

PLOUTOS

**Cooperation for achieving third country nationals' financial independence
through financial literacy tools and entrepreneurship bootcamps**

Project ID: 101038463

Work package 2:

**Preparatory Activities, Business Language,
and Financial Literacy Curriculum**

Expected Output 2.4:

Business Language Course Curriculum



PLOUTOS

Course title	Business Language	
Languages	BG EL EN FR HR IT SV	
Weeks	24	
Hours per week	2	
Participants	At least 30 TCNs per partner country	
Course Description		
<p>In the context of Europe’s efforts to integrate TCNs in the economic life of their host countries, this course aims to improve TCN’s knowledge of the host country language in the field of economics and finance. The course addresses TCNs who have been residing in the host country for at least 3 years and have a B1-B2 level knowledge of the host country language. As this course is directly related to the Financial Literacy course that will follow, its further aim is to prepare TCNs for their potential integration into the business community of their host country, giving them access to a broad range of texts that would enable them to understand the language of relevant services, so that they can use them at a later stage. Moreover, it will offer guidance and tools for the TCNs to carry out the necessary tasks (writing business emails, preparing for job interviews, writing a CV), so that they better prepared for the business world and/or the labour market. This course is, therefore, a necessary step toward their full integration into the host country’s economic life.</p>		
Learning outcomes		
<p>After participation in the course, students are able to:</p> <ul style="list-style-type: none"> • understand business-related terms and concepts • find new terms and concepts in relevant websites • navigate effectively in business-related websites • learn banking terms and processes • fill in applications and forms in government websites • learn about taxation • write CVs and cover letters • develop a professional profile online • learn about job interviews • write business-related emails 		
Week	Subject	Activities (blue font: pair and group work)
	I. INTRODUCTION	
1	Introduction	<ul style="list-style-type: none"> • Team building exercise
2	Sources for terms and concepts	<ul style="list-style-type: none"> • Instructor presents relevant sites and explains how they work • Students, working in small groups, are given up to 10 economic terms and asked to find their meaning using relevant sites • Class discuss groups’ findings
	II. BASIC TERMS	
3	Economics	<ul style="list-style-type: none"> • Students, working in pairs, watch the video

	Text & video	<p>and are asked to note down any terms or concepts that are unknown; they look them up in relevant sites.</p> <ul style="list-style-type: none"> • The class discusses the students terms
4	Finance Text & videos	<ul style="list-style-type: none"> • The class watch the video and are asked to note down any terms or concepts that are unknown; they look them up in relevant sites and discuss their findings in class. • Alternatively, the class does not read the text at all but just watch the videos and discuss terms, concepts and ideas.
5	Microfinance explained	<ul style="list-style-type: none"> • Class watch the following video https://www.youtube.com/watch?v=XR1qBE002eM "Microfinance in Refugee Camps"; the class discuss the feasibility of microfinancing; is there a project they would be interested in starting if they had microfinancing?
III. EMPLOYMENT		
6	Types of employment	<ul style="list-style-type: none"> • Students team with someone they don't know and ask each other the following questions: If you work/ed ... What do/did you do? What are/were you in charge of? What are/were your responsibilities? Do you have a nine-to-five job? Is there a flexitime system in your organisation? Are there people who do shiftwork in your company? Could you do your job working from home? If yes, would you like to? If you don't work ... What sort of job would you like to do? What routine would you like to have? Would you like to work from home? • Alternatively, they visit https://www.prospects.ac.uk/ and take the test to see what job suits them
7	Skills and qualifications	<ul style="list-style-type: none"> • Students in groups of three look at the ESCO (European Skills, Competences, Qualifications and Occupations) portal https://esco.ec.europa.eu/en, search for occupations they are interested in, and find the skills and competences needed. They discuss their findings in class.
8	Skills for Third Country Nationals	<ul style="list-style-type: none"> • Students prepare their profile using the EU Skills Profile Tool
IV. GOVERNMENT WEBSITES		

9	Navigating government websites for citizens: Services offered	<ul style="list-style-type: none"> Students go through the website in order to understand what each service offers. They work in groups to fill in information in one section, and help each other with information and suggestions. Groups give feedback on their work.
10	Navigating government websites for citizens: Signing in & Account setup	<ul style="list-style-type: none"> Students in pairs go through the processes themselves.
11	Revision	
12	Filling in forms online	<ul style="list-style-type: none"> Students choose one or two forms to fill in, either individually or in pairs.
13	Taxation	<ul style="list-style-type: none"> Students, divided in pairs, navigate the various websites on taxation.
V. BANKS		
14	Banking terms you need to know	<ul style="list-style-type: none"> Students, divided in pairs, visit various websites of banks in the partner country, note down any terms they don't understand and discuss them in class.
15	Opening a bank account	<ul style="list-style-type: none"> Students visit the online banking simulator at https://message.bankofamerica.com/onlin_ebanking_demo/mobileApp_Simulator/ and try performing different actions. Either individually or in pairs.
16	Getting a credit card	<ul style="list-style-type: none"> Students, in groups, visit the websites of different banks and look at the process of applying for a credit card.
VI. CAREERS		
17	Writing a CV	<ul style="list-style-type: none"> Students will create their own CVs on Europass in the language of the host country. As optional homework, students can create an English version of their CV on Europass.
18	Developing a professional profile online	<ul style="list-style-type: none"> Students will create their own Linked-In profile.
19	Job interviews	<ul style="list-style-type: none"> Students will be divided into groups of 2 and carry out a mock interview; one will be the recruiter and the other will play the role of the applicant. The tutor will provide them with a hypothetical recruitment scenario, including a person specification with a list of essential and desirable skills and qualifications. In larger classes, groups of 3 can be formed where the third party will play the role of an observer, taking notes. At the end of the class, each group

20	Writing business emails	<ul style="list-style-type: none"> The tutor will provide students with a hypothetical recruitment scenario, including a person specification with a list of essential and desirable skills and qualifications and students will be asked to write a Cover Letter accompanying their CV when applying for this job. For information on writing cover letters see https://www.careers.manchester.ac.uk/applicationsinterviews/cl/ and https://www.careers.manchester.ac.uk/applicationsinterviews/cl/cltemplate/.
VII. SETTING UP A BUSINESS		
21	Microfinancing in the EU	<ul style="list-style-type: none"> Find out if there are already microcredit providers in your country. They can inform you about specific application requirements and procedures. You can send them your application for a microloan directly.
22	Setting up a business I	<ul style="list-style-type: none"> For units 22 & 23, you could have a guest speaker with a similar background to talk about how they have managed to set up their own business and share his/her experience, tips, etc.
23	Setting up a business II	
24	Revision & Feedback <i>Suggested Evaluation Questionnaire</i>	

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Foreword

This material is a corpus of texts (from online sources, government websites, course material, etc.) related to economy and finance, in an attempt to enhance the vocabulary of TCNs in economics and thus support their efforts to be integrated in the labour market and/or business community of the host country.

The corpus, collected and organised by Dr Foteini Apostolou and Dr Louisa Desylla,¹ with the support of all partners, aims to cover different fields of economics, with a special focus on practical terms and concepts, since the ultimate goal is not only to give TCNs a vocabulary boost, but also to provide them with skills that will facilitate their integration.

The corpus is divided, therefore, into a short introduction to theoretical terms and concepts, and a practical guide to different processes and skills, such as filling in forms for government services, writing business emails, giving a job interview, writing a CV, etc.

Given that the PLOUTOS project aims to improve access of TCNs to financial services, this short course will be the first step toward this objective, followed by a Financial Literacy Course, a Community Interpreting Course and the development of a Practice Business Virtual Environment and a Microfinance Platform. The PLOUTOS partners will ensure full interaction between these tasks, so that, both individually and collectively, they equip TCNs with the best possible skills that will enable their smooth integration into the business communities of their host countries.

The course will be transferred to the languages of the partner countries, and will be taught in physical classrooms in each of the partner countries in their respective languages. In order for the material to be applicable to each partner country, the necessary adjustments and changes will be made. Moreover, instructors will also decide on adjustments, depending on the skills and knowledge of participants.

For each unit, we have included suggested in-class exercises.

We should note, at this point, that some of the materials have been changed slightly in order to serve the objectives of this curriculum.

Foteini Apostolou

¹ Dr Foteini Apostolou is an Associate Professor in Translation, Interpreting and Intercultural Studies at the School of English, Aristotle University of Thessaloniki; Dr Louisa Desylla is Assistant Professor in Translation and Intercultural Studies at the same school.

I. Introduction

1. Introduction

The instructor and students introduce themselves and discuss expectations for the course.

Students are given the course outline and the course material and the instructor gives an overview of the course.

Suggestion for team-building exercise

Students are divided into small groups (of maximum 4 people) and given 15-20 minutes to introduce themselves to the other members of the group talking a little bit about their background, work and/or interests. Upon returning to plenary, students are expected to:

Select a member of their group and introduce them to the rest of the class sharing one thing they may have in common and/or one thing they find interesting about him/her.

Share with the rest of the class at least one instance where they experienced challenges in their financial or business affairs in the host country and how they dealt with them. (These narratives should be presented within the individual group first and then shared with the rest of the class only if individuals feel comfortable doing so).

Apart from encouraging students to develop their intercultural communicative competence, this ice-breaker/team bonding activity aims at teasing out (common) challenging areas pertaining to financial and business literacy that can inform the content of the course in the following weeks as the tutor sees fit.

2. Sources for terms and concepts

Students are introduced into a number of sites that will help them understand financial terms and concepts by providing explanations, translation and/or context for these terms.

2.1 Investopedia dictionary

<https://www.investopedia.com/financial-term-dictionary-4769738>

Investopedia was founded in 1999 with the mission of simplifying financial decisions and information to give readers the confidence to manage every aspect of their financial life.

Our millions of readers come to us from all over the world and from all walks of life. Some are learning about money and investing for the first time, while others are experienced investors, business owners, professionals, financial advisors, and executives looking to improve their knowledge and skills. No matter who they are, we are here to help.

Investopedia is a part of the [Dotdash Meredith](#) publishing family.

<https://www.investopedia.com/about-us-5093223>

2.2. IATE: Interactive Terminology for Europe

<https://iate.europa.eu/search/standard>

IATE (**I**nteractive **T**erminology for **E**urope) is the EU's terminology database. It has been used in the EU institutions and agencies since summer 2004 for the collection, dissemination and management of EU-specific terminology. The project was launched in 1999 with the aim of providing a web-based infrastructure for all EU terminology resources, enhancing the availability and standardisation of the information.

<https://iate.europa.eu/home>

2.3 Linguee: Bilingual dictionary with context

<https://www.linguee.com/>

A gateway to the world

Benefit from a unique language experience. With millions of reliable translations, discovering new cultures is now easier than ever before.

Free download

On the go or abroad? You can count on Linguee, with or without an Internet connection. Download the Linguee dictionary app and see for yourself!

2.4 Glosbe: Online dictionary with context

<https://en.glosbe.com/>

The biggest online dictionary

Glosbe is the biggest community-built dictionary. It supports ALL languages in the world? Join us today!

6,000	2,000,000,000	400,000	1,000,000,000
languages	translations	audio recordings	example sentences

<https://glosbe.com>

In-class exercise

Students in groups of two or three are given up to 10 economic terms and are asked to go through the various tools in order to find the meaning of these terms; they present their findings in class.

II. Basic terms

3. Economics

Students go through the text, identify unknown terms and find their meaning in the sites provided in the previous lesson; they present their findings in class.

3.1 What is economics?

The word “economics” comes from two Greek words, “eco” meaning home and “nemo” meaning manage, distribute.² The subject has developed from being about how to keep the family accounts into the wide-ranging subject of today.

Economics expanded in scope, very slowly up to the 19th century, but at an accelerating rate ever since. Today it has many of the features of a language. It has linguistic roots, grammatical rules, good and bad constructions, dialects and a wide vocabulary which grows and changes over time. You may already have studied economics and there is the danger that the language that you learnt has changed, so be careful! Also, there are different ways of learning economics.

Defining economics

One of the founding fathers of economics, Alfred Marshall, advised as follows:

Every short statement about economics is misleading (with the possible exception of my present one).

Nevertheless, definitions are a useful place to begin. A standard definition of economics could describe it as:

a social science directed at the satisfaction of needs and wants through the allocation of scarce resources which have alternative uses

We can go further to state that:

- economics is about the study of scarcity and choice
- economics finds ways of reconciling unlimited wants with limited resources
- economics explains the problems of living in communities in terms of the underlying resource costs and consumer benefits
- economics is about the co-ordination of activities which result from specialization.

² There has been a small change on the original text, because of a mistake in the explanation of the Greek word “economy”. The original text was as follows: “The word ‘economics’ comes from two Greek words, ‘eco’ meaning home and ‘nomos’ meaning accounts”. (Foteini Apostolou)

By extension of our basic definition, economics as applied to agricultural and environmental issues is concerned with the efficient allocation of natural resources to maximise the welfare of society.

There is an obvious need to understand the economics behind the decisions facing the individual farmer, firm or resource owner, but it is also important to have an appreciation of the bigger picture in terms of agriculture and the environment's impact on the domestic economy as a whole, as well as its impact in an international context. The economics of the individual agent's decisions about resources is referred to as microeconomics, while macroeconomics studies the interactions in the economy as a whole.

https://www.soas.ac.uk/cedep-demos/000_P542_EP_K3736-Demo/unit1/page_07.htm

3.2 Video: What is economics

So, what is economics?

Economics starts with the word "scarcity". But, what is "scarcity"?

Scarcity is the idea that we cannot have everything we want. As much as we'd like to have, there are limits that keep us from having everything.

What are these limits? Scarce resources.

Why are these resources scarce? Because they are hard to find.

Money is a great example.

Let's say you want a phone and a laptop, and you don't have enough money to buy both. You're forced to choose between the two.

Even if you have enough money to buy both, you still have to choose between buying those things or buying other stuff.

What I'm trying to say is that you never have enough money, which makes it a scarce resource.

Time is another scarce resource.

Suppose you have to work and you also want to play on your X-box. You can go to work or you can play video games, but you can't do both at the same time. Of course, you can do one after the other, but there's only 24 hours in a day. By doing one thing you have to cut another thing from your schedule.

So, what is economics?

Economics is the study of how people make decisions given resources, scarce resources that are provide to them.

But it's not just about people. It's also about how businesses and how governments make decisions, as well.

Economics is the study of how society as a whole uses its resources.

