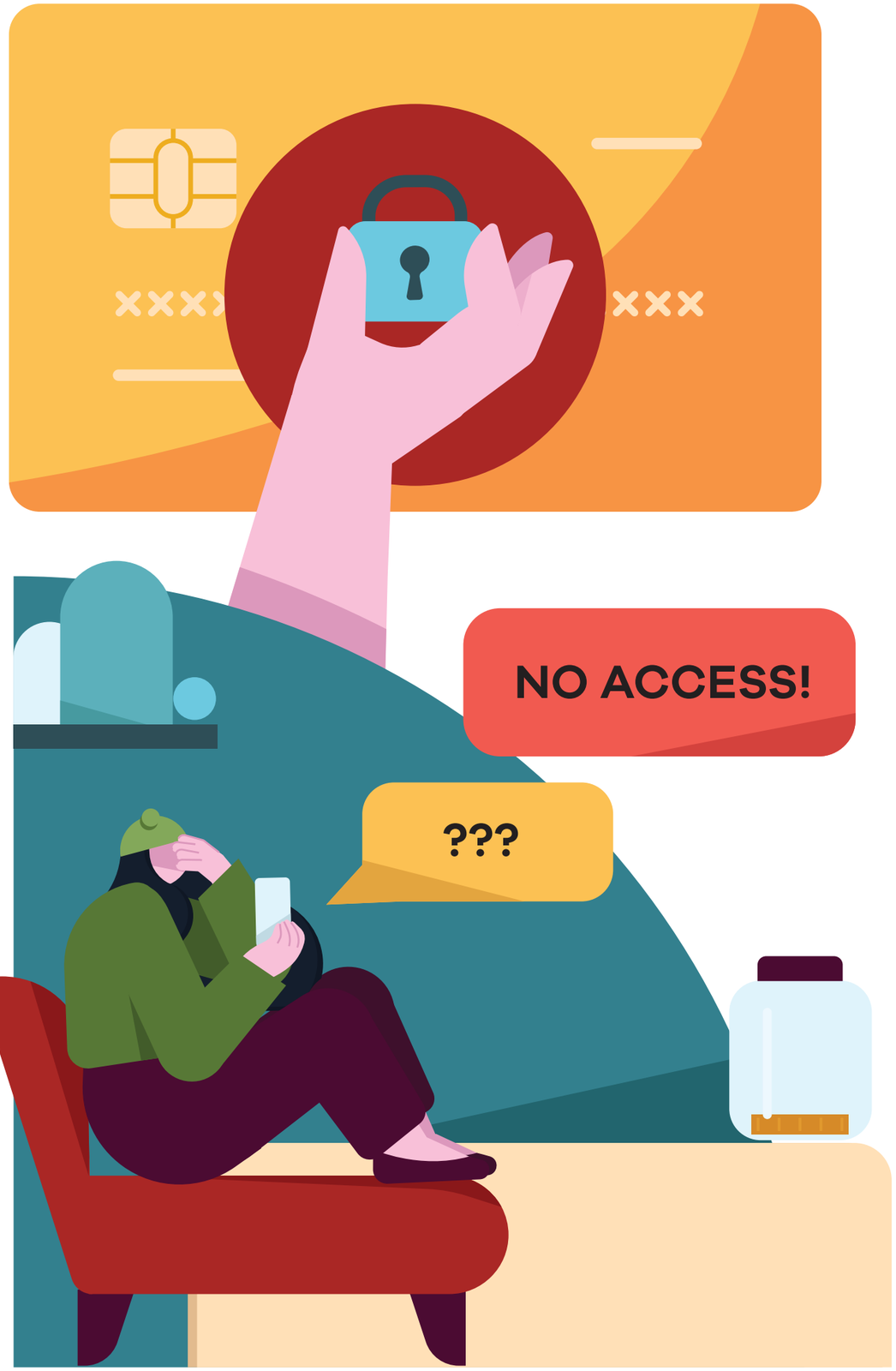
Chapter 11

Financial Abuse

11.1 What is Financial Abuse

11.2 Recognising the Signs of Financial Abuse

11.3 Where to get help



Money is part of every household and relationship, and it is common for people to share financial responsibilities in different ways. One partner might handle paying the bills, or family members might agree to pool their income. These arrangements are normal when they are made together and with trust and consent.

