



WHAT SCHOOL DOESN'T TEACH YOU



Introduction

Comhairlí na nÓg are youth councils located in the 31 Local Authorities around the Country. Comhairle provides elected young people with an opportunity to discuss and debate matters of relevance to them and their community.

We are Dublin City Comhairle, we have a membership of 63 elected young people aged 12-17 years. We represent the voices of young people in Dublin City. Our working topic for 2019 was Education. This topic was voted for by the young people who attended our AGM in November 2018.

After many meetings, hard work and idea exploration we voted on developing a resource for school going students. We wanted our resource to be youth friendly, youth focused and relatable. This resource covers many topics including health, education, budgeting and having your voice heard. This resource is a point of information for young people and it includes signposting to other resources.

We would like to acknowledge our Steering Committee for their support and guidance. We would also like to thank the various people and organisations who contributed to this resource and helped us throughout the year.

We would also like to thank the Lord Mayor and Cllr Paul McAuliffe, Cllr Ray McAdam, Cllr Nease Hourrigan, Cllr Deirdre Heney, Cllr Gary Gannon, Cllr Seamus Mc Grattan, Cllr Dermot Lacey and Cllr Cieran Perry for contributing to our resource.

A lot of time and dedication has gone into developing this resource, we hope you enjoy it and find it informative.

Dublin City Comhairle

2019

Disclaimer
The views, information or opinions expressed in this resource have been accumulated and they do not necessarily represent the views or opinions of Dublin City Comhairle. The primary purpose of this resource is to provide information to young people.

Wellbeing: Relationships and You

It is important to look after yourself and the people around you, while ensuring that you have fun and enjoy growing up. Here is some information to inform yourself before making big decisions.

UNHEALTHY RELATIONSHIPS

Consent

Respect

Be Informed

Relationships

Health

- Anyone can end up in an unhealthy/abusive relationship, no matter their gender, age or sexual orientation.
- If you think you are in an unhealthy relationship it is important to talk to someone such as a friend, family member or someone you can trust.

How to recognise an unhealthy relationship:

Signs of abusive relationships via Women's Aid www.toointoyou.ie

- Cuts you off/discourages you from seeing friends/family
- Constantly texts you and gets angry when you don't reply
- Tells you how to dress/act and criticises you
- Makes you feel guilty if you don't spend all your time with them
- Has a bad temper and you're afraid of their reactions
- Constantly accuses you of cheating
- Demands passwords to your phone/social media
- Is physically violent or threatens to be

SEXUAL CONSENT..

The sexual age of consent in Ireland is 17 which means both people have to be 17 years of age.

For more information: www.justice.ie

What is consent? Consent means actively agreeing to be sexual with someone. The absence of a "no" doesn't mean a yes. Just because someone consented before it does not mean they consent all of the time. Always check that the other person is okay with what is happening.

Further information: www.reachout.com

Someone CANNOT consent if they are:

- **Forced**
- **Threatened**
- **Asleep**
- **Drunk/under the influence of drugs**
- **Unable to speak**

What to do if you think you're in an unhealthy relationship:

It can be difficult to leave an unhealthy relationship.

The abuse isn't your fault and support is out there when you need/want it.

Talk to a trusted person or contact a helpline.

www.childline.ie
www.womensaid.ie

You always have the right to end a relationship.

Your partner should never threaten you or themselves if you decide to break up with them.

Support for men in unhealthy relationships:

www.amen.ie

STI'S : What is an STI? (Sexually Transmitted Infection)

An infection passed on through sexual contact with anyone of any gender. Most STI's do not carry symptoms, the only way to know if you have one is to get tested. They are pretty common and nothing to be ashamed of and they are also easily treated.

Some STI's include:

- Hepatitis A,B & C
- Chlamydia
- Genital Warts

More information on STI's and their symptoms are available at www.sexualwellbeing.ie You can also contact your local GP for more information.

PREGNANCY

Protection/Birth Control:

If you are in a sexual relationship there are options available for contraception/birth control. Research your options and always talk with your Doctor/ Parent/ Guardian. If you are under 16, your doctor will need to meet with your parents/guardians to discuss other forms of birth control.