<https://www.youtube.com/watch?v=nWPrMmv1Tis>

In-class exercise

Students watch the video and are asked to note down any terms or concepts that are unknown;

They look them up in relevant websites;

The class discusses the students' unknown terms/concepts.

4. Finance

The instructor goes through the text with the students.

4.1 Finance

From Wikipedia, the free encyclopedia

Finance is a term for matters regarding the management, creation, and study of money and investments. Specifically, it deals with the questions of how an individual, company or government acquires money – called capital in the context of a business – and how they spend or invest that money. Finance is then often divided into the following broad categories: personal finance, corporate finance, and public finance.

At the same time, and correspondingly, *finance* is about the overall “system” i.e., the financial markets that allow the flow of money, via investments and other financial instruments, between and within these areas; this “flow” is facilitated by the financial services sector. Finance therefore refers to the study of the securities markets, and the institutions that serve as intermediaries to those markets, thus enabling the flow of money through the economy.

A major focus within finance is thus investment management – called money management for individuals, and asset management for institutions – and finance then includes the associated activities of securities trading and stock broking, investment banking, risk management etc. Fundamental to these areas is the valuation of assets such as stocks, bonds, loans, but also, by extension, entire companies.

Although they are closely related, the disciplines of economics and finance are distinct. The economy is a social institution that organizes a society’s production, distribution, and consumption of goods and services, all of which must be financed.

Given its wide scope, finance is studied in several academic disciplines, and, correspondingly, there are several related professional qualifications that can lead to the field.

The financial system

As above, the financial system consists of the flows of capital that take place between individuals (personal finance), governments (public finance), and businesses (corporate finance). “Finance” thus studies the process of channeling money from savers and investors to entities that need it. Savers and investors have money available which could earn interest or dividends if put to productive use. Individuals, companies and governments must obtain money from some external source, such as loans or credit, when they lack sufficient funds to operate.

In general, an entity whose income exceeds its expenditure can lend or invest the excess, intending to earn a fair return. Correspondingly, an entity where income is less than expenditure can raise capital usually in one of two ways: (i) by borrowing in the form of a loan (private individuals), or by selling government or corporate bonds; (ii) by a corporate selling stock (may take various forms: preferred stock or common stock). The owners of both bonds and stock may be *institutional investors* – financial institutions such as investment banks and pension funds – or private individuals, called *private investors*.

The lending is often indirect, through a financial intermediary such as a bank, or via the purchase of bonds (corporate bonds, government bonds, or mutual bonds) in the bond market. The lender receives interest, the borrower pays a higher interest than the lender receives, and the financial intermediary earns the difference for arranging the loan. A bank aggregates the activities of many borrowers and lenders. A bank accepts deposits from lenders, on which it pays interest. The bank then lends these deposits to borrowers. Banks allow borrowers and lenders, of different sizes, to coordinate their activity.

Investing typically entails the purchase of stock, either individual securities, or via a mutual fund for example.

<https://en.wikipedia.org/wiki/Finance>

4.2 Video: What is finance?

What is finance?

Finance is defined as the management of money and includes activities like investing, borrowing, lending, budgeting, saving, and forecasting.

There are three main types of finance: Personal Finance, Corporate Finance, and Public or Government Finance.

The term “finance” is very broad. Finance is a career field with many different specializations, working with many different responsibilities.

Here are some common examples of finance activities:

- investing personal money, whether that’s for yourself or for others, in stocks, bonds or other investments;
- borrowing money from institutional investors, like hedge funds or mutual funds, by issuing bonds on behalf of a public company;
- lending money to people by providing them a mortgage to buy a house;
- using excel spreadsheets to build a budget or financial model for a corporation;
- saving personal money in a high-interest savings account, or;

- developing a forecast for government spending and revenue and tax collection.

As you can see, these topics are highly varied and can range from relatively simple tasks to much more complicated ones.

There are also a ton of different topics that professionals in the finance industry are concerned with, such as interest rates, yield, financial statements, cash flow and many more topics.

You can visit our website at www.corporatefinanceinstitution.com to find out more on these topics, as well as everything else you want to know about finance.

There are many resources you can use to get financial information. Some of them are public, like Google Finance and Yahoo Finance. These, along with others, can give you real time information about market data, stock prices and financial news.

You can also check out the SEC³ website, where you will find official company filings of any company listed in the stock market.

Finally, Bloomberg is an incredibly powerful resource for financial analysts, where you can get all kind of data on stocks. However, beyond Bloomberg, there is also Bloomberg news, where you can find the latest company and industry news.

As we mentioned earlier, finance is an incredibly diverse industry with a ton of different career paths. Here, are just a few of them.

If you're interested in finding out about the different careers someone if finance can pursue, check out the CFI⁴ interactive career map, where we show you what kind of skills you need to find a job in each industry, how competitive it is, and how much money you can earn.

We hope this video gave you a better understanding of what finance as a whole encompasses.

<https://www.youtube.com/watch?v=JEvirFX6goE>

4.3 Video: What is the difference between finance and economics?

Finance and Economics are often taught as different subjects, but they're interrelated disciplines that influence one another in many ways.

Economics is a social science.

It studies the production, consumption and distribution of goods and services, as well as larger topics, such as inflation, recession, and supply and demand.

³ US Securities and Exchange Commission.

⁴ Corporate Finance Institution.

It explains how government taxes and spends.

It teaches the impacts that policy and events can have on business conditions, and it gives investors a tool to use when analyzing companies and markets.

Career in Economics include teaching and research. Banks and other corporations employ economists to forecast growth, inflation, interest rates, and so on.

Some investors listen closely to what economists say about the markets, and other don't.

In many respects, Finance is an offshoot of Economics.

Individuals with Economics backgrounds have made some of the most notable achievements in Finance.

Finance entails the study of prices, interest rates, money flows in the financial markets.

Millions of dollars are at stake when it comes to pricing loans, investments, and insurance products.

Finance provides the means to understand pricing and the valuation of future cash flows.

It also helps investors and business managers to evaluate proposals and allocate capital.

Finance degrees are common among Wall Street analysts, bankers and fund managers.

Determining the fair value for many investment products is a basic part of Finance.

Commercial bankers and insurance brokers also often have Finance backgrounds.

Historically, Economics is more concerned with the big picture, such as how a country is doing, while Finance focuses on companies and industries.

Both have valid uses and applications, and both are important.

<https://www.youtube.com/watch?v=WSZpF3xUcfk>

In-class exercise

The class watch the videos and are asked to note down any terms or concepts that are unknown;

They look up the terms;

The class discusses the students' findings.

Alternatively, you can leave the text altogether and just watch the videos, discuss the concepts and ideas.

5. Microfinance explained⁵

1. Introduction

Microcredit has emerged at the European level as a crucial policy tool to combat social and financial exclusion, promote self-employment and support microenterprises. The EU supports microcredit providers mainly through the InvestEU programme as well as the European Social Fund (ESF.) Microfinance services are allocated to persons and microenterprises that experience limited access to or difficulties with traditional forms of credit, for the purpose of professional and income-generating activities.⁶

2. European Definition

The EU traditionally defined microcredit as loans up to 25,000 euros granted to existing and potential microentrepreneurs at risk of social and financial exclusion. The microcredit threshold has been doubled (50,000 euros) in the guidelines of the EU programme which will support the sector in the current programming period (2021-2027).⁷

Microfinance is intended to be a combination of credit and accompanying non-financial services. It includes guarantees, microcredit, equity and quasi-equity, coupled with accompanying business development services.⁸

Today, there is no harmonized regulation on microcredit at the Member State level, as this is left to the national legislator initiative or current market practice.

3. Non-Financial Services

In today's EU definition of microfinance, non-financial services are business development services such as in the form of individual counselling, training and mentoring, extended to persons and micro-enterprises that experience difficulties accessing credit for the purpose of professional and/or income-generating activities.⁹ Non-financial services can be classified into client development services, entrepreneurship development services, and business development services (see below).

Non-financial services are an important component of Microfinance Institutions (MFI) offerings. As many as 63% of MFIs provide non-financial services, more often in the West than in the East. Institutions serving personal loans are more likely to have client

⁵ This text was drafted by Mr Lens Lapauw, from the European Microfinance Network.

⁶ EMN, Microcredit regulation in Europe: an overview, January 2022, p. 3.

⁷ Commission Delegated Regulation (EU) 2021/1078 of 14 April 2021 supplementing Regulation (EU) 2021/523 of the European Parliament and of the Council by setting out the investment guidelines for the InvestEU Fund.

⁸ EMN, Microcredit regulation in Europe: an overview, January 2022, p. 3.

⁹ EMN, Microcredit regulation in Europe: an overview, January 2022, p. 3.

development services such as financial education. MFIs that do not offer personal loans tend to deliver business development services (e.g., mentoring, consulting).¹⁰

In the survey report, *Microfinance in Europe (2020 edition)* from the European Microfinance Network and the Microfinance Center, Pytkowska J. describes the non-financial services as follows:

Client development services are support services that address people with no or very low levels of financial management skills. They aim to prevent harmful situations (e.g., over-indebtedness) and address target groups that do not have the necessary skills to manage a loan product.

Entrepreneurship development services include services that focus on developing the business skills and know-how of individuals. They help to raise awareness of entrepreneurship as a conscious career choice and offer basic business skills training.

Business development services target existing micro and small businesses and aim to help these businesses improve their operations, with services ranging from business advice and technical skills training to linking entrepreneurs to markets.¹¹

4. Recommendations for a Future Definition: Personal Microcredit

Today, microcredit is explicitly intended to support income-generating activities. This indicates that the provision of personal (social inclusion) microloans is not yet part of the EU agenda and differs from the approach adopted in some Member States (e.g., France, Italy), where personal microcredit was considered as important as business microcredit.

Personal microcredit envisions a product designed for disadvantaged individuals and low-income households who want to finance personal and family development projects or necessities arising from daily needs, potential risks and temporary or unforeseen circumstances (e.g., home expenses, health, education, disability requirements, and family reunification). The objective is not merely to target consumption needs, but to enhance the financial and social inclusion of beneficiaries.¹²

¹⁰ EMN, MFC, Pytkowska J. (2020,) *Microfinance in Europe: survey report 2020 edition*, p. 59.

¹¹ EMN, MFC, Pytkowska J. (2020,) *Microfinance in Europe: survey report 2020 edition*, p. 62

¹² EMN, *Microcredit regulation in Europe: an overview*, January 2022, p. 4.

In-class exercise

Students watch the following video

<https://www.youtube.com/watch?v=XR1qBE002eM>

“Microfinance in Refugee Camps”;

The class discuss the feasibility of microfinancing in refugee camps and the positive aspects of microfinancing. Is there a project they would be interested in starting if they received microfinancing?

III. Employment

6. Types of employment

The class go through different types of employment;
The instructor explains the types of employment students don't know.

6.1 Conventional employment

Employees get different entitlements depending on their type of employment.

Find out more:

Full-time

Full-time employees usually work an average of 38 hours each week. They're usually employed on a permanent basis or on a fixed term contract.

Part-time

Part-time employees work less than 38 hours per week and their hours are usually regular each week. They're usually employed on a permanent basis or on a [fixed term contract](#).

Apprentices and trainees

Apprenticeships and traineeships are types of formal training arrangements that combine work with study for a qualification in a trade or occupation.

Outworkers

Outworkers are contractors or employees who perform their work at home or at a place that wouldn't normally be thought of as a business premises. Outworkers are common in the textile, clothing or footwear industry.

<https://www.fairwork.gov.au/starting-employment/types-of-employees>

6.2 Flexible employment

June 1, 2021

The popularity of flexible work arrangements is growing significantly, especially as many workers now regard a good work/life balance almost as highly as a good salary, while employers are also becoming increasingly aware of the benefits. But flexible work has numerous variations, each with its own set of pros and cons for employer and employee.

So what flexible working arrangements are companies currently utilizing? In this article, we take a closer look at flexible work arrangements, who they suit, and why employers may want to consider them.

Hybrid Work

While definitions can vary, hybrid work can be defined as a working arrangement where some staff will work on-site, some will work off-site via telecommuting or remote working, and others will have the freedom to work on-site on some days and off-site on others, based on circumstances, objectives, and personal preferences.

Hybrid work is one of the most flexible work arrangements, completely removing the concept of location by placing the importance on **how** employees work instead of **where** they work.

Telecommuting

Telecommuting is the practice of working from outside of the employer's office or physical workplace. Often it will mean working from home, but it could equally mean working from a public library, co-working space, coffee shop, or anywhere else with public wi-fi, depending on the devices available and the individual company policy.

For employers, the main challenge is providing access to the technology needed to carry out work and connect with colleagues while maintaining security and productivity. However, telecommuting can be an extremely effective arrangement and potential benefits include reduced absenteeism and improved morale.

One important thing to note is that, according to many definitions, while someone telecommuting will not be working from the physical workplace, they may still need to attend the workplace on occasions, such as for meetings or catch-up sessions. For this reason, telecommuting typically describes off-site work for people who live nearby.

Remote Work

The terms remote work and telecommuting are often used interchangeably, and there are no strict definitions separating the two concepts. However, remote work can differ from telecommuting in terms of whether physical attendance is ever required and whether employees need to live in close proximity to the workplace.

As a blog post from Glassdoor explains, a remote worker will be able to do their job from anywhere in the world, as long as they have the necessary equipment and technology,

such as a computer and access to the internet. Often, companies employing remote workers will have staff located in different countries.

Flexitime

As a basic definition, flexitime – also known as flexitime – refers to flexible working arrangements where employees are given the freedom to select when their



working day begins and ends, as long as they work their contracted number of hours. Most commonly, this means simply adjusting precisely when their daily working hours take place.

So, for example, rather than working from 9 am to 5 pm each day, an employee may opt to work from 11 am to 7 pm on one day, and from 8 am to 4 pm on another. In some arrangements, workers may also extend their hours on one day to reduce their hours on another, as long as their weekly or monthly contracted hours are met.

Final Thoughts

The global workforce is changing rapidly and demand for flexibility in the workplace is growing, especially as remote work and telecommuting have become more viable and as people have become more aware of the importance of achieving a good work/life balance. For employers, the key is finding which of the flexible work arrangements will provide sufficient flexibility to keep workers happy without suffering a negative impact on productivity or work quality.

<https://www.viewsonic.com/library/business/8-types-of-flexible-work-arrangements-explained/>

In-class exercise

Students team with someone they don't know and ask each other the following questions:

If you work/ed ...