However, when one person takes control of another's finances without agreement, limits their access to money, or uses money to control their choices or freedom, it becomes financial abuse.

This type of abuse is often part of a wider pattern of coercive control, where one person seeks to dominate another. Financial abuse can happen to anyone - within couples, adult children and parents or between carers and those they look after. It can occur quietly over time or alongside emotional and physical abuse.

11.1 What is Financial Abuse

Financial abuse (sometimes called economic abuse) means being prevented from accessing, earning, or using your own money freely.

Examples include:

- Someone taking or using your bank card or savings without permission.
- Being made to hand over your wages, welfare payments, or benefits.
- Having bills left unpaid in your name, damaging your credit record.
- Being stopped from working, studying, or claiming income.
- Having your financial documents hidden or destroyed.
- Someone forcing you to take out loans or credit in your name.

11.2 Recognising the Signs of Financial Abuse

You might be experiencing financial abuse if:

- You are not allowed to open or use a bank account in your own name.
- You have to ask permission to buy essentials.
- You feel nervous about spending your own money.
- You are discouraged from working, studying, or earning an income.
- You are pressured to take on debt or sign financial documents you do not understand.

If you recognise these signs in your own life or someone else's, it's important to know that help and support are available.

11.3 Where to get help

Banks in Ireland recognise that financial abuse can happen to anyone and that getting support can be a first step toward independence and safety.

If you or someone you care about is affected by financial abuse:

- You can request a private appointment with your bank to discuss your situation safely.
- You can ask for language support or an interpreter in advance if English is not your first language.
- You can bring a trusted friend, family member, or support worker with you to the appointment.
- You can ask about safe banking options, such as opening an account in your own name or placing alerts on your existing accounts.

If you are experiencing financial abuse, you are not alone. There are confidential supports available across Ireland:

- Women's Aid 24-hour Freephone Helpline: **1800 341 900**
- Safe Ireland: www.safeireland.ie
- MABS (Money Advice and Budgeting Service): www.mabs.ie
- Safeguarding Ireland: www.safeguardingireland.org
- An Garda Síochána: Call 999 or 112 in an emergency

These services can help you access financial, emotional, and legal support.