Further information:

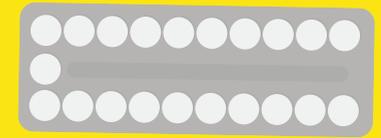
- www.myoptions.ie
- www.sexualwellbeing.ie
- www.b4udecide.ie
- www.spunout.ie

I think I am pregnant, what do I do?

This can be a scary and unknowing time for you. Please remember that you are not alone. It is really important that you talk to someone that you trust e.g. a friend, parent, guardian or doctor, so you can talk about how you are feeling and to explore your options.

Crisis pregnancy counselling is available in specialist agencies. They provide free counselling information and support to young women. Counselling is also available to the families and partner.

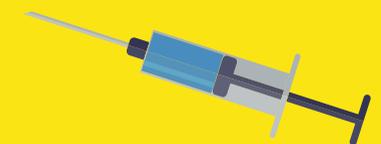
To get a better understanding of your options which include adoption/abortion go to www.myoptions.ie the official HSE website and www.b4udecide.ie



Contraceptive Pill



Emergency Contraception



Contraceptive Injections



Diaphragm & Cap



Condoms

MENTAL HEALTH

Mental health is a person's condition with regard to their psychological and emotional wellbeing.

The World Health Organisation defines mental health as a "state of wellbeing in which every individual realises his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to his or her community."

Minding your mental health:

As young people we spend a lot of time on our phones and on social media. Many issues can remain "Unseen behind the screen". This was our 2018 campaign, it focused on starting a conversation on youth mental health.



It seems simple yeah?

Taking that first simple step can be difficult for many young people. These two words "Wanna Talk?" can mean so much to the person behind the screen. If you find yourself going through hard times please speak to someone you know and always remember you are not alone.

Some tips from Dublin City Comhairle members on ways to mind your mental health:

- Go and enjoy some food
- Do some meditation
- Dance
- If you are feeling low talk to someone
- Remove the negativity and replace with positivity
- Have a conversation about mental health & wellbeing



For further information on staying safe online visit www.webwise.ie

I think I'm dealing with a mental health problem, what do I do?



Dealing with and going through a mental health condition can be confusing. If you feel you are suffering from a mental health issue it is important that you talk to someone like a friend or trusted adult. It is important to seek advice from a professional as they have the knowledge and expertise to help and guide you.

"Sometimes we may need to get some help or support with our mental health. If you've been noticing worrying changes in how you're thinking, feeling or behaving, or you're generally worried about your mental health, it's important to talk to someone".

These signs below are an indication that support may be needed.

- Feeling angry, anxious or sad a lot of the time
- Losing interest in things you once enjoyed
- Avoiding your friends
- Having upsetting thoughts
- Sleeping too much or finding it hard to sleep
- Feeling worried and overwhelmed about things
- Feeling like you're not good enough or feeling down about yourself
- Finding it hard to concentrate or pay attention to things
- Eating too little or finding ways to eat excessively large amounts of food
- Exercising excessively, or spending a lot of time worrying about how you look
- Abusing alcohol or drugs



If you or one of your friends is experiencing a mental health difficulty know that help and support is always available. Talk to someone or seek support from a parent, trusted family member, a school counsellor or trusted teacher.

Above via www.walkinmyshoes.ie

Supports and services:

Jigsaw www.jigsaw.ie
Childline www.childline.ie
One-to-one text messaging support service text 'Talk' to 50101.
LGBT+ Support: www.spunout.ie, www.shoutout.ie, www.belongto.ie
www.yourmentalhealth.ie
www.bodywhys.ie
www.pietahouse.ie Pieta House provides 24 hour crisis support
Freephone: 1800 247 247

PHYSICAL HEALTH

Keeping active helps protect both your physical and mental health. Regular exercise will help you sleep, relax and feel better. Exercise helps reduce stress and boosts your energy levels. It can also be a good way to meet people and get more involved in your community.

Physical health is an important aspect of our lives. Exercise is a vital aspect of maintaining physical health, 30 minutes of being active daily is recommended, this can include walking, running, cycling etc. Find an activity that you enjoy doing and remember to not overwork yourself.

Physical activity can cause chemical changes in the brain. These changes help to improve your mood. Exercise is especially useful for people with mild to moderate depression.