What do/did you do? What are/were you in charge of? What are/were your responsibilities? Do you have a nine-to-five job? Is there a flexitime system in your organisation? Are there people who do shiftwork in your company? Could you do your job working from home? If yes, would you like to?

If you don't work ...

What sort of job would you like to do? What routine would you like to have? Would you like to work from home?

Alternative exercise

Students go to <https://www.prospects.ac.uk/> and take the test to see what job suits them.

Note: The exercise in this lesson is based on the course book *Business Vocabulary in Use*, Unit 1 Work and Jobs, and Unit 2 Ways of Working, pp. 11, 13.

7. Skills and qualifications

The instructor briefly discusses the EU policy for skills.

The way we work, learn, take part in society and lead our everyday lives is changing with technological developments, global and demographic challenges. The right skills help individuals to adjust to these changes and ensure their well-being while contributing to society, productivity and economic growth.

Today **people need to be equipped with a variety of skills** ranging from basic skills, such as literacy, numeracy and digital, to vocational or technical skills as well as entrepreneurial skills and transversal skills, such as foreign languages or personal development and learning to learn.

Europe today faces a number of challenges:

- Green and digital transitions are reshaping the way we live, work and interact and call for a **shift in skill sets** to reap their full potential.
- **Demographic change** requires Europe to draw on all of its talents and diversity. At the same time, it will also generate new job opportunities in the silver and care economies.
- The **COVID-19 pandemic** has made telework and distance learning a reality for millions of people in the EU, and revealed the limitations of our digital preparedness. The pandemic has also **negatively impacted job opportunities** for many.
- Too many people cannot find a job because **they do not have the right skills** or they are working in jobs that do not match their talents.
- At the same time, **40% of employers cannot find people with the right skills** to fill their vacancies; and too few people have the skill sets and support to see setting up their own business as a realistic route.
- An unacceptably high proportion of **Europeans** – one in five – **struggle with reading and writing**, and even more have poor numeracy and digital skills.
- While everyone should have the chance to upgrade their skills on a regular basis – **only 4 in 10 adults take part in learning**.

Education and training in Europe is the competence of Member States. National and regional labour markets and education systems are faced with their own specific challenges but Member States share similar problems and opportunities.

That is why European initiatives for skills aim to mobilise all European stakeholders along the following lines of action:

- [Skills for jobs](#)
- [Working together](#)
- [Helping people to develop skills throughout their lives](#)

The [European Skills Agenda](#) of 1 July 2020 sets out a five year action plan with 12 actions to help equip people in Europe with better skills.

<https://ec.europa.eu/social/main.jsp?catId=1146&langId=en>

Modernising vocational education and training

The Commission is working to [modernise vocational education and training](#), in order to equip the workforce with the skills to support a fair transition to a green and digital economy as well as the post-COVID economic recovery.

To promote these reforms, the Commission supports [Centres of Vocational Excellence \(CoVEs\)](#) that bring together local partners to develop “skills ecosystems”. Skills ecosystems will contribute to regional, economic and social development, innovation, and smart specialisation strategies.

Skills for green and digital transitions

To support the green transition, the Commission will develop a European competence framework on education for climate change and sustainable development, similarly to [frameworks for entrepreneurial and digital skills](#).

To support skills development alongside the digital transition, the Commission will:

- Update the [Digital Education Action Plan](#), to ensure that digital skills are properly addressed at all levels of education and training;
- Implement the [Digital Europe programme](#), with a focus on high level digital skills;
- Support EU ICT-Jump-Start intensive courses to help the current workforce acquire relevant digital skills.

Skills for life

The Commission, together with Member States, will work on new priorities for the European Agenda for Adult Learning. These priorities will complement the renewed European cooperation framework in education and training, and to support the achievement of United Nations’ Sustainable Development Goals.

Additionally, it will work to develop comprehensive, quality and inclusive adult learning systems.

<https://ec.europa.eu/social/main.jsp?catId=1507&langId=en>

In-class exercise

Students in groups of three look at the ESCO (European Skills, Competences, Qualifications and Occupations) portal <https://esco.ec.europa.eu/en>, search for occupations they are interested in, and find the skills and competences needed. They discuss their findings in class.

Available in all EU languages

8. Skills for Third Country Nationals

The instructor presents the EU Skills Profile Tool for Third Country Nationals.

8.1 EU Skills Profile Tool for Third Country Nationals

The [EU Skills Profile Tool](#) for Third Country Nationals supports early profiling of the skills of refugees, migrants and citizens of non-EU countries who are staying in the EU (third country nationals). Services that assist citizens of non-EU countries can use it in an interview situation to produce a profile of their skills with a view to:

- support further assessment
- form a basis for offering guidance
- identify up-skilling needs
- support job-searching and job-matching

The tool is not intended as a recognition or authentication tool.

The tool, developed in 2017 as part of the [Skills Agenda for Europe](#), will soon become an integral part of the new [Europass platform](#), launched on 1 July 2020 in the context of the updated Skills Agenda.

Who is it for?

The Skills Profile Tool is specifically designed for use by:

- national authorities responsible for reception and integration of refugees
- reception centres
- employment assistance services
- education and training advisers
- social services
- NGOs and charitable organisations

offering services to refugees and other citizens of non-EU countries, although the tool is available for anyone to use.

Key features

The tool is **multilingual**, available in all EU languages (except Irish) and in Arabic, Farsi, Pashto, Sorani, Somali, Tigrinya, Turkish and Ukrainian. It is possible to see **two languages at the same time on one screen**, reducing language barriers between case workers and citizens of non-EU countries.

The tool is available as a **web-tool to be used on a voluntary basis and free of charge**. Completed profiles are exportable as PDF, Word, Excel or XML files.

Instructions on how to complete the fields are integrated in the tool. There is also a [user manual](#) (EN).

Customisation

The tool has been recently improved and can be adapted to an organisation's specific needs (see also the [flyer on how the tool can be combined with other systems](#) for more information) by:

- Adding or hiding questions or sections from the Tools questionnaire;
- Using the tool's built-in features, such as exported Excel or machine-readable XML files;
- Modifying the [Open Source Code](#).

Try the tool

[EU Skills Profile Tool for third country nationals](#)

We are continually reviewing and improving the tool. If you would like to provide any feedback, please [send us an email](#).

<https://ec.europa.eu/social/main.jsp?catId=1412&langId=en>

In-class exercise

Students prepare their profile using the EU Skills Profile Tool.

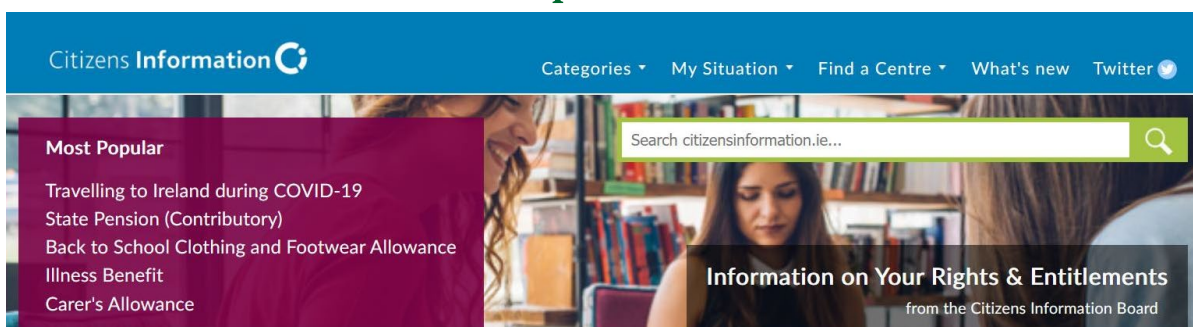
Available in all EU languages

IV. Government websites

9. Navigating government websites for citizens: Services offered

The instructor presents the various services offered in the partner country.

Citizens Information: Republic of Ireland



COVID-19

COVID-19 restrictions, public health, vaccines, employment, travel...

Health

Medical cards, GP visit cards, mental health, Fair Deal Scheme, addiction services, medicines, hospitals...

Social Welfare

Jobseeker payments, COVID-19 pandemic payment, family and child benefits, disability, pensions...

Employment

EWSS, pay, employment rights, contracts, leave, working from home, redundancy, supports for businesses...

Money and Tax

Income tax, income tax credits and reliefs, capital taxes, housing taxes and reliefs, personal finance...

Moving Country

Coming from Ukraine, citizenship by birth, naturalisation, immigration, importing a car, foreign births...

Returning to Ireland

Getting started, planning the journey home, somewhere to live, social welfare, coming home with children...

Housing

Renting, owning, local authority and social housing, grants and schemes...

Education and Training

Childcare, school terms, leaving certificate, educational supports, grants, apprenticeships...

Travel and Recreation

Travelling to Ireland during COVID-19, Passports, penalty points, motor tax, driving offences, driving licences...

Environment

Noise complaints, recycling, dogs licences, waste disposal, littering and dumping, burning waste...

Consumer

Buying online from the UK after Brexit, common consumer problems, consumer laws, how to complain, shopping, cars, travel...

Death and Bereavement

Wills, when someone dies, registering a death, bereavement counselling...

Family and Relationships

Children, having a baby, living together, getting married, separation and divorce, domestic violence...

Justice

Court system, drugs, alcohol, public order, sentences, Small Claims Court...

Government

Voting, the Constitution, data protection, European Union, Common Travel Area...

Contact us



Citizens Information Phone Service (CIPS) is a nationwide service that can be reached on 0818 07 4000, Monday to Friday, 9am to 8pm.



Citizens Information Centres (CICs) provide free, impartial information, advice and advocacy from more than 215 locations around the country.

<https://www.citizensinformation.ie/en/>

In-class exercise

Students go through the website in order to understand what each service offers.

They work in groups to fill in information in one section, and help each other with information and suggestions. Groups give feedback on their work.

10. Navigating government websites for citizens: Signing in & Account Setup

The instructor presents the signing-in and account-setup processes in the government website of the partner country and explains any difficult points or unknown terms.

10.1 Signing in

Keeping your information secure

Do not share your Government Gateway user ID and password with anyone else.

Sign in using Government Gateway

Government Gateway user ID
This could be up to 12 characters.

Password

Sign in

[Create sign in details](#)

Enter your email address

This will only be used to send you security updates or if you need to recover your sign in details.

To confirm it is your email address we will send you a code.

Email address

Continue

[Get help with this page](#)

Enter code to confirm your email address

We have sent a code to: **fapostol@auth.gr**

The code will expire in 30 minutes.

! If you use a browser to access your email, you may need to open a new window or tab to see the code.

Confirmation code
For example, DNCLRK

[▶ I have not received the email](#)

Confirm

Email address confirmed

This will enable us to help you get the most from this service.

Continue

What is your full name?

Continue

Create a password

Your password needs to be 10 or more characters. To help you create a long and strong password, the National Cyber Security Centre recommends using three random words.

You can use a mix of letters, numbers or symbols in these three words.

Password

Confirm your password

Continue

Set up recovery for your sign in details

You need to set up a recovery word so that you can get back into Government Gateway if you forget your password.

[Continue](#)

Set up a recovery word

! Make a note of this word in case you need it in the future.

The word must:

- be between 6 and 12 characters
- not contain spaces or special characters
- not contain numbers

Recovery word

[Continue](#)

10.2 Account set up

Choose the type of account you need

- Individual
Includes personal tax account, tax credits, Self Assessment and Child Benefit
- Organisation
Includes limited companies, partnerships, charities, trusts and estates
- Agent
Includes accountants acting on behalf of clients, payroll bureau and bookkeepers

[Continue](#)

You need to set up additional security

This is to make sure only you can sign in.

[Continue](#)

How do you want to get access codes?

- Text message**
Get codes sent to a mobile phone.
- Voice call**
Get codes by automated message to a UK mobile or landline.
- Authenticator app for smartphone or tablet**
Get codes generated by an authenticator app on your mobile device such as a smartphone or tablet.

[Continue](#)

Are you adding a UK mobile number?

- Yes
- No

[Continue](#)

Enter a country for this mobile phone number

[Choose a different way to get access codes](#)

Continue

Enter a mobile phone number

We will send an access code to this mobile phone by text message.

Mobile phone number

[Choose a different way to get access codes](#)

Send access code

Enter the access code

We have sent a 6 digit access code to **+306932597315**

It may take a few minutes to arrive

If you have a UK mobile your 6-digit code will arrive from the phone number 60 551.

Access code

Problems with this code? [Try another option](#)

Continue

You've set up additional security

Every time you sign in we will request an access code.

If you've set up more than one security preference you'll be able to choose how you get the access code.

Continue

We need to check your identity

We will ask you for personal details, like your:

- name
- date of birth
- National Insurance number
- postcode

We will check the details you give us with our records and then ask some security questions to confirm your identity.

[Continue](#)

Check your identity

Enter your details

First name



Last name

Date of birth

For example, 31 3 1980

Day Month Year

[Continue](#)

Check your identity

What is your National Insurance number?

It's on your National Insurance card, benefit letter, payslip or P60. For example, QQ123456C

[I do not have a National Insurance number, or have lost or forgotten it](#)

Continue

Check your identity

What is your postcode?

For example SW1A 2AA

Continue

<https://www.access.service.gov.uk/login/signin/creds>

In-class exercise

Students in pairs go through the processes themselves.

11. Revision

Class discussion on previous units;
Students ask any questions they may have on the material.

12. Filling in forms online

The instructor presents all the options for online forms related to businesses or relevant to TCNs in the partner countries.

Online forms

Introduction

This page provides links to application forms, claim forms and other forms that are available online. Some forms can be downloaded while others are completed online.

Social Welfare

- [MyWelfare.ie](#) - apply online for Jobseeker Payments, Paternity Benefit, Maternity Benefit, PRSI refunds, payment and contribution statements, closure of benefit claims or a jobseeker holiday.
- [Supports for jobseekers](#)
- [Supports for children and families](#)
- [Supports for retired and older people](#)
- [Supports for carers](#)
- [Disability and illness supports](#)
- [Bereavement supports](#)
- [Supports for the employed](#)
- [Supports for the self-employed](#)
- [Moving to or from Ireland](#)
- [Other supports](#) - online forms to apply for Authority to Appoint an Agent, payment by Electronic Funds Transfer (EFT), Free Travel, Household Benefits Package, Living Alone Allowance, Supplementary Welfare Allowance and Tax Reference for Landlords (Rent Supplement).
- [Other online services](#) - request statements and application forms, report fraud, ask a question and make a comment or complaint.