Chapter 12

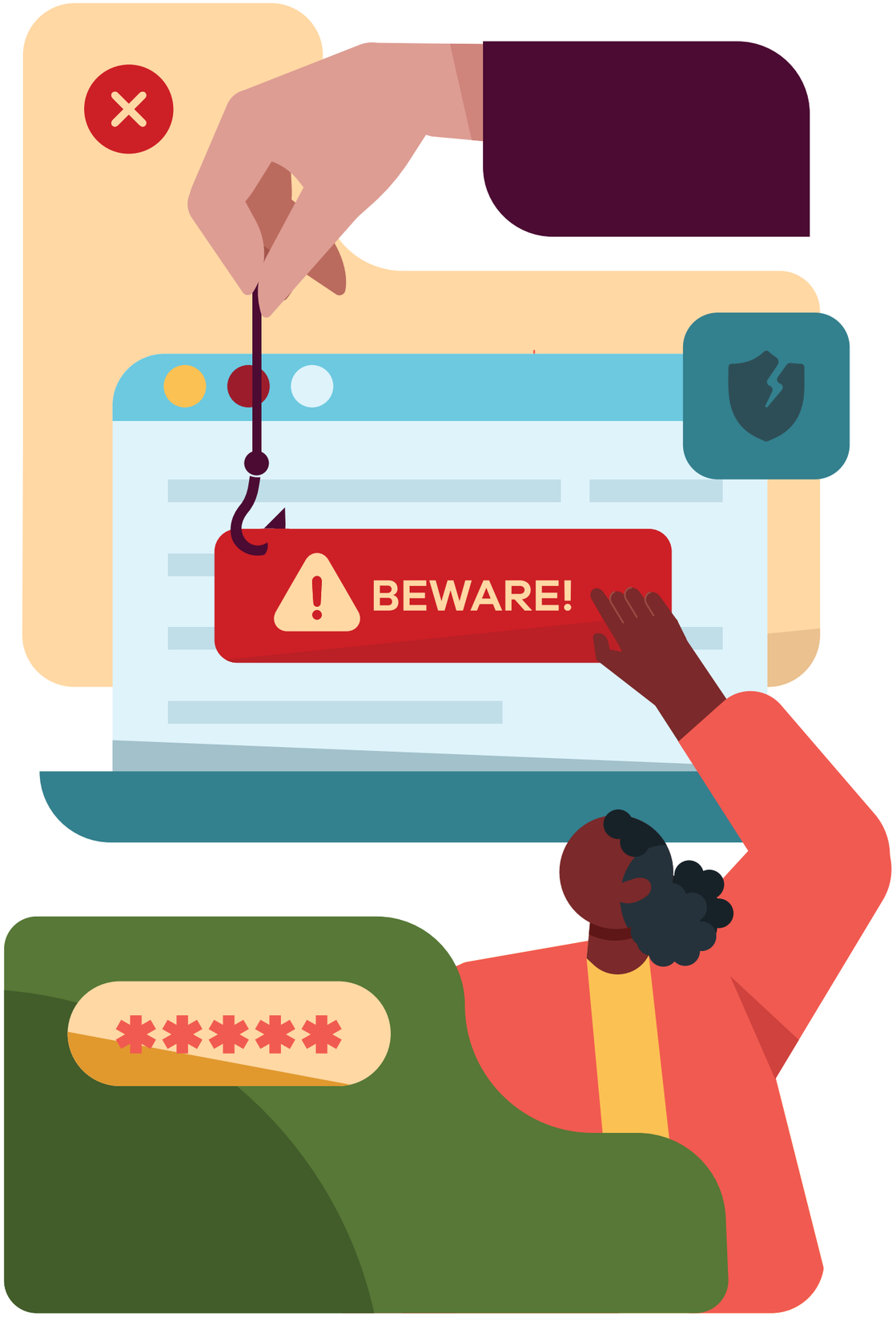
Protecting Yourself from Fraud

12.1 Common Types of Fraud in Ireland

12.2 Money Muling

12.3 Fraudulent Work from Home Schemes

12.4 If You've Been Scammed



Fraud happens when someone tricks you into giving them money, personal information, or access to your accounts. Scammers are skilled at appearing trustworthy — they may pretend to be from your bank, a government agency, post office or even a delivery company.

Being new to Ireland can make you more vulnerable, as scams often target people who are still learning how local systems work.

12.1 Common Types of Fraud in Ireland

Banking

You may get a text, email, or phone call that looks like it's from your bank. It might say there's a problem with your account or ask you to confirm your details.

- Never click on links or give personal information from these messages.
- Your bank will never ask you to share PINs, passwords, or codes by phone, email, or text.
- If you are unsure, contact your bank directly using the number on its official website.
- Save the number of your Bank on to your phone, so if you need to contact them you have the correct details.

Delivery and Shopping Scams

Delivery and Shopping Scams
You may receive a text about a parcel delivery asking for a small payment or link to track your package.

- Do not click on links or pay fees unless you are sure it's from a genuine delivery company.
- Legitimate companies like An Post do not ask for extra payments through text messages.

Job and Rental Scams

Fraudsters sometimes post fake job ads or rental listings asking for an upfront payment or personal documents.

- Never pay a deposit before seeing the property in person.
- Be careful if the rent seems too low or you are pressured to act quickly.
- For jobs, check that the company has an Irish business registration or website.
- Do not include your PPS number, date of birth on your CV.