Keep in mind these three actions:

For information visit:

www.hse.ie/eng/about/who/healthwellbeing/healthy-ireland/



EAT WELL



THINK WELL



BE WELL



Dublin City Sports and Wellbeing Partnership:

The Dublin City Sports and Wellbeing Partnership works to promote sport and physical activity priorities for Dublin City. The partnership encourages people in Dublin City to participate and engage in sport and physical activity to improve their general health and wellbeing.

Further Information:

www.dublincity.ie/main-menu-services-recreation-culture-sports-facilities/our-role

Meet Your Sports Officers:

Dublin City Council's Sport and Recreation Section has a team of eighteen dedicated Sports Officers who run and develop various programmes in the city.

Find your local sports officer here:

www.dublincity.ie/main-menu-services-culture-and-amenities-sport-and-recreation-what-we-do/your-local-sport-officers



Wellbeing

ALCOHOL, DRUGS AND YOU

There is a lot of information available out there on drugs, alcohol and young people and it can be confusing. There are myths and misinformation, sometimes it is not easy to know what is fact and what is fiction. It is important that you know where to go for information if something is worrying you. If you are unsure talk to someone you trust like an older sibling, adult or friend, do not be pressured into it. For more information: www.drugs.ie

There are many types of drugs and they effect people in different ways. There are the traditional drugs that we have all heard of including ecstasy, cannabis and LSD. There are other forms of drugs such as pain killers, sleeping tablets and steroids. There are many different reasons as to why young people use drugs.

Some of these are:

- Curiosity
- Peer pressure
- Boredom
- Lack of confidence and self-esteem
- For pleasure and fun
- To escape from reality
- Poor relationships
- To cope with insecurity, loss, loneliness or depression
- To deal with the symptoms of mental illness

ALCOHOL

If you are under 18, you cannot legally buy alcohol. It is also an offence to pretend that you are over 18 in order to buy or drink alcohol.

The reality is that young people are engaging in underage drinking. Alcohol can play a big role in the lives of young people through life and other influence, such as social media, TV, nights out, relationships, friendships and family life. These can all add to the pressure and glamorisation of alcohol. It is important to stay safe and know the risk involved. If you are unsure talk to someone you trust, such as an older sibling/adult/friend. Don't be pressured into it.

There are many reasons why young people drink:

- Reduce stress such as exam stress and relationship pressures
- Cope with sadness such as rejection or low self-esteem
- Peer pressure
- Escapism
- To relax
- To get drunk

TUSLA, The Child and Family Agency is the dedicated State agency responsible for improving wellbeing and outcomes for children. Tusla roles include supporting and promoting the development, welfare and protection of children and the effective functioning of families.

For more information about TUSLA go to www.tusla.ie or Changing Futures; www.changingfutures.ie, a website for young people made by young people with experience of Tusla services.

For further information

www.drugs.ie
www.alcoholireland.ie
www.citizensinformation.ie
www.askaboutalcohol.ie
www.alcoholireland.ie



TUSLA An Ghníomhaireacht um
Leanaí agus an Teaghlach
Child and Family Agency

Politics: Finding Your Voice

We believe in the importance of young people having their voices heard. Although you may be under 18 and not eligible to vote just yet, there are still many platforms for you as a young person to have your voice heard. This section shows you some of the ways.

DUBLIN CITY COMHAIRLE

This is us...

- Comhairle na nÓg are child and youth councils in the 31 local authorities of the country, which give children and young people the opportunity to be involved in the development of local services and policies
- Comhairle na nÓg is designed to enable young people to have a voice on the services, policies and issues that affect them
- We have 63 members aged 12-17 years
- We are youth led and youth focused

Dublin City 
Comhairle na nÓg
Young Voices. Local Issues.

- New members are recruited at our AGM
- Once elected the membership term is for two years
- We focus on a different topic each year
- We focus on identifying the biggest issues with our working topic
- We decide what we can do to help make a change or inform young people

We asked our member's what Dublin City Comhairle means to them?



More information: www.dublincity.ie/comhairle www.comhairlenanog.ie

STUDENT COUNCILS

Another way to have your voice heard in school is through the student council.

A student council is a representative structure for students. Through which they can become involved in the affairs of the school while working in partnership with school management, staff and parents, all for the benefit of the school and its students.