Employment

- [Workplace Relations disputes and complaints](#)
- [Workplace Relations appeals](#)
- [Workplace supports for employers of people with disabilities](#)
- [Employment permits](#)
- [Redundancy - applying to employer](#)
- [Redundancy - applying to Department of Social Protection](#)
- [Revenue - starting or leaving employment](#)
- [Revenue - becoming self-employed](#)

- [Revenue - employer tax forms](#)
- [Companies Registration Office](#)
- [INIS Investor and Entrepreneur schemes](#) - the Immigrant Investor Programme (IIP) and Start-up Entrepreneur Programme (STEP).

Education and Training

- [Department of Education and Skills - parents' services](#)
- [State Examinations Commission - external candidate application](#)
- [State Examinations Commission - order statement of results](#)
- [State Examinations Commission - appeal examination results](#)
- [Central Applications Office - apply online](#)
- [Central Applications Office - download forms](#)
- [Student Grant Application System](#)
- [Revenue - tax relief for tuition fees](#)
- [Springboard courses](#)
- [Test of Interactive English](#)

Travel and Recreation

- [Driver theory test](#)
- [Driving test](#)
- [Learner permits and driving licences](#)
- [International driving permit](#)
- [Motor tax online](#)
- [Motor tax and other vehicle forms](#)
- [National car test \(NCT\)](#)
- [Revenue - vehicles for people with disabilities](#)
- [Taxi complaints](#)
- [Leap cards](#)
- [European Health Insurance Card \(EHIC\)](#)
- [Passport renewal and passport cards](#)
- [Visa applications](#)
- [Re-entry visas](#)
- [State fishing licence](#)
- [Hunting licences](#)

Housing

- [Registering a tenancy](#)
- [Tenancy dispute](#)
- [Property registration](#)
- [Redirection of post](#)
- [TV licence online](#)
- [Registering a septic tank](#)
- [Better Energy Homes schemes](#)

Moving Country

- [Foreign Births Register applications](#)
- [Citizenship applications](#)
- [Visa applications](#)
- [Travel documents for those with refugee status or subsidiary protection](#)
- [EU Treaty Rights residence cards](#)
- [Social Insurance records - Forms E104 and U1](#)
- [Irish benefits under social security agreements](#)
- [Register an imported vehicle](#)
- [Import a pet](#)

Money and Tax

- [Revenue myAccount](#)
- [Local Property Tax \(LPT\) Online](#)
- [Revenue On-Line Service \(ROS\)](#)
- [Income tax](#)
- [Capital Acquisitions Tax \(CAT\)](#)
- [Capital Gains Tax \(CGT\)](#)
- [Value Added Tax \(VAT\)](#)
- [Vehicle Registration Tax \(VRT\)](#)
- [Revenue Forms Ordering Service](#)
- [Financial Services and Pensions Ombudsman complaints](#)

Family and Relationships

- [Birth, adoption, marriage, civil partnership and death certificates](#)
- [Register an intercountry adoption](#)
- [Civil Registration Service appointments for marriage or civil partnership](#)
- [Certificate of Freedom to Marry](#)
- [Change of name by deed poll](#)
- [Gender recognition certificate](#)
- [Maintenance summons](#)
- [Ombudsman for Children complaints](#)

Health

- [Medical/GP Visit Cards](#)
- [Drugs Payment Scheme](#)
- [Long Term Illness Scheme](#)
- [Nursing Homes Support Scheme](#)
- [Blood platelet donation](#)
- [Bone Marrow Registry](#)
- [European Health Insurance Card \(EHIC\)](#)

Justice

- [Garda data protection requests](#)
- [Garda Ombudsman complaints](#)
- [Personal Injuries Assessment Board](#)
- [Small Claims Procedure](#)
- [European Small Claims Procedure](#)
- [Legal Aid Board schemes](#)
- [National Age Card](#)
- [DPP reasons for decision](#)

Consumer Affairs

- [TV licences](#)
- [Phoneline, mobile phone, broadband or postal complaints](#)
- [Electricity or gas complaints](#)
- [Advertising complaints](#)
- [Broadcasting complaints](#)
- [Mail preference service](#)

Death and Bereavement

- [Inland Revenue Affidavit \(Form CA24\)](#)
- [Probate personal applications](#)

Government in Ireland

- [Register to vote](#)
- [Information Commissioner appeals](#)
- [Data Protection Commissioner complaints](#)
- [Ombudsman complaints](#)
- [European Ombudsman complaints](#)

Environment

- [Radon tests](#)
- [Commissioner for Environmental Information appeals](#)

Page edited: 29 November 2021

https://www.citizensinformation.ie/en/reference/online_services/online_forms.html#10b797

Students choose one or two forms to fill in, either individually or in pairs.

13. Taxation

The instructor explains some of the basic terms and concepts for the taxation system in the partner country.

Tax for self-employed people

Introduction

If you become self-employed you must register with Revenue as a self-employed person. You pay tax on the profits from your business and on any other income that you have.

If you make a late payment of any taxes due, you will be charged interest from the due date to the date when your payment is received.

Rules

As a self-employed person you pay income tax under [the self-assessment system](#), once a year. Self-assessment means that you are responsible for making your own assessment of tax due.

You pay Preliminary Tax (an estimate of tax due for your current trading year) on or before 31 October each year and make a tax return for the previous year not later than 31 October. If you file your tax return online using the [Revenue Online Service \(ROS\)](#), the deadline is usually slightly later.

For example, if your accounting year is from 1 January to 31 December each year, you pay Preliminary Tax for 2022 by 31 October 2022, based on an estimate of your liability for the full year. At the same time, you make a tax return for 2021 and pay any taxes outstanding for that year. You are entitled to the normal income tax credits and reliefs.

For 2022, you may claim an [Earned Income Tax Credit](#) of €1,700 ((in 2021 the amount was €1,650). However, if you also qualify for the [Employee Tax Credit](#) (formerly known as the PAYE tax credit), the combined value of these credits cannot be greater than the value of the Employee Tax Credit.

You must keep proper records which include:

- All purchases and sales of goods and services and
- All amounts received and all amounts paid out

You must keep supporting records (for example, invoices, bank and building society statements, cheque stubs and receipts). You do not have to send them in to Revenue, but you must keep them in case of a Revenue audit.

You can claim certain business expenses against tax. Some examples include:

- Purchase of goods for re-sale
- Wages
- Rent
- Rates
- Repairs
- Lighting and heating
- Running costs of vehicles or machinery used in the business
- Accountancy fees
- Interest paid on business loans
- Leasing payments on vehicles or machinery used in the business
- Contributions to your personal pension (up to certain limits).

If you are working from home you may be able to claim a proportion of household bills such as telephone, heating, lighting and broadband.

You can find more information on self-employment in [Revenue's guide to self-assessment](#), which includes information about how to fill in your tax return and important deadlines. [Revenue also has information on registering for tax](#) and about the business expenses that you can claim against income. Your local Revenue office can also help you with any questions that you may have.

Subcontractors: If you are a self-employed subcontractor working in construction, forestry or meat processing there is [detailed information about Relevant Contracts Tax](#) on Revenue's website.

Universal Social Charge, PRSI and VAT

USC: Everyone must pay the [Universal Social Charge \(USC\)](#) if their gross income is over €13,000 in a year.

An extra charge of 3% applies to any self-employed income over €100,000 regardless of age. This means that self-employed people pay a total of 11% USC on any income over €100,000. The USC does not apply to social welfare or similar payments. You pay your USC with your preliminary tax payment.

PRSI: Self-employed people pay [Class S PRSI](#) on their income.

Value Added Tax (VAT)

You must [register for Value Added Tax \(VAT\)](#) if your annual turnover is more than or is likely to be more than €75,000 for supply of goods or €37,500 for supply of service. As a trader you pay [VAT on goods and services](#) acquired for the business and charge VAT on goods and services supplied by the business. The difference between the VAT charged by you and the VAT you were charged must be paid to Revenue. If the amount of VAT paid by you exceeds the VAT charged by you, Revenue will repay the excess. This ensures that VAT is paid by the ultimate customer and not by the business.

Revenue has information on [how to account for and pay VAT](#).

Self-assessment

If you are self-employed you should [register for self-assessment](#). You can [read more about who is required to self-assess](#).

You (or an agent) must make your income tax return and self-assess your tax liability for the previous year. You can:

- File your Form 11 using the Revenue Online Service (ROS). [Certain people must e-file using ROS](#).
- Fill out a paper [Form 11 \(pdf\)](#) and send to Revenue

If you have registered for self-assessment since 2015, you are required to file and pay online.

Revenue has further information and video guides on [filing your tax return](#).

Revenue also provides [A Guide to Completing Pay and File Tax Returns \(pdf\)](#).

If you use ROS to make your tax return online, it will calculate your self-assessment based on the information you provide. You can choose to accept this calculation or input your own self-assessment.

If you use the paper Form 11, it includes a self-assessment section which you (or your agent) must complete and sign. If you file the paper tax return early, before 31 August, Revenue will complete the self-assessment section on your behalf.

Where to apply

[Lo-call telephone numbers and contact details for Revenue regional offices are available on the Revenue website contact page.](#)

Page edited: 25 January 2022

https://www.citizensinformation.ie/en/money_and_tax/tax/income_tax/taxation_of_self-employed_people.html

In-class exercise

Students, divided in pairs, navigate the various webpages on taxation.

V. Banks

14. Banking terms you need to know



Here's a list of some of the key terms you'll want to know when it comes to making the most of your current account.

Account number

Your bank account's unique number.

Available balance

Your available balance is the money you have available to spend, taking into account any pending payments and excluding any cheques that haven't yet cleared.

From 24 November 2019, it does not include any arranged overdraft limit.

ATM

You can use automated teller machines (ATMs) to:

- withdraw cash from your account
- pay in cheques
- pay bills
- get statements

Using an ATM is usually free. Make sure you read the signs on the machine closely to check you won't be charged a fee.

Balance

Your current account balance is the amount you are either in credit, or in debit (overdrawn). This balance may include transactions that are still being processed.

From 24 November 2019, it does not include any arranged overdraft limit.

Basic bank account

This type of account offers the ability to:

- send money
- withdraw cash
- set up standing orders
- set up Direct Debits

However, basic bank accounts do not offer connected overdrafts.

BIC

This stands for Bank Identifier Code and is a number that identifies your bank. It's needed if you want to send or receive money from outside the UK. If you bank with HSBC, you'll find your BIC on your bank statement.

Credit

Credit is the amount of money you have available in your bank account.

Debit

When your account is in debit, it's overdrawn. Your account is debited when money is withdrawn from it.

Debit card

You can use a debit card to make cash withdrawals from ATMs, as well as to pay for goods and services in person, online or over the phone. When you use your debit card, the amount of the transaction is debited from your current account.

Deposit

Money paid into your account.

Direct Debit

A payment from your bank account to another account on a date, or dates, agreed by yourself and the recipient. Unlike a standing order, the amount paid by a Direct Debit can be changed by the recipient, but they have to give you notice of this.

EAR

EAR stands for Equivalent Annual Rate. It's the rate you would pay on your overdraft if interest was charged annually on the amount you owe. It doesn't take into account any fees.

Financial Conduct Authority

Known as the FCA, this is the body that regulates the financial services industry in the UK, including banks and building societies. The FCA's role is to protect customers, businesses and the economy by ensuring UK financial markets are honest, fair and effective.

IBAN

This stands for International Bank Account Number. It identifies accounts held at any bank in any country, or region. If you're an HSBC customer, you'll find your IBAN on your bank statement.

Joint account

An account held by more than one person.

Arranged overdraft

Most current accounts allow you to apply for an arranged overdraft. This is a way of the account provider and you agreeing in advance that you may borrow money when there is no money left in your current account. The arranged overdraft limit – which is the maximum amount you can borrow – is based on your credit rating and how much you can afford. There will usually be a cost for using an arranged overdraft in the form of interest and sometimes fees.

Payee

The company, or person, you're paying.

Pending transactions

Payments or deposits you've made – for example, by cheque or debit card – that haven't yet cleared, or been debited to your account.

Recurring transactions

This is a payment you've agreed that a business can take from your debit or credit card when needed. It's also known as a recurring payment or a continuous payment authority (CPA). Recurring payments are different from Direct Debits and standing orders because your instruction is with the business, not the bank. They can vary in amount and frequency.

Sort code

This is a six-digit code that identifies your bank branch.

Standing order

A regular payment you make from your bank account. Unlike Direct Debits, the amount paid by a standing order is fixed and you're the only one who can change it.

Statement

Your bank statement shows all the transactions that have taken place over a set period of time. It also shows any interest and fees that have been added to, or deducted from, your account. You can access your bank statements online, or have paper statements sent to you by post.

Transfer

When you send money between your own accounts, for example from a current account to a savings account.

Withdrawal

Taking money out of your account.

<https://www.hsbc.co.uk/current-accounts/banking-terms/>

In-class exercise

Students, divided in pairs, visit various websites of banks in the partner country, note down any terms they don't understand and discuss them in class.

15. Opening a current account – what you need



A current account enables you to deposit, hold, withdraw and transfer money.

It can also give you access to online banking and secure banking apps, which help you manage your money. In some countries and regions, a current account is also known as a transaction account.

Check if you're eligible

Most UK banks require you to be 18 or over to open a current account. Some banks will accept applications from people aged 16 and over. If you're between 7 to 17 years old, you may be eligible for a [children's bank account](#).

To open a current account, many banks will require you to be a resident in the United Kingdom (UK). Non-UK nationals from outside the European Union (EU) or Switzerland may need to provide a visa or residence permit.

What do you need?

To complete your application, you'll need to provide a proof of identity and proof of address. Here's a list of some commonly accepted documents. Keep in mind, each bank may have its own specific requirements.

Proof of identity:

- passport
- driver's licence
- EU identity card

Proof of address:

- utility bill
- telephone bill
- council tax bill
- mortgage statement
- tenancy agreement

Some banks will require more than one proof of address. If you're new to the UK, you may not be able to do this. In this case, a letter from a university or employer might be acceptable.

Explore: [What documents do you need for an ID check?](#)

Any other documents?

You may need to provide proof of your income and be asked about your expenses. If you are, the following should be acceptable:

- payslips
- bank statements
- [P60](#) (statement issued to UK taxpayers at the end of the tax year)
- letter from a recognised employer
- tax returns (for self-employed)

Check your credit report

Many banks will [check your credit history](#) before they offer you a current account. To do this, they use information from the three credit reference agencies:

- TransUnion
- Equifax
- Experian

You can check the information these agencies hold on you to make sure it's up to date.

