

### **Consumer Education**

Students are introduced to the concept of being a good consumer, consumer rights and consumer protection.

#### **The consumer**

- The informed consumer
- Reasons for protection
- Agencies involved
- Legislation (elementary knowledge)
- Procedure for redress
- Writing a business letter
- Ordering goods/services; receipts; credit notes

Upon completion students should, from given data, be able to:

- Identify causes for complaint
- Apply legislation
- Present oral or written complaint
- File and record details
- Carry out simple research into consumer products

### **Financial Services for the Consumer**

Students are introduced to money, banking services, personal borrowing, savings and insurance.

#### **Money and banking**

- Forms of money
- Money transfer facilities
- The use of cheque card, credit card; Eurocheques; travellers' cheques;  
Cash dispenser, Paypath
- Factors involved in selection of an agency (money transmission and savings) from:  
An Post, credit unions, building societies, commercial banks

Upon completion students should, from given data, be able to:

- Identify different types of money
- Open and operate an account
- Recommend a method of payment
- Complete a cheque
- Interpret a statement
- File and record data
- Cross a cheque in an appropriate manner
- Show how a cheque might be negotiated
- Recommend a suitable financial institution
- Prepare a bank reconciliation statement
- Calculate interest on deposits

# New Studies In Business Workbook Junior Certificate Business Studies

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