Want to get involved? Ask about your student council in your school. Further information www.education.ie

Communicate, Support, Represent



YOUR COUNCIL

Dublin City Council is responsible for local government in the City of Dublin. The council is the largest local council in Ireland. The city administration is headed by the Chief Executive, Owen Keegan. Dublin City Council manages Libraries, Traffic, Events, Parks, Sports Centres, Swimming Pools, Arts, Galleries, Smart Dublin.



The council is reSponsible for:

TITHÍOCHT & POBAL

BÓITHRE & IOMPAR

PLEANÁIL & FORBAIRT UIRBEACH

TATINEAMHACHTAÍ CULTÚR & TIMPEALLACHT

Your Councillors

- Dublin City has 63 democratically elected members.
- Local Councillors are elected by the community to decide how the council should carry out its various activities.
- They represent public interest as well as individuals living within the area in which he or she has been elected to serve a term of office.
- There are 11 Local Electoral Areas in Dublin City

- The elected members serve a five year term

Councillor responsibilities include:

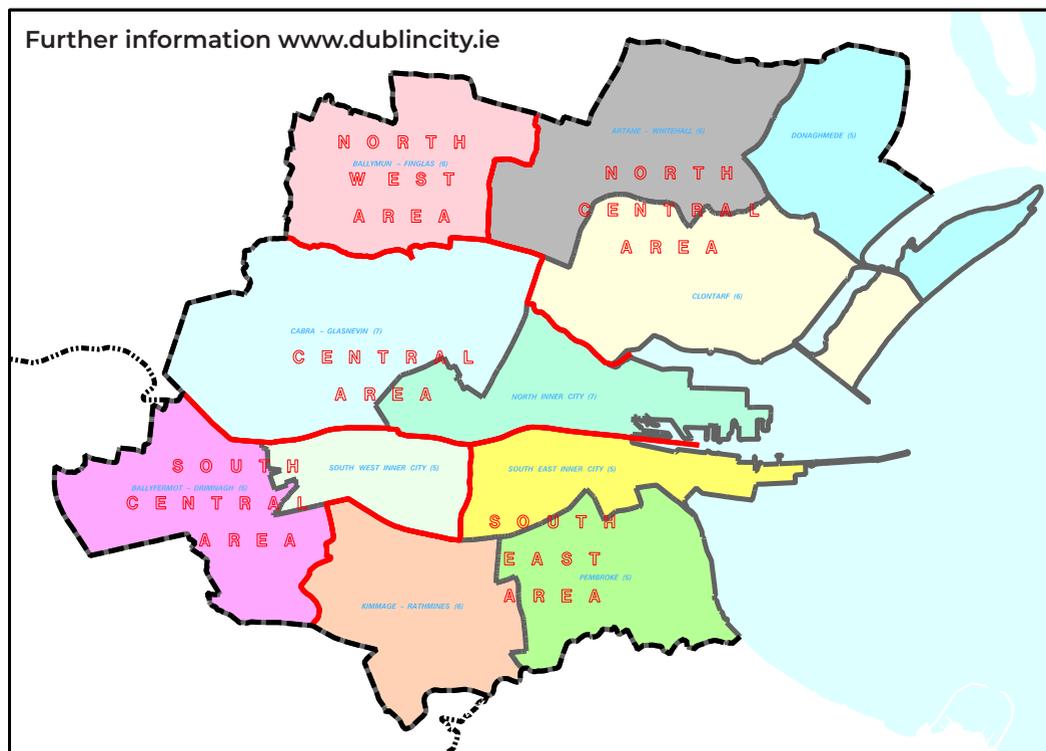
- Make, amend and revoke byelaws (local laws).
- Adopting the annual budget for Dublin City Council
- Make or vary the City Development Plan.
- Approve borrowing

Political Parties

- Fine Gael
- The Green Party
- Fianna Fáil
- Independents / Non Party
- Sinn Féin
- Social Democrats
- Labour
- People Before Profit



Further information www.dublincity.ie



Dublin City is divided into 5 administrative areas. These are called Local Areas and are used to co-ordinate the delivery of services in your community.