Opening an account

To open any of our accounts, a new customer will need to provide us with the documents and information as set out in [HSBC Safeguard \(PDF, 611KB\)](#) [HSBC Safeguard \(PDF, 611KB\)](#) [This link will open in a new window](#). We may request additional information or documents in individual cases.

<https://www.hsbc.co.uk/current-accounts/what-do-you-need-to-open-a-current-account/>

In-class exercise

Students visit the online banking simulator at https://message.bankofamerica.com/onlinebanking_demo/mobileApp_Simulator/ and try performing different actions. Either individually or in pairs.

16. Getting a credit card

Personal credit cards

A credit card can be a very useful financial tool, giving you the freedom and peace of mind to do what you need to do, when you need to do it. If you're already an AIB customer, applying is just a few quick steps away.

	AIB CLICK Visa Card	AIB 'be' Visa	AIB Platinum Visa Card	AIB Student Visa Card
Annual Bank Fee	No	No	No	No
Introductory annual interest rate on purchases	No	Yes	Yes	No
Introductory annual interest rate on balance transfers	No	Yes	Yes	No
Up to 56 days interest free	Yes	Yes	Yes	Yes
Salary Requirements	€16,000	€16,000	€40,000	n/a
Online Account Management	Yes	Yes	Yes	Yes
Apply on Internet Banking	Yes Apply through Internet Banking only	Yes	Yes	Yes
Cashback Awards	No	No	Yes	No
Must pay by direct debit	No	No	No	Yes(minimum 3%)
Contactless payments	Yes	Yes	Yes	Yes
Mobile Payments	Yes – Google Pay and Apple Pay	– Google Pay and Apple Pay	– Google Pay and Apple Pay	– Google Pay and Apple Pay
Secure Internet Shopping	Yes	Yes	Yes	Yes
Emergency Cash Service	Yes	Yes	Yes	Yes
Spread Your Repayments	Yes	Yes	Yes	Yes
	Find out More	Find out More	Find out More	Find out More

Using your card abroad: Click [here](#) to see the exchange rates for non-Euro EU/EEA currencies on credit cards. To view the rates for all other currencies visit the [Visa website](#).

No annual bank fee: a Government stamp duty of €30.00 is charged annually per credit card account. Other charges may apply.

Special introductory annual interest rate: on purchases (on 'be', Platinum or Student) for 12 months from the date your credit card account is opened.

Introductory Balance transfer rate: on balance transfers applies for 12 months from the date the card is opened. ('be' and Platinum only)

Applicants for an AIB Student Visa Card must be a third level student in full-time education and have or open an AIB Student Plus Account. They must also have held a bank account for a minimum of 3 months, and must be at least 18 years of age.

Up to 56 days interest-free credit: if you pay your balance in full and on time each month you will avoid paying any interest.

Secure Internet shopping: bringing you peace of mind when shopping online with Visa Secure.

Emergency Cash Service: Should you lose your card at home or while abroad, we'll cancel your card. If you are abroad we can provide you with an Emergency Cash Advance Facility within 48 hours in most countries. (Subject to available credit, fees and charges may apply.)

Our Customer Service staff are available on (01) 6685500 (or +353 1 6685500 from abroad).

Spread your repayments: you decide how much you want to repay from the minimum amount (3% or €6.35, whichever is greater) to the full outstanding balance.

<https://aib.ie/our-products/credit-cards>

In-class exercise:

Students, in groups, visit the websites of different banks and look at the process of applying for a credit card.

VI. Careers

17. Writing a CV

Watch the Quick Europass Tutorial: Create your CVs at <https://audiovisual.ec.europa.eu/en/video/I-193054?lg=EN>;
Have a look at the whole material in the images that follow.

Personal information

Before you start, select the language you want to use in your profile

Select the language in which you want to create your profile: *

English ▾

Select date format *

23/04/2019 ▾

First name(s) *

Last name(s) *

Date of birth

DD ▾ MM ▾ YYYY ▾

Gender

Select from list ▾

Nationality ⓘ

Select ▾

[+ Add](#)

Contact

Email address

[+ Add](#)

Phone number

Select ▾ Select ▾

[+ Add](#)

Address

Type ⓘ

Select ▾

Address line 1

e.g. Street name, P.O. Box

Address line 2

Apartment, suite, unit, building, floor, etc.

Postal code City Country ⓘ

e.g. 0035482 e.g. Paris Select ▾

[+ Add](#)

[Exit](#)
[Skip all steps ⓘ](#)
[Next >](#)



Work experience i

Describe all your work experiences. You can include paid work, volunteering, internships, apprenticeships, freelancing and other activities.

New work experience

Occupation or position held i

Employer i

City

Country i

From i

To

 Ongoing

Main activities and responsibilities i

From i

To

 Ongoing

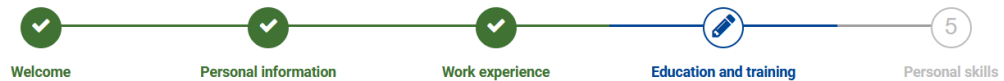
Main activities and responsibilities i

↶ C B I U ≡ ☰ ☷ ☹ x₂ x²

Describe your tasks and responsibilities.

More details

+ Add new work experience



Education and training i

Describe all your learning experiences here. Include any type of learning experience (university, vocational training, online courses, professional development).

New education and training experience

Title of qualification awarded i

Organisation providing education and training i

Address line 1

Address line 2

Postal code

City

Country i

Postal code City Country **i**

Website **i**

From **i** DD MM YYYY To DD MM YYYY Ongoing

More details

+ Add new education and training experience

✓ Welcome —
 ✓ Personal information —
 ✓ Work experience —
 ✓ Education and training —
 i Personal skills

Personal skills

Describe your personal skills, such as language skills and digital skills, etc.

Language skills
Present your language skills here.

Mother tongue

+ Add another mother tongue

Other language **i**

+ Add another language

Digital skills
List your digital skills here and group them.

Digital skills

Add to your digital skills from the list below. Click on the skill and drag it to the left.

Microsoft Word **+ i**

Microsoft Excel **+ i**

Microsoft Office **+ i**

Microsoft Powerpoint **+ i**

Outlook **+ i**

Google Drive **+ i**

≡ Group your skills **i**
Customise your skills and group them in categories.

<https://europa.eu/europass/eportfolio/screen/profile-wizard?lang=en>

In class exercise:

Students will create their own CVs on Europass in the language of the host country.

As optional homework, students can create an English version of their CV on Europass.

Some alternative sources to use in this unit could be

Working abroad at <https://www.prospects.ac.uk/jobs-and-work-experience/working-abroad>

CV template at

<https://www.careers.manchester.ac.uk/media/services/careersandemployabilitydivision/careersservice/cvexamples/CVTemplate.docx>

18. Developing a Professional Profile Online

How to Create Professional Online Profiles

By [Alison Doyle](#)

Updated on August 26, 2021

When you're looking for a new job or positioning yourself for career growth, it's important to have an online presence where you can showcase your skills and experience. Your online professional profiles will also help you [connect with contacts](#) who can expedite your job search and assist you with moving up the career ladder.

Here are some of the websites where you should create an online profile. Do be sure to actively manage your profiles so they are up-to-date. Employers and contacts want to see current information. Also, be sure to keep your professional life separate from your personal one. When you have multiple accounts it can be easy to mix them up. Think twice before you post to be sure everything is being posted to the right place.

When you're consistent across sites, using the same themes and photos, you will be able to create a strong personal – and professional – brand. Review these examples of profiles to get ideas for [building your own professional presence](#) on social media and the internet.

LinkedIn Profile

[LinkedIn](#) is “the” site for professional networking. Recruiters actively use it to source candidates and it's the best resource for building and managing your career network. Update your profile frequently, include your employment history, education, skills, and examples of projects you've worked on.

Engage with other users and spend time growing your network. The more connections you have, the greater your visibility.

Professional Facebook Page

Creating a [Facebook](#) page is a way to differentiate the professional from the personal you. Set up a page to share your expertise, industry news, and current events with others.

Keep your family, friends, and photos on your personal page and be careful about the privacy settings so you don't inadvertently share too much information with employers.

Twitter Profile

[Twitter](#) is a terrific way to establish yourself as an expert in your industry. Tweet about what's happening in your industry – news, events, and advice. Also, be sure to retweet advice from industry leaders. Take the time to follow (and retweet) companies you're

interested in. You may be able to get new job postings before they are listed elsewhere online.

Pinterest Page

Pinterest is a great way to impress your connections and prospective employers. Pinterest shows hiring managers that you are on top of and engaged with what's happening online and you can highlight your resume and your professional work.

Once you have set up Pinterest, you can add a link to your page from your LinkedIn and other online profiles, websites, and blogs.

Personal Website or Blog

A blog or personal website that is related to your career interests is a good place to highlight your expertise and an ideal way to feature your credentials. You can provide information on what you have to offer an employer, link to your online social profiles, and share your contact details with prospective employers and networking contacts.

Do be careful to keep it relevant to your career interests, if you're writing it while job searching.

An About Me Page for Your Site

If you have a personal website, portfolio, or blog, you can use your "About Me" page to engage readers, promote your professional brand, and sell your skills to prospective clients and employers.

Here's [how to write a perfect "About Me" page](#) with examples.

Build Your Professional Brand

One way to increase your visibility is to build a professional brand that is consistent across all the social media platforms you use. For example, you can [use the same photo on all your profiles](#).

You can also create a branding statement and use some or all of it, so you're sending the same pitch or message on all your social pages.

Be Careful About Privacy

Remember that employers will probably be looking at all the information you have online. Take the time to periodically [check all the information you have posted](#) to make sure that it's acceptable for professional viewing, so you can make sure you don't get any unpleasant surprises during the hiring process.

<https://www.thebalancecareers.com/sample-online-profiles-4061813>

In class exercise:

Students will create their own Linked-In profile.

Consider an alternative source for advice and guidance for a Linked in account at <https://www.careers.manchester.ac.uk/findjobs/job-search/linkedin/> and <https://www.softchalkcloud.com/lesson/serve/otHyfD4J7mBjLl/html>

19. Job Interviews

Job Interview Questions, Answers, and Tips to Prepare

BY ALISON DOYLE | Updated on March 12, 2022



Theresa Chiechi / The Balance

Do you have a job interview coming up? Are you prepared? The best way to get ready for an interview is to take the time to review the most common interview questions you will most likely be asked, along with examples of the best answers. Knowing what you're going to say can eliminate a lot of interview stress.

19.1 Prepare for the Interview

You don't need to memorize an answer, but do take the time to consider how you'll respond. The more you prepare, the more confident you'll feel during a job interview.

When you're not sure what to expect during an interview, also take time to review this refresher on [how job interviews work](#), and these tips on [how to prepare to ace your job interview](#).

19.2 Job Interview Questions and Answers

Here's a list of common job interview questions, with examples of the best answers about you, your work history and experience, the new job, salary, what you have to offer the employer, and your goals for the future.



Tip: If you're in a hurry and want to speed up your interview preparation, here's a list of the [top 10 interview questions](#) employers typically ask, example answers, and tips for giving the best response.

Questions About You

Interviewers will ask questions about you to gain insight into your personality and to determine whether you're a fit for both the job and the company. These are [open-ended questions](#) which will give you the opportunity to show the employer that you're well-qualified for the position.

1. [Tell me about yourself.](#)
2. [What is your greatest strength?](#)
3. [What is your greatest weakness?](#)
4. [What makes you unique?](#)
5. [Tell me about something that's not on your resume.](#)
6. [How will your greatest strength help you perform?](#)
7. [How do you handle failure?](#)
8. [How do you handle success?](#)
9. [Do you consider yourself successful? Why?](#)
10. [How do you handle stress and pressure?](#)
11. [How would you describe yourself?](#)
12. [Describe a typical work week.](#)
13. [Are you nice?](#)
14. [Are you willing to fail?](#)
15. [Are you willing to relocate?](#)
16. [Describe your work ethic.](#)
17. [Describe your work style.](#)
18. [Do you work well with other people?](#)
19. [Do you take work home with you?](#)
20. [How are you different from the competition?](#)
21. [How do you view yourself? Whom do you compare yourself to?](#)
22. [How does this job fit in with your career aspirations?](#)
23. [How many hours a week do you normally work?](#)
24. [How well do you assimilate into a new environment?](#)
25. [How would you adjust to working for a new company?](#)
26. [How would you describe the pace at which you work?](#)
27. [How would your co-workers describe your personality?](#)
28. [How would a professor describe you?](#)
29. [Is there anything else we should know about you?](#)

30. [What motivates you?](#)
31. [Are you a self-motivator?](#)
32. [What do you find are the most difficult decisions to make?](#)
33. [What has been the greatest disappointment in your life?](#)
34. [What are you passionate about?](#)
35. [What are your hobbies?](#)
36. [What are your pet peeves?](#)
37. [What is your dream job?](#)
38. [What is the worst thing you've gotten away with?](#)
39. [What won't you miss about your last job?](#)
40. [Would you rather be liked or respected?](#)
41. [Why should I take a risk on you?](#)
42. [If you could relive the last ten years of your life, what would you do differently?](#)

Questions About Leaving Your Job

Employers almost always ask about why you left, or are leaving, your job. Be prepared with an explanation for why you're moving on. Do make sure the reasons you give match what past [employers will say about you](#) if they are contacted for a reference.

1. [Why are you leaving your job?](#)
2. [Why do you want to change jobs?](#)
3. [Why were you fired?](#)
4. [Why were you laid-off?](#)
5. [Why did you quit your job?](#)
6. [Why did you resign?](#)
7. [What have you been doing since your last job?](#)
8. [Why have you been unemployed?](#)

Why You Should Be Hired

Why should you be hired over the other applicants? What makes you the best candidate for the job? Here's when you'll have the opportunity to make a case for getting a job offer, and the chance to [sell yourself to the interviewer](#).

1. [Why should we hire you?](#)
2. [Why shouldn't we hire you?](#)
3. [What can you contribute to this company?](#)

Questions About Salary

Some of the hardest questions to answer during a job interview are about compensation. Here's what you will be asked and examples of the best answers. Questions about salary can be tricky to answer, and, in some locations, [employers aren't allowed to ask about your salary history](#).