Online Scams and Identity Theft

Fake social media pages or websites may try to steal your bank details.

- Only shop on secure websites (look for "https://" and a padlock symbol).
- Do not share personal details on public sites or unverified apps.

12.2 Money Muling

Money muling is when someone allows their bank account to be used to receive or transfer money for someone else, for criminal purposes. Criminals often contact people online or through social media offering quick cash to use their account to "move money," "process payments," or "work from home."

If you allow your account to be used in this way, you are taking part in money laundering, which is a serious criminal offence.

Important facts:

- It is illegal to let someone use your bank account to transfer money for criminal purposes.
- You could face a criminal record, lose access to your bank, and find it hard to open an account, get a loan, get a job or apply for a visa in future.
- Criminals often target students, young people, and migrants with promises of "easy money."

How to protect yourself:

- Never share your bank details, PIN, or online banking access with anyone.
- Never engage with job offers or messages promising fast cash for "using your account."
- Don't agree to transfer or receive money to your bank account for anyone else. Scammers recruit people they know or people who are friends of friends. Scammers will often use people's community connections to recruit.
- Report suspicious contact to your bank or to Gardaí immediately.
- Do not use the same password for all your accounts. Change your passwords regularly.

More information and real examples are available at www.fraudsmart.ie

12.3 Work from Home scams

Women and particularly young mothers are the main target of schemes appearing to offer Work From Home opportunities based on sales.

These are often multi-level marketing schemes which involve becoming a salesperson and also recruiting others to becomes salespersons. You may be asked to buy the goods that you will sell up front and may be pressured to buy more goods even if you have not sold everything.

These schemes put pressure on you to get others to join. You may lose money on unsold product and you may also lose family and friends. Schemes like this can also result not just in loss of money but also family and friends.

12.4 If You've Been Scammed

If you lose money or give out personal details by mistake:

- Tell your bank right away, they can freeze or block your account and your cards.
- Change your passwords on all accounts.
- Report the incident to the Gardaí.

Worksheets

Worksheet 1: Understanding Your Payslip

This sample payslip shows what you earned this week, what was taken off for tax and social insurance and how much you were paid into your bank account

Hours you worked. This shows how many hours you worked during this pay period. In this example, you worked 39 hours per week.

Pay period = which pay of the year this is This payslip is for the second week of the year. If you are paid monthly, your January payslip will usually say Pay Period 1.

Frequency = how often you will be paid: Here W = weekly. Some people are paid monthly (M) or every two weeks (F).

Employer | Company Reg. Number: | EMAIL PAYSLIP

Emr Name

Emr Number 01 | DEPT | COST | FREQUENCY W | PAY PERIOD 2 | POS NUMBER | PAYMENT DATE 14/01/2025

Payment Details				Deduction Details			
Description	T/N	Hours	Value	Description	T/N	This Period	
BASIC	T	39	526.50	PAYE		28.37	56.75
	T			PRSI		21.59	43.18
	T			USC		7.07	14.08

CUMULATIVE DETAILS		TAX/PRSI DETAILS		COMMENTS	
GROSS PAY				EMP'ER PRSI PER	58.70
NON-TAX.DEDS	0.00	TAX/USC STATUS		EMP'ER PRSI TD	117.41
TAXABLE PAY	1,053.00	EMER ST. PER	0		
TAX CREDIT	153.85	TAX CREDIT	76.92		
STD.CUT OFF	1692.31	PRSI CODE	A1		
TAX PAID	56.75	TOTAL INS WK	2		

Summary of pay

Gross Pay 526.50

Total Deds 57.03

Non - Tax ADJS

Rounding

Rounding 469.47

Pay Method Bank Transfer

Cumulative Details shows the totals for this year so far and not just this week. It adds each payslip together.

Tax credits reduce the tax you pay. Most workers get basic tax credits automatically. If your tax credits are wrong, you may pay too much tax.

Gross pay = pay before tax This is the amount you earned before anything is taken off. This is not the amount you receive in your bank account.