1. [What were your starting and final levels of compensation?](#)
2. [What are your salary expectations?](#)
3. [What are your salary requirements?](#)
4. [Why would you take a job for less money?](#)

Qualifications Questions

The most important thing for interviewers to determine is whether you're qualified for the job. Here's what they will ask to find out. When responding, be specific.

1. [What applicable experience do you have?](#)
2. [Are you overqualified for this job?](#)
3. [How did you impact the bottom line?](#)
4. [Interview questions about your abilities.](#)
5. [Sell me this pen.](#)
6. [Tell me about your educational background.](#)
7. [What can you do better for us than the other candidates for the job?](#)
8. [What part of the job will be the least challenging for you?](#)
9. [Which parts of this job are the most challenging for you?](#)
10. [What philosophy guides your work?](#)
11. [What strength will help you the most to succeed?](#)
12. [Why are you interested in taking a lower level job?](#)

Questions About Your Work History

Is your work history stable, has it prepared you for the job you're interviewing for, and do you have any gaps in your employment history that the company should be concerned about? If not, prepare to answer questions about what you were doing when you weren't in the workforce.

1. [Questions about your work history.](#)
2. [Questions about your resume.](#)
3. [What were your expectations for the job and to what extent were they met?](#)
4. [What were your responsibilities?](#)
5. [What major challenges and problems did you face? How did you handle them?](#)
6. [What have you learned from your mistakes?](#)
7. [What did you like or dislike about your previous job?](#)
8. [Which was most / least rewarding?](#)
9. [What was the biggest accomplishment/failure in this position?](#)
10. [Questions about job demotions.](#)
11. [How have you impacted worker safety?](#)
12. [Describe the gap in your employment history.](#)

Job Performance Questions

How you performed in previous roles can indicate how you will perform in the job for which you're applying. Be prepared to answer questions about what you did well – and what you didn't.



Important: Be careful about how you to respond to negative questions.

You can frame your responses in a positive manner, even when discussing a challenging situation.

As with questions about qualifications, be sure to relate your performance to the employer's requirements.

1. [What do people most often criticize about you?](#)
2. [What is the biggest criticism you received from your boss?](#)
3. [What makes you angry?](#)
4. [What problems have you encountered at work?](#)
5. [What strategies would you use to motivate your team?](#)
6. [What would you be looking for in an applicant?](#)
7. [When was the last time you were angry? What happened?](#)
8. [Why weren't you promoted at your last job?](#)
9. [Tell me about something you would have done differently at work.](#)
10. [If the people who know you were asked why you should be hired, what would they say?](#)
11. [What type of work environment do you prefer?](#)
12. [How do you evaluate success?](#)
13. [Describe a difficult work situation or project and how you overcame it.](#)
14. [Describe a time when your workload was heavy and how you handled it.](#)

Management and Teamwork Questions

Are you a team player? Do you work well with others? Do you prefer to work in a solitary environment or as part of a team? Your work style, and how you get along with others, including co-workers, managers, and customers or clients is important to all employers. Here are some of the questions employers ask about getting along at work.

1. [Who was your best boss and who was the worst?](#)
2. [Describe your ideal boss.](#)
3. [If you know your boss is 100% wrong about something how would you handle it?](#)
4. [What do you expect from a supervisor?](#)
5. [Have you ever had difficulty working with a manager?](#)
6. [How did you fit in with the company culture?](#)
7. [Describe how you managed a problem employee.](#)
8. [Do you like working in a fast-paced team environment?](#)
9. [Give some examples of teamwork.](#)
10. [More teamwork interview questions.](#)

The New Job and the Company

What do you know about the company, why do you want the job, and what would you do if you were to be hired, are just some of the questions you'll be asked about the position and employer. Take the time to [research the employer](#) prior to the interview, so that you can ask informed questions about the job and company.

1. [How is our company better than your current employer?](#)
2. [What interests you about this job?](#)
3. [What do you know about this company?](#)
4. [What do you know about this company? \(for sales jobs\)](#)
5. [Why do you want this job?](#)

6. [Why do you want to work here?](#)
7. [What challenges are you looking for in a position?](#)
8. [What do you see yourself doing within the first 30 days on the job?](#)
9. [What can we expect from you in the first 60 days on the job?](#)
10. [Are you willing to travel?](#)
11. [What is good customer service?](#)
12. [What would be your ideal company culture?](#)
13. [When could you start work?](#)
14. [Is there anything I haven't told you about the job or company that you would like to know?](#)

Questions About The Future

Are you going to stick around if you're hired is something most employers want to know. All these questions will gauge your interest in making a commitment.

1. [Tell me about the trends in your profession and industry.](#)
2. [What are you looking for in your next job? What is important to you?](#)
3. [What is your professional development plan?](#)
4. [Where do you see yourself five years from now?](#)
5. [How do you plan to achieve your goals?](#)
6. [What will you do if you don't get this position?](#)

More Interview Questions

These are the [top ten most commonly asked interview questions](#), with examples of the best answers. Also review [job-specific](#) interview questions for many different positions to get ideas for framing your own interview responses.

<https://www.thebalancecareers.com/job-interview-questions-and-answers-2061204>

In-class, role-playing exercise:

Students will be divided into groups of 2 and carry out a mock interview; one will be the recruiter and the other will play the role of the applicant. The tutor will provide them with a hypothetical recruitment scenario, including a person specification with a list of essential and desirable skills and qualifications. In larger classes, groups of 3 can be formed where the third party will play the role of an observer, taking notes. At the end of the class, each group will report back to the class on the experience and the tutor will offer feedback.

Consider some alternative sources for jobs applications:

Application forms for jobs and work experience at

<https://www.careers.manchester.ac.uk/applicationsinterviews/af/>

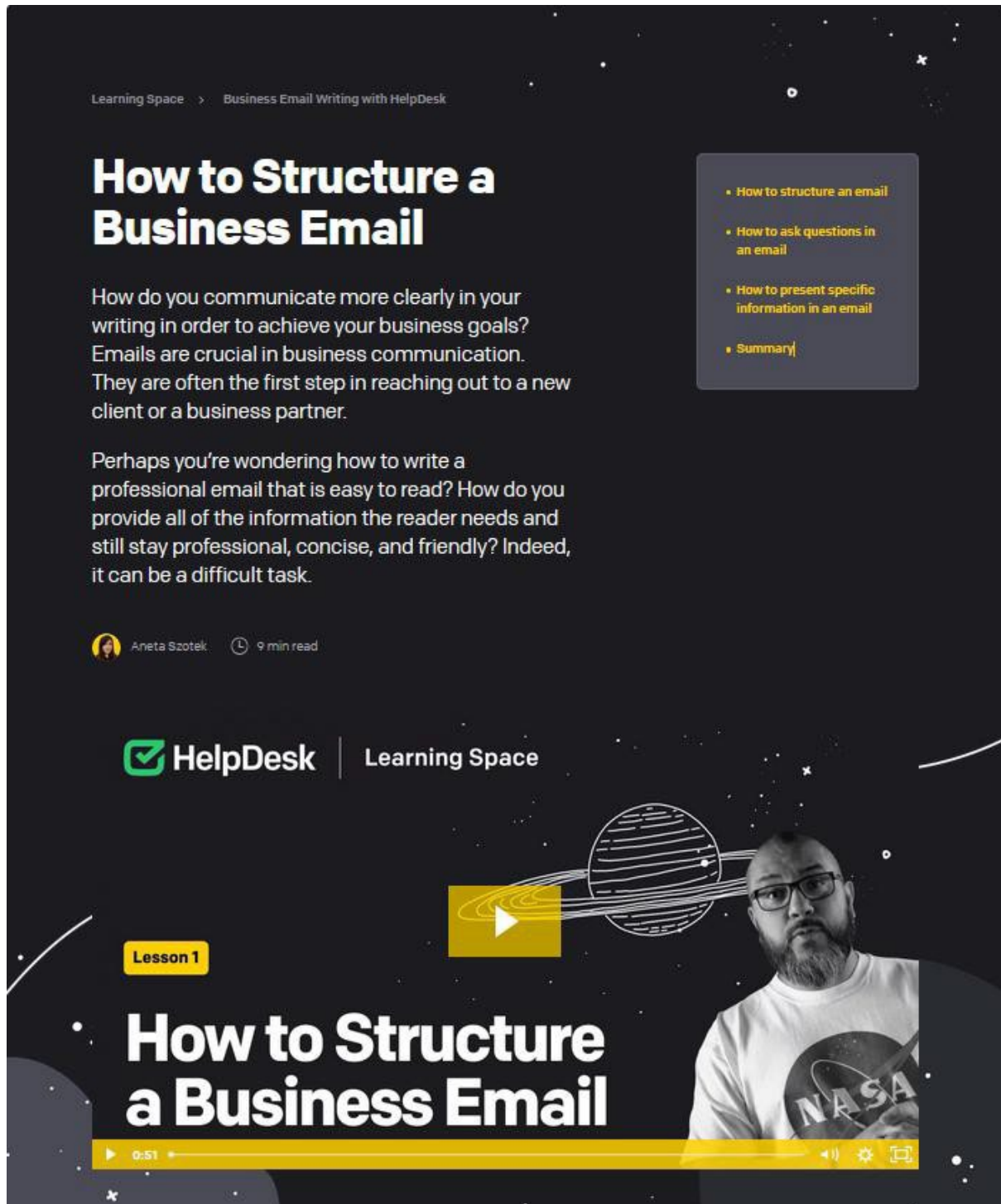
Interviews at

<https://www.careers.manchester.ac.uk/applicationsinterviews/interviews/>

FAQs for the application and interview process at

<https://www.careers.manchester.ac.uk/applicationsinterviews/faqs/>

20. Writing Business Emails



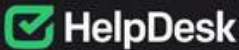
Learning Space > Business Email Writing with HelpDesk

How to Structure a Business Email

How do you communicate more clearly in your writing in order to achieve your business goals? Emails are crucial in business communication. They are often the first step in reaching out to a new client or a business partner.

Perhaps you're wondering how to write a professional email that is easy to read? How do you provide all of the information the reader needs and still stay professional, concise, and friendly? Indeed, it can be a difficult task.

Aneta Szotek 9 min read


 Learning Space

Lesson 1

How to Structure a Business Email

0:51

- How to structure an email
- How to ask questions in an email
- How to present specific information in an email
- Summary

With some simple tricks, you can improve your written communication and start writing better business emails. In this class, we'll explore one of the most important elements in any piece of writing – **creating a structure**. Let's dive in and learn how to format any professional email!

How to structure an email

There are only a few things that are worse than professional emails that look like a block of unstructured text. Some of those things are meetings without a purpose, traffic jams, and delayed flights. Avoid torturing your email recipient, and **give your message a clear structure**.

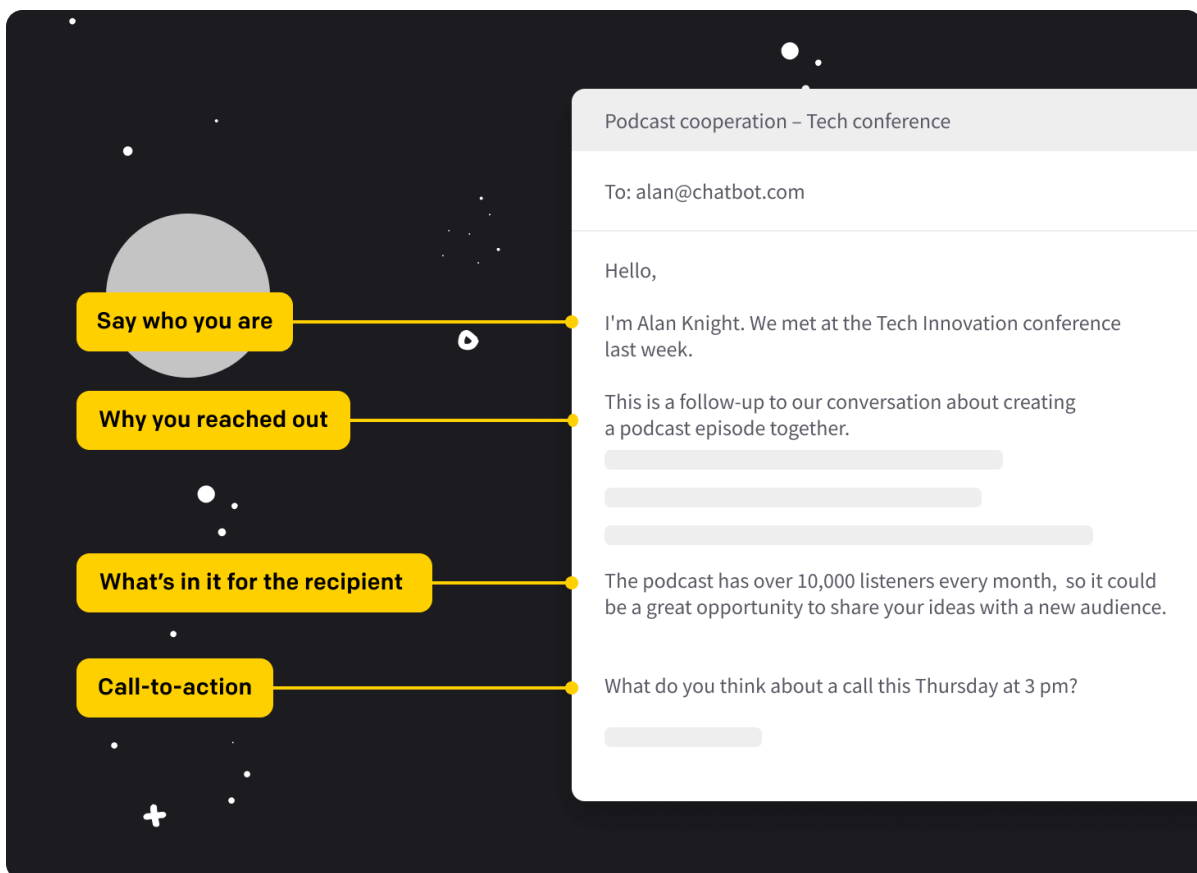
The person who opens your email wants to know three things:

who you are

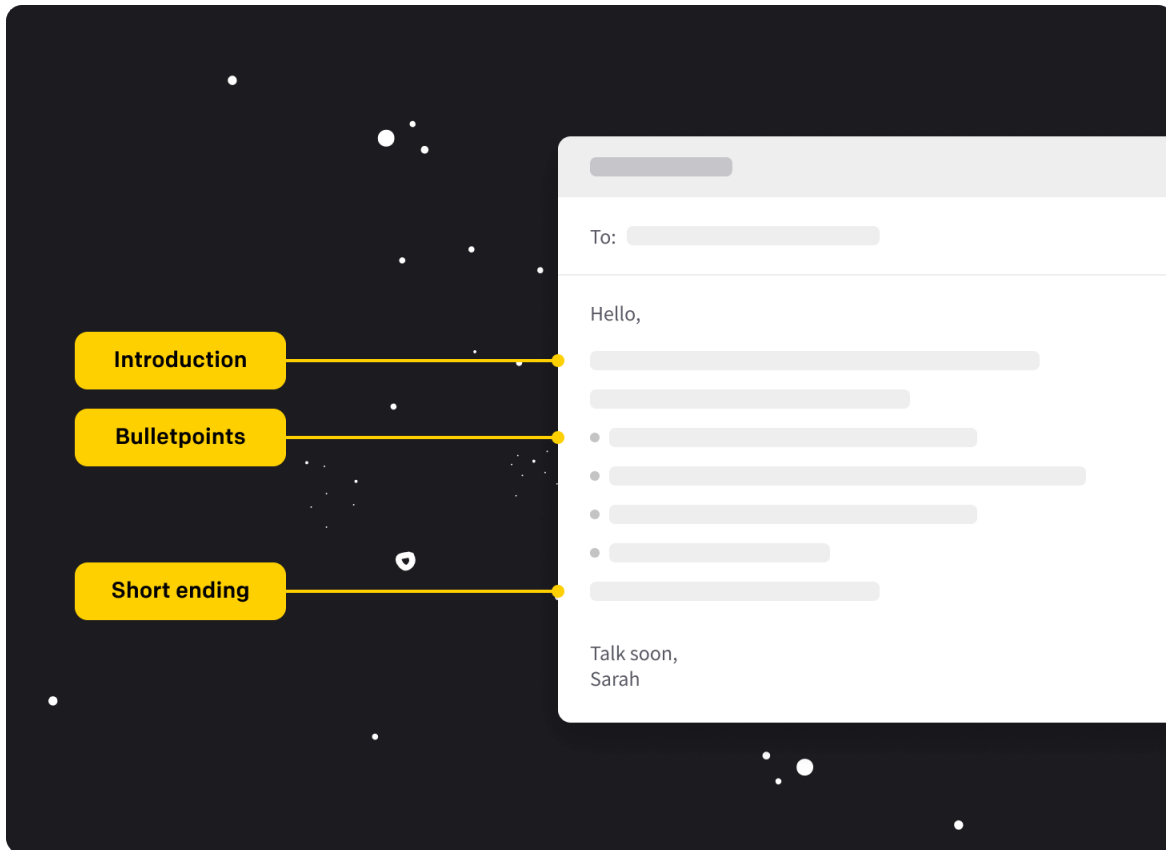
why you wrote this email

what's in it for them or if they should take any action.

Answering those questions makes any email on point and actionable. Giving precise information about the purpose of the message is key to achieving your desired outcome.



This traditional email structure advises you to start with who you are. However, starting with a sentence that is all about the reader and catches their attention can be a more effective strategy. For many business situations, especially those [related to sales](#), it's simply a better choice. An example could be, *"Your blogpost about 2020 social media strategies made me think about..."* So, an alternative revised structure would look like this:



Tell your recipient why they should care

The most important aspect of any email is to **tell the recipient why they should care about your message**. It's especially important when the addressee doesn't know who you are. Clearly state what the purpose of the message is and how they can benefit from this business interaction.

If you ask for feedback, **show your recipient that you care about what they have to say**. Encourage them to take action and write you back. Don't forget to use the feedback you get, and follow up to the messages they send.

Plan your feedback request and set it in the automated workflows. It'll be sent automatically after every successful conversation. [Try HelpDesk for 14 days for free](#) and speed up your work with automation.

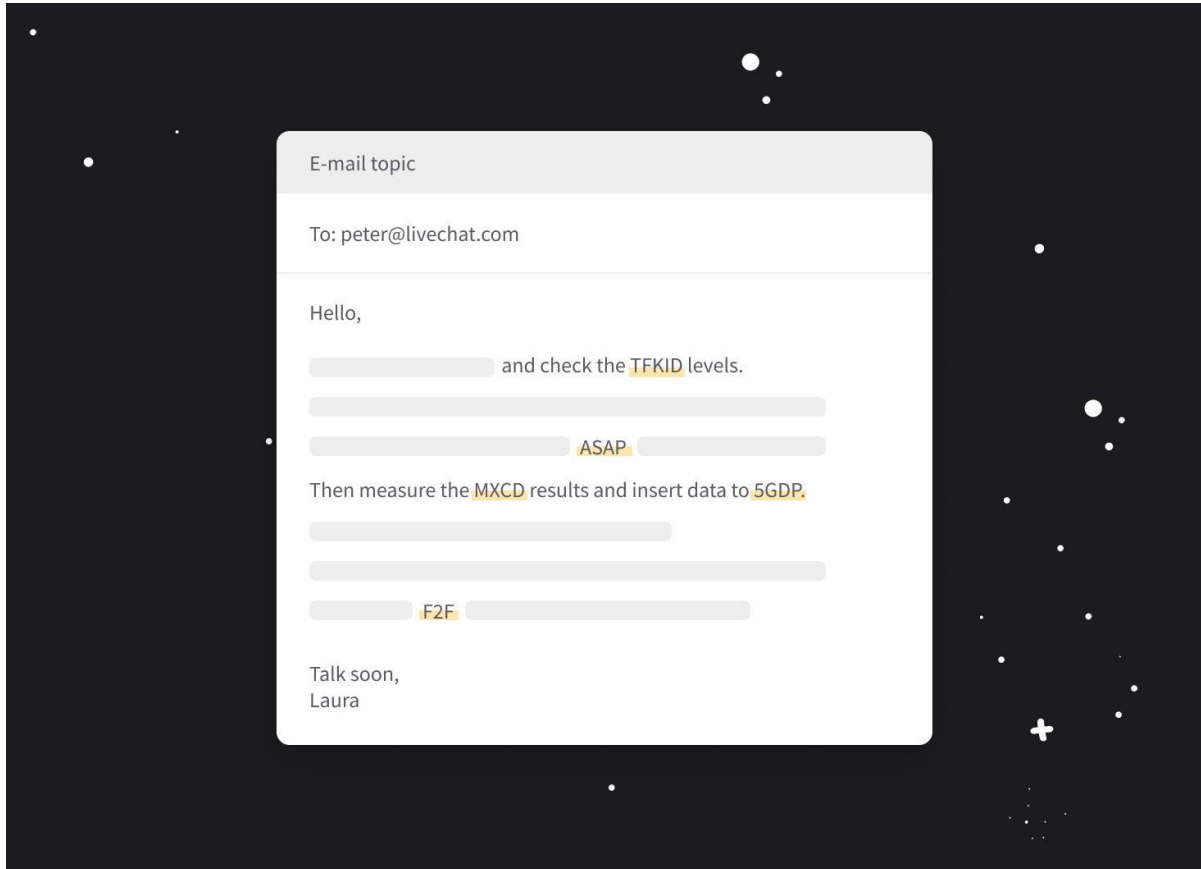
Don't make assumptions

It's tempting to use jargon, abbreviations, or complex words, but is it worth it? You may leave your reader thinking, *"What is this person talking about,"* or force them to compulsively Google every other word.

Don't assume your reader has the same level of technical or industry knowledge as you do. Being empathetic is the best strategy here. Simply skip the jargon and [unclear abbreviations](#), and you'll be better off.

Even when you contact an expert, it's ok to not use a lot of complicated words. Just make sure that your message is easy to understand. Don't make your recipient's busy day more difficult with word riddles.

When you use simpler words, you're easier to understand. Your reader will thank you for that. They may not express it with words, but it won't hurt your reply rate for sure.



Stop them at the subject line

Let's state the obvious. Writing a professional [email subject line](#) is crucial to catch your reader's interest and incentivize them to read more.

Writing titles that are too generic leads to a lack of clarity. Instead, include the most important information from the email. **Add specific information in the subject line that is important for the reader.**

EXAMPLES OF CONCISE EMAIL TITLES

Meeting proposal – Friday 7/25, afternoon

Job application – Junior Marketing Specialist

Tech Innovations Conference – follow-up

Use the problem/solution structure

Give an actionable solution to your email recipient's problem. It's one of the great email persuasion techniques. By explaining the problem, you show the context, and by underlining the solution, you show that you know what to do.

If there are several problems to be addressed, don't hesitate to create a couple of paragraphs to solve them. You can also create a numbered list or a list with bullet points. Doing so will not only help you structure your email in an effective way, but also increase [customer engagement](#).

Here's an example of the problem/solution structure in action:

We saw a significant drop in traffic after applying changes to our website. **We reversed the changes this morning. The next step is to analyze data and visitors' behavior.**

Present in chronological order

If the [problem/solution formula](#) doesn't apply, try using simple chronological order. It will give your email a logical structure that naturally makes sense to the reader.

It's helpful to send the meeting agenda in advance when you have several topics to discuss.

<https://www.helpdesk.com/learn/business-email-writing/email-structure/>

In-class exercise

The tutor will provide students with a hypothetical recruitment scenario, including a person specification with a list of essential and desirable skills and qualifications and students will be asked to write a Cover Letter accompanying their CV when applying for this job.

For information on writing cover letters see

<https://www.careers.manchester.ac.uk/applicationsinterviews/cl/> and

<https://www.careers.manchester.ac.uk/applicationsinterviews/cl/cltemplate/>.

VII. Setting up a business

21. Microfinancing in the EU

EU Microfinance support



The European Progress Microfinance Facility (Progress Microfinance) was launched in 2010 to increase the availability of microcredit – loans **below € 25 000** – for setting up or developing a small business. Our support to microfinance is now being implemented through our EaSI programme.

The [EaSI programme](#) does not directly finance entrepreneurs, but enables **selected microcredit providers** in the EU to increase lending, by issuing guarantees, thereby sharing the providers' potential risk of loss. In addition, the European Commission is providing support for building the capacity of selected microcredit providers.

The microcredit providers may be private or public banks, non-bank microfinance institutions and not-for-profit microcredit providers. The conditions for microloans to entrepreneurs – amount, duration, interest rates and fees, timeframe to get a loan – depend on the particular microcredit provider.

Can I benefit from a microloan?

Yes if you:

- want to become self-employed or set up/develop a microenterprise (fewer than ten employees), particularly a social enterprise
- are unemployed
- have taken time out of the labour market
- have difficulty getting conventional credit (because you're: female, considered too young or too old, a member of a minority group, or you have a disability, etc.).

How can I apply?

Find out if there are already [microcredit providers in your country](#). They can inform you about **specific application requirements and procedures**. You can send them your application for a microloan directly.

<https://ec.europa.eu/social/main.jsp?langId=en&catId=836>



Small Business Loans

If you need funding for your business and you are unable to get bank finance, MFI may be able to help.

Loans up to €25,000 available to support your business

To be eligible for a loan your business must:

- ▶ Be based in Ireland
- ▶ have less than 10 full-time employees
- ▶ with annual turnover of up to €2 million
- ▶ unable to secure finance from Banks or other commercial lenders

Register your interest for a loan and we will be in touch shortly.

Register your details here:

First Name*

Last Name*

Email Address*

Phone Number*

How Many Full-Time Employees Are Employed In The Business?*

(2 part time employees are the equivalent of 1 full time employee)

- Please Select -

Amount Of Business Loan Required*

- Please Select -

Purpose of Loan*

Please Select

Business Type*

Please Select

Business Stage*

Please Select

We will keep your details on file and stay in touch with you for the purpose of progressing an application. Please let us know if you are happy with this.*

Please Select

Finally, please tick this box if you would like to receive ongoing news and updates on an ongoing basis (dont worry, we wont bombard you with emails!).

Consent for Marketing

Complete My Registration

<https://info.microfinanceireland.ie/get-started-june20>

In-class exercise

Find out if there are already [microcredit providers in your country](#). They can inform you about **specific application requirements and procedures**. You can send them your application for a microloan directly.

22. Setting up a business

For the following two units (22 & 23), you could have a guest speaker with a similar background to talk about how they have managed to set up their own business and share his/her experience, tips, etc.

What you need to do to set up depends on your type of business, where you work and whether you take people on to help.

22.1 Register your business

Most businesses register as a sole trader, limited company or partnership.

Sole traders

It's simpler to set up as a sole trader, but you're personally responsible for your business's debts. You also have some accounting responsibilities.

Find out more about [being a sole trader and how to register](#).

Limited companies

If you form a limited company, its finances are separate from your personal finances, but there are more [reporting and management responsibilities](#).

Some people get help from a professional, for example an accountant, but you can [set up a company](#) yourself.

Partnerships

A partnership is the simplest way for 2 or more people to run a business together.

You share responsibility for your business's debts. You also have accounting responsibilities. Find out more about [being in a partnership and how to register](#)

22.2 Rules for your type of business

You may have other responsibilities depending on what your business does.

Check if you need:

- [licences or permits](#), for example to play music, sell food or to trade in the street
- [insurance](#)

There are also rules you must follow if you:

- [sell goods online](#)
- [buy goods from abroad](#) or [sell goods abroad](#)
- [store or use personal information](#)

22.3 Where you work

Check what your responsibilities are if you:

- [run your business from home](#)
- [rent somewhere to run your business from](#)

If you rent or buy a property, you may have to pay [business rates](#). Small businesses can [apply for a discount on business rates](#) and some may pay nothing.

[Check if you can claim office, property and equipment as expenses.](#)

22.4 Taking on people to help

If you take on [agency workers](#) or [freelancers](#) you have some responsibilities, for example their health and safety.

Becoming an employer

There are [things you'll need to do if you take on your own employees](#). You'll have more responsibilities, including:

- running payroll
- paying for their National Insurance - but you can [claim an allowance to reduce your bill](#)
- providing workplace pensions to eligible staff

22.5 Get help and support

You can [get help with setting up your business](#).

<https://www.gov.uk/set-up-business>

23. Set up as self-employed (a 'sole trader'): step by step

What you need to do when you start working for yourself, either as your only job or at the same time as working for an employer.