Net Pay = Money you receive €469.47 is paid into your bank account. This is the most important number to know and use for your household budget.

PAYE = income tax

PRSI = social insurance (for benefits like illness pay and pensions)

USC = an extra tax for people earning above a certain amount.

These deductions are taken off your wages to pay for public services in Ireland, such as healthcare, schools, and social welfare.

Important to Know

This payslip shows three main things:

- What you earned
- What was taken off for tax & social insurance
- How much was paid into your bank account

Each time you get a payslip, check:

- Your hours worked
- Your gross pay
- Your net pay
- The amount you received agrees with your net pay

Ask for help if :

- Your pay suddenly changes
- You don't understand a deduction
- You think too much tax is being taken

You should be able to ask your employer to explain but independent information is also available from Citizens Information.

Worksheet 2: Budgeting

A budget is a plan that tracks what money is coming in and going out. Keeping track of your money is one of the best ways to feel more in control of your finances. When you know how much is coming in and where it's going each week, you can make better choices, spot problems early, and plan ahead with confidence.

Step 1: Identifying Needs and Wants

A "need" is something you cannot survive without. A "want" is something you might like to have but is not essential to stay alive. Basic needs include such as accommodation, food, electricity and heating. Our needs change over time and through our life stages.

When managing your money, it is important to make paying for your basic needs a priority. As well as basic needs, there are other costs considered necessary for everyday life. For most people a mobile phone with a data plan is now essential however you can choose to buy an expensive or less expensive phone.

Identifying when your spending is a "need" or "want" is an important step in making choices to match income with spending and "live within your means"

Step 2: Tracking Spending

Tracking spending means that you know exactly where your money is going.

Depending on how you pay for things, it is helpful to write down, check your bank statement or use an app to really understand when and where your money is going. The habit of keeping track helps you to be much more aware of your spending, identify whether it is for a need or a want and helps you to make choices that fit with your values. Try it for three to four weeks to see your spending patterns.

Tracking your Spending

Date	Item	Cost	Reason for Spending	Need or Want (N/W)

Knowing where your money is going puts you in control and helps you achieve your goals. People who complete this exercise, report being surprised or even shocked when they see how money is spent. **Ask yourself some questions:**

Activity: Review your spending

- Is there a pattern to my spending?
- Is there a day of the week or an event that means I spend more?
- Did I spend to feel better?
- Did I spend on impulse or was it planned?
- Did I spend more when I was with certain people?
- Did I spend because I felt under pressure?
- Did I buy something today that I did not need?
- Was there a cheaper alternative?
- Could I have chosen a free activity rather than one that cost money
- Is there something, I never really thought about, that I buy every day/week that adds up to a large amount over the month/year?

- Consider having a “no spend” day to help change your habits and make your spending more “conscious”.
- If you did not have any, or very little money left to put towards savings, try putting aside some money as soon as you get paid and before you start spending for the week.
- If you decide to change your spending, set yourself a goal for what you will do with the money instead – spend on something you need, save for an emergency or save for/invest in something you need or want in the future.

Step 3: Making a plan

A budget is a plan for your money. It shows what money you have coming in and where it goes. If you haven’t done a budget before, start with a basic one. It doesn't have to be perfect to give you a good understanding of your money situation.

You can print out the budget plan on the next page, you can create your own version on a spreadsheet or even in a notebook. MABS have a more advanced, digital version available on their website **www.mabs.ie/en/money-tools/my-budget/**

Weekly Money Plan

Step A - Income

Income	€€€
Job	
Social Welfare	
Family	
Education Grants	
Other	
Other	
Other	
Total Income A	

Step B - Needs

Need	€€€
Accommodation	
Electricity	
Gas	
Heating	
Food	
Loan Repayments	
Other	
Total Needs B	

Step C - Bills & Commitments

Bills	€€€
Mobile	
Broadband	
Subcriptions (Netlix etc)	
TV Licence	
Other	
Other	
Other	
Total Bills C	