Step 1:

1. [Check what being self-employed means](#)

There are other ways to work for yourself. Check if you should set up as one of the following instead:

- [a limited company](#)
 - [a partner in a business partnership](#)
1. [Get help deciding how to set up your business](#)
 2. [Get help starting your own business if you're on benefits](#)

Step 2:

1. [Check the rules for sole trader business names](#)

You can choose to register a trade mark if you want to stop people from trading under your business name.

1. [Apply to register a trade mark](#)

Step 3:

1. [Find out what business records you need to keep](#)

Step 4:

To pay tax, you'll need to register for Self Assessment.

1. [Apply for a National Insurance number if you do not have one](#)
2. [Register for Self Assessment](#)

You might need to register in a different way if:

- [you work in construction](#)
- [you're a self-employed fisherman](#)

You may also need to register for VAT.

1. [Check if you need to register for VAT](#)

<https://www.gov.uk/set-up-self-employed>

24. Revision & Feedback

Suggested Evaluation Questionnaire

General questions

1. What did you expect to learn from this course?

2. The course met my expectations/needs?
 - Strongly agree
 - Agree
 - Undecided
 - Disagree
 - Strongly disagree

3. Rate your overall experience of the course
 - Excellent
 - Very good
 - Average
 - Poor
 - Very poor

4. What did you like most / least in the course?

Course design and activities

1. The course content was well-organised and easy to follow

- Strongly agree
- Agree
- Undecided
- Disagree
- Strongly disagree

2. Rate the overall level of difficulty of the course

- Too difficult
- Difficult
- Moderate
- Easy
- Very easy

3. The tasks were clearly explained

- Strongly agree
- Agree
- Undecided
- Disagree
- Strongly disagree

4. Which activities/tasks did you find most useful? Why?

Teaching and support

1. The course material was useful

- Strongly agree
- Agree
- Undecided
- Disagree
- Strongly disagree

2. The tutor was engaging

- Strongly agree
- Agree
- Undecided
- Disagree
- Strongly disagree

3. The tutor provided helpful feedback

- Strongly agree
- Agree
- Undecided
- Disagree
- Strongly disagree

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Table of terms

Unit 3. Economics	Raise capital
Accounts	Cash flow
Agriculture	Company
Consumer	Consumption
Economics	Credit
Economy	Demand
Domestic economy	Deposit
Environment	Discipline (academic)
Family accounts	Distribution
Macroeconomics	Dividend
Maximize	Entity
Microeconomics	Expenditure
Resources	Finance
Allocation of scarce resources	Corporate finance
Limited resources	Personal finance
Natural resources	Public finance
Scarce resources	Financial instrument
Scarcity	Forecasting
Social science	Fund
Specialization	Pension fund
Unlimited wants	Funds
Welfare	Goods
	Government
Unit 4. Finance	Income
Assets	Individual
Asset management	Inflation
Valuation of assets	Institution
Bank	Financial institution
Investment bank	Interest
Banker	Interest rate
Bond	Intermediary
Corporate bonds	Investment
Government bonds	Investment management
Mutual bonds	Investor
Borrower	Institutional investor
Broker	Private investor
Insurance broker	Lender
Budget	Loan
Budgeting	Management
Business	Manager
Capital	Business manager
Allocate capital	Fund manager

Market
Financial market
Money
Creation of money
Money management
Study of money
Pricing
Production
Qualifications
Recession
Return (on investment)
Saver
Securities
Services
Stock
Common stock
Preferred stock
Supply

Unit 5. Microfinance

Beneficiary
Business
Micro business
Small business
Client
Consulting
Consumption
Counselling
Credit
Development
Business development
Client development
Entrepreneurship development
Disadvantaged
Employment
Equity
European Social Fund (ESF)
Exclusion
Financial exclusion
Social exclusion
Expense
Family reunification
Household
Low-income household
Guarantee

Income-generating activity
Indebtedness
Know-how
Legislator
Loan
Personal loan
Member state
Mentoring
Microcredit
Business microcredit
Microcredit provider
Microcredit threshold
Personal microcredit
Microentrepreneur
Microenterprise
Microfinance
Microfinance Institution (MFI)
Microloan
Personal microloan
Social inclusion microloan
Programming period
Project
Over-indebtedness
Quasi-equity
Regulation
Harmonized regulation
Sector
Service
Business development services
Non-financial services
Skill
Business skills
Technical skills
Survey
Target group
Training

Unit 6. Types of employment

Absenteeism
Apprentice
Apprenticeship
Benefit
Employee benefit
Performance benefit
Colleague

Commute
Contract
Fixed-term contract
Contracted hours
Contractor
Employee
Fixed-term employee
Full-time employee
Part-time employee
Permanent employee
Employer
Employment
Permanent employment
Flexibility
Flextime
Hire
Daily hire
Weekly hire
Industry
Building industry
Clothing industry
Construction industry
Footwear industry
Plumbing industry
Textile industry
Leave (n)
Morale
Occupation
Office-based meeting
Outworker
Penalty
Performance
Physical attendance
Productivity
Qualification
Salary
Security
Shift
Day shift
Night shift
Shift hours
Shiftworker
Staff
Team building
Telecommuting

Terms and conditions
Trade (n)
Trainee
Traineeship
Video conferencing
Wages
Well-being
Work
Flexible work
Hybrid work
Off-site work
On-site work
Remote work
Workforce
Working hours
Work/life balance
Workplace

Unit 7. Skills and qualifications

Adult learning
Care economy
Centres for Vocational Excellence
Climate change
Commission (European Commission)
Council (European Council)
Demographic change
Distance learning
Diversity
Economic growth
Economic recovery
European Agenda for Adult Learning
European competence framework
Innovation
Labour market
Literacy
Member state
National
Numeracy
Partner
Productivity
Regional
Silver economy
Skill
Digital skills
Entrepreneurial skills

Skill set
Numeracy skills
Technical skills
Transversal skills
Vocational skills
Skills ecosystem
Specialization
Smart specialisation
Sustainable development
Telework
Transition
Digital transition
Green transition
Vacancy
Vocational education
Vocational training
Well-being
Workforce

Unit 8. Skills for Third Country Nationals

Adviser
Assessment
Charitable organisation
Education and training
Employment assistance
Guidance
Interview
Job matching
Job searching
Migrant
National authorities
NGO
Non-EU country
Profiling
Reception centre
Refugee
Integration of refugees
Reception of refugees
Skill
Skills Agenda for Europe
Skills Profile Tool
Social services
Third Country National (TCN)
Up-skilling

Unit 9. Navigating government websites for citizens: Services offered

Apprenticeship
Benefit
Child benefit
Family benefit
Childcare
Citizenship
Common Travel Area
Consumer
Contract
Disability
Dumping
Educational support
Employment
Grant
Immigration
Jobseeker
Jobseeker payments
Leaving certificate
Littering
Local authority
Naturalisation
Personal finance
Recycling
Redundancy
School term
Social housing
Social welfare
Tax
Capital tax
Housing tax
Income tax
Income tax credit
Income tax reliefs
Motor tax
Waste
Waste disposal

Unit 10. Navigating government websites for citizens: Signing in & Account setup

Access
Account

Accountant
Agent
Authenticator
Authenticator app
Benefit
Child benefit
Bookkeeper
Browser
Charity
Client
Code
Access code
Confirmation code
Confirmation
Full name
Government gateway
Limited company
National Insurance Number
Partnership
Password
Payroll
Payroll bureau
Payslip
Postcode
Recovery word
Security update
Self Assessment
Setup
Sign in
Tax
Tax account
Tax credits
Trust
User ID

Allowance
Benefit
Household benefits
Household benefits package
Jobseeker benefit
Maternity benefit
Paternity benefit
Carer
Central Applications Office

Citizenship
Civil partnership
Civil Registration Service
Complaint
Department of Education & Skills
Download
Driving licence
Driving permit
Electronic Funds Transfer (EFT)
Employed
European Health Insurance Card (EHIC)
EU Treaty Rights
Foreign Births Register
Form
Application form
Claim form
Online form
Fraud
Grant
Student grant
Jobseeker
Landlord
Learner permit
Legal Aid Board
National Car Test (NCT)
Online
Ombudsman
Re-entry
Refugee status
Residence
Residence card
Retired person
Revenue
Self-employed
Skill
Social insurance
Social welfare
State Examinations Commission
Statement
Contribution statement
Payment statement
Subsidiary protection
Supplement
Rent supplement
Support

Bereavement support
Disability support
Illness support
Tax
Capital Acquisitions Tax (CAT)
Capital Gains Tax (CGT)
Income tax
Local Property Tax (LPT)
Motor tax
Tax relief
Value Added Tax (VAT)
Vehicle Registration Tax (VRT)
Tenancy
Training
Tuition fees
Vehicle
Welfare

Unit 13. Taxation
Accountancy fees
Agent
Audit
Revenue audit
Cheque
Credit
Earned income tax credit
Employee credit
Customer
Due date
Expenses
Goods
Income
Gross income
Income tax credits and reliefs
Interest
Invoice
Liability
Loan
Payment
Pension
Profit
Purchase
Receipt
Revenue
Revenue Online Service (ROS)

Running costs
Self-assessment
Self-employed
Services
Statement
Bank statement
Building society statement
Subcontractor
Tax
Income tax
Income tax credits and reliefs
Preliminary tax
Tax due
Tax liability
Tax outstanding
Tax return
Supply
Turnover
Universal Social Charge (USC)
Wages
Year
Accounting year
Trading year

Unit 14. Banking terms you need to know
Account
Account provider
Basic bank account
Current account
Joint account
Savings account
Account number
ATM (Automated Teller Machine)
Balance
Available balance
Current
Bank
Bank branch
Bank statement
BIC (Bank Identifier Code)
Cash
Cheque
CPA (Continuous Payment Authority)
Credit

Credit card
Credit rating
Debit
Direct debit
Debit card
Deposit
EAR (Equivalent Annual Rate)
FCA (Financial Conduct Authority)
Fee
Financial market
IBAN (International Bank Account Number)
Interest
Overdraft
Arranged overdraft
Arranged overdraft limit
Payee
Payment
Pending payment
Recurring payment
Recipient
Sort code
Standing order
Statement (bank)
Transaction
Pending transaction
Transfer
Withdraw

Unit 15. Opening a current account

Account
Current account
Transaction account
Bank statement
Banking
Banking apps
Online banking
Bill
Council tax bill
Telephone bill
Utility bill
Credit
Credit history
Credit report
Eligible

Expenses
Income
Money
Deposit money
Hold money
Transfer money
Withdraw money
Mortgage
Mortgage statement
Pay slip
Proof
Proof of identity
Proof of address
Residence permit
Self-employed
Tax
Taxpayer
Tax return
Tax year
Tenancy agreement

Unit 16. Getting a credit card

Balance (n)
Outstanding balance
Charge (n)
Credit
Interest-free credit
Credit card
Personal credit card
Platinum credit card
Student credit card
Currency
Customer Service
Emergency cash service
Exchange rate
Fee
Bank fee
Interest rate
Special introductory annual interest rate
Minimum amount
Purchase
Rate
Repayment
Secure shopping

Transfer
Balance transfer

Unit 17. Writing a CV
Apprenticeship
Experience
Education experience
Learning experience
Life experience
Training experience
Work experience
Field
Mandatory field
Freelancing
Internship
Mother tongue
Occupation
Online course
Professional development
Qualification
Skill
Digital skills
Language skills
Personal skills
Training
Vocational training
Volunteering
Work
Paid work

Unit 18. Developing a professional profile online
Account
Blog
Brand
Personal brand
Professional brand
Branding statement
Career
Career growth
Career ladder
Connections
Credentials
Employment
Experience

Expertise
Hiring
Internet
Job posting
Network
Networking
Networking contacts
Professional networking
Portfolio
Post
Recruiter
Settings
Retweet
Privacy settings
Showcase
Skill
Social media
Tweet
Visibility
Website
Personal website

Unit 19. Job Interviews
Accomplishment
Applicant
Assimilate
Boss
Candidate
Career
Career aspirations
Challenging
Client
Company culture
Compensation
Co-worker
Customer
Customer service
Educational background
Employee
Employer
Employment
Environment
Solitary environment
Evaluate
Experience

Applicable experience
Failure
Fast-paced
Fire
Goal
Hire
Industry
Interview
Interview questions
Interview stress
Interviewee
Interviewer
Job
Job applicant
Job candidate
Job demotion
Job expectations
Job offer
Job-specific questions
Lay off
Management
Manager
Motivate
Motivator
Self-motivator
Overqualified
Question
Open-ended question
Quit
Perform
Pressure
Profession
Qualifications
Qualified
Reference
Relocate
Resign
Respond
Resume
Salary
Salary expectations
Salary requirements
Sell oneself
Strength
Stress

Success
Supervisor
Team
Teamwork
Unemployed
Weakness
Work
Work environment
Work ethic
Work history
Work style
Work week
Workload

Unit 20. Writing Business Emails

Abbreviation
Actionable
Addressee
Assumption
Bullet point
Business
Business communication
Business goals
Business interaction
Business meeting
Business partner
Chronological order
Client
Concise
Credit
Customer engagement
Email
Email recipient
Professional email
Empathetic
Employee
Full-time employee
Part-time employee
Employer
Feedback
Format
Formula
Generic
Interaction
Jargon

Outcome
Persuasion
Purpose
Recipient
Sales
Self-employed
Structure
Problem/solution structure
Revised structure
Subject line
Workflow
Automated workflow

Unit 21. Microfinancing in the EU
Availability
Business
Set up a business
Employment and Social Innovation (EaSI) Programme
Entrepreneur
European Commission
European Progress Microfinance Facility (Progress Microfinance)
Fee
Finance institution
Guarantee
Interest rate
Launch
Lending
Loan
Microcredit
Microcredit provider
Non-for-profit microcredit provider
Microenterprise
Develop a microenterprise
Set up a microenterprise
Microfinance
Microloan
Non-bank finance institution
Procedure
Progress Microfinance
Provider
Requirement
Support

Timeframe
Turnover
Unemployed

Unit 22. Setting up a business
Accountant
Accounting
Allowance
Business
Business rates
Register a business
Run a business
Set up a business
Debt
Discount
Expenses
Finances
Freelancer
Goods
Insurance
National insurance
License
Limited company
Management
Partnership
Payroll
Run payroll
Permit
Pension
Reporting
Sole trader

Unit 23. Set up as self-employed (a 'sole trader'): step by step
Benefits
Business
Business name
Business records
Employer
Limited company
Partner
Partnership
Business partnership
Register
Self-assessment

Self-employed
Sole trader
Tax
Trade mark