Step D - Everyday Essentials

Essentials	€€€
Household	
Personal Care	
Transport	
Medical	
Education	
Clothes	
Other	
Total Essentials D	

Weekly Money Plan

Step E - Savings

Savings	€€€
Emergency Fund	
Short-term goal	
Long-term goal	
Other	
Other	
Other	
Other	
Total Savings E	

Step F - Social & Personal

Personal	€€€
Christmas/Eid/Birthday	
Socialising,cinema, sport	
Magazines/Newspapers	
Sweets, treats	
Cigarettes/Alcohol	
Lottery/Bingo	
Other - Pets/Hobbies etc	
Total Personal F	

Step G - Last one! Put it all together

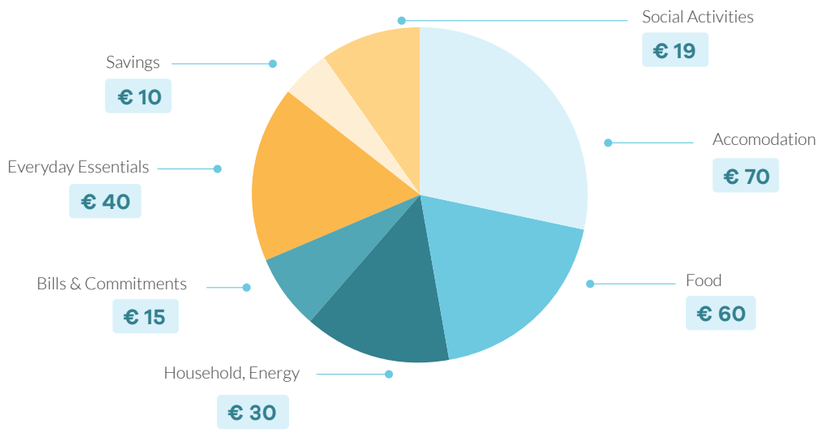
Total	€€€
Total Income (A)	
Total Needs (B)	
Total Other Bills (C)	
Total Essentials (D)	
Total Savings (E)	
Total Social & Personal (F)	
Add up totals of B to F to get overall spending	
Income less Spending	

A challenge and a source of stress for newly arrived migrants or those who have lived in Direct Provision accommodation is knowing what it costs to live independently in Ireland.

This is a sample breakdown of what a single person receiving Jobseekers Allowance of €244 might spend their money on during a week. This might help you think about what costs might be similar for you and what might be different.

Budget spending Category	Per Week €
Accomodation	70
Food	60
Household, Energy	30
Bills & Commitments	15
Everyday Essentials	40
Savings	10
Social Activities	19
Total Budget Spending	244

Weekly Spending Budget for Single Jobseker



Activity:

Think about these questions as you read:

- How much of your income will go to your basic needs?
  (Food, rent, utilities)
- What other essential costs do you have?
  (Childcare, healthcare, school costs)
- Before you choose extras like mobile phones, broadband, or subscriptions:
  Ask yourself: Can I afford the extra bills and commitments?
- Plan for everyday essentials and regular costs:
  (Transport, personal care, household items)
- Make saving a priority by building an emergency fund and if possible put money aside for short and longer term goals?
- Small amounts matter - if you have some money available to spend on "wants", make conscious choices to allocate every Euro to best use for your well-being.
- If you make a weekly budget:
  Remember to include costs that don't happen every week - like monthly bills, yearly charges, or one-off expenses.

Top Tips:

- Time your bills to pay them as soon as you receive your weekly or monthly income. This means that you will not be tempted to spend the money on other items.
- Some people find it helpful to use the "envelope" method to budget for these costs, putting a regular amount of cash each week in an envelope to pay the bill when due.
- There is a risk in keeping cash so be careful not to hold large amounts. Bank accounts can facilitate this by putting money aside in vaults, pockets or sub-accounts.

Worksheet 3: Food Planning

These tools can help you plan your food shopping for the week. Once you plan your meals. You can then decide what you need to buy. This can help you avoid making last minute decisions when you're tired, hungry or stressed in a shop and it can also help you cut down on food waste.

Step 1: Use this template to plan your meals

Food Shopping

Meal	Mon	Tues	Wed	Thurs	Fri	Sat	Sun
Breakfast							
Lunch							
Dinner							
Snacks/ Drinks							

Step 2: Shop smart

- Check the unit price – per kilogram, per litre
- Compare Premium brand with Supermarket own brand prices
- Pay attention to the high price of convenience – single servings, prepared and ready-cook foods,
- Plan how you will use your leftovers: Will tonight's dinner be tomorrow's lunch?
- Buying in bulk only saves you money if you can use it before it expires.
- Make use of the freezer (if you have one to store leftovers or ingredients with a short expiry date).
- When you're looking at your cupboards, know the difference between 'use by' and 'best before'.

Best Before: Safe to eat after this date, but quality (taste, texture) might not be as good.

Use By: Must eat by this date. After that, it's not safe.

Worksheet 4: Preparing for the Costs of Managing a Home

Questions to ask before spending money on items needed for your new home

Question	Action required
When will I need the item?	
What options are available?	
Could I get it from friends or family?	
Could I swap it for something I have but don't need?	
Could I buy pre-owned or refurbished or get it free from a recycle facility?	
Can I save enough between now and when I need it?	
Are there other items I need to prioritise ahead of this item?	

Question	Action required
If I can't save for it, how will I afford the repayments if I borrow?	
Do I know where to go for support if I can't afford essential items?	
If necessary, can I borrow and spread the payments to avoid interest and charges	

Activity: Comparing Electricity Providers

Switching energy providers can save you money. The Commission for Regulation of Utilities (CRU) has approved four price comparison websites to help you check the best deals. These are:

- Bonkers.ie
- Switcher.ie
- PowerToSwitch.ie
- EnergySwitch.ie

Choose any approved site, enter your details (like current supplier and usage), then compare the offers. Follow the steps on the site to switch if you find a better deal.

Comparing Electricity Providers

Price Plan	Provider 1	Provider 2
Consumption – cents per kwh		
Standing charge		
Prepayment Service Charge		
PSO levy		
VAT - 9%		
Total Estimated Cost		

Have you noticed?

- Each energy provider offers different price plans.
- Costs can vary for usage (how much energy you use) and the standing charge (a fixed fee), depending on the plan.
- Prepay meters have an extra service charge that doesn't apply to billpay plans.
- If you use both electricity and gas, check for dual fuel deals - these can sometimes save money.
- Most contracts last at least 12 months, and you may pay a penalty if you leave early.
- Even with a penalty, switching can sometimes still save you money.

Worksheet 5: Understanding Buy Now, Pay Later

Many retailers now offer flexible payment options for both online and in-store purchases. Options offered may include repayment over a number of months or years.
It is important to understand that these options are a form of borrowing. Where payment is spread over a number of months or years, it can be easy to buy a number of items and have to make several repayments in a month.

Did you know?

Research from the United Kingdom, reports that about 1 in 3 users of BNPL there report having unmanageable debt.

Review the statements below to reflect on how BNPL may encourage you to spend and how well you understand the potential risks.

Flexible Payment Options - Buy Now, Pay Later

How much do you agree with these statements?	Agree	Disagree	Don't know
I am more likely to buy things I don't need if there is a BNPL option			
I like that I do not have to pay the full amount at the time			
I would consider using BNPL to pay for food			

Question	Agree	Disagree	Don't know
I often spend significantly more than planned when using a BNPL option			
I would not have bought the product if BNPL was not available			
I don't fully understand BNPL but would use it to purchase a product			
If using BNPL I read and understand the Terms and Conditions			
I understand that fees will be charged if payments are late or missed			
I understand that missing a payment or being late might affect my ability to borrow in the future			
I keep track of my BNPL commitments so that I will not have unmanageable debt in the future			