- The Central Area (Includes Cabra, Broadstone, Northwall, Drumcondra, Ballybough, Phibsboro, Glasnevin, East Wall and the North City Centre).
- The North Central Area (Includes Killbarack, Raheny, Donaghmede, Coolock, Clontarf and Fairview).
- The North West Area (Includes Finglas, Ballymun, and Santry).
- The South Central Area (Includes Ballyfermot, Inchicore, Crumlin, Drimnagh, Walkinstown, The Liberties and the South West Inner City).
- The South East Area (Includes Rathmines, Rathgar, Terenure, Ringsend, Irishtown, Kimmage, Pearse Street and the South East Inner City).

THE LORD MAYOR OF DUBLIN

Lord Mayor of Dublin is the first citizen of the city of Dublin. The Lord Mayor is elected by the City Councillors at the Annual Meeting of the City Council which is held in City Hall. The current Lord Mayor/Ardmhéara is Paul McAuliffe. He is the 350th Lord Mayor of Dublin. The Lord Mayor resides in the Mansion House and the term is for one year. Two of our members, Ellen and Banbha met with The Lord Mayor to talk politics.

1. What inspired you to go into Politics?

I don't think anyone plans to go into Politics, people become passionate about an issue and they find it hard to get a delivery and then they get involved themselves. When you're on the outside you're just angry and you're frustrated, I think that's what inspired me to get involved.

I was very much involved with a youth club in Finglas, we had no youth services and we were campaigning for a youth centre in Finglas. The whole idea about engaging with the local councillors and TD's really made me frustrated. I thought I could do a better job than these guys, which is interesting because once you get in there you realise how complicated and difficult it is.

2. What are your main focuses as the Lord Mayor?

I think you could break it up into a number of areas, on the international side of things (because the Lord Mayor does do a lot of international work) I think my priorities will be around the European Union and Brexit and to insure that regardless of what happens with Brexit that other European cities know that Dublin is a very active part of the European Union and that we've a lot in common with them and that we want to continue.

I think the number one issue here in the City has to be housing as it impacts nearly every section of society and it is having a real impact on us socially but also economically as its making it uncompetitive to invest here

and if we don't tackle it were going to pay in so many ways.

3. Why do you think it's important for young people to vote?

Because if they don't nothing changes!

Find where you fit in the political spectrum (it doesn't have to be ideal it's like your family, you love them but you don't agree with them all, political families are sort of the same so find the place where you feel most comfortable and get involved because democracy is so important. It's only 70 years since your whole democratic system collapsed and if you don't have democracy you don't have an input into how your country is run.



4. What do you think about the student climate action protests?

I think it's fantastic. I think what we have to do is turn the sentiment around the student climate action protests into action. I think Greta Thunberg says that it's not for her generation to deliver the solutions it's for mine, and she's right.

Everything that we have to do to tackle climate change is going to be inconvenient and so there's going to be huge popular resistance to that. Whether its taxes on carbon fuels, whether it's discouraging cars, whether it's getting people not to use so much plastic.

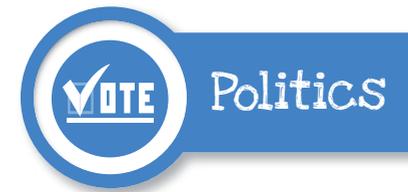
But we're going to have to do all of those things to stop the climate crisis. I think it's amazing but I think politicians need to stop calling it amazing and start acting on it.

Tips from The Lord Mayor on Young People getting involved in politics

Democracy is not a right it's a responsibility. You have to get out there and find information out for yourself and you have to get involved. That means being involved in your GAA club or your climate action group or whatever it is that interests you.

Politics doesn't come to your door you've to go and seek it out and that's ok, it should be hard to do because it's so valuable. If young people are interested in their friends, in football and music, that is important for them. Life has to be about living and democracy is just a chunk of that.

Make politics your hobby not your career. I did not take this advice on board. It's such an unpredictable business and there's so many ways you can be involved in politics, being in an advocacy team, being involved with a charity, being involved in a campaign. Politics doesn't just have to be getting elected; very few people get that option. But so many people can work in the political sphere, so if you're interested go off and do



communications or marketing and policy and all of those things because they'll stand to you.

It is hard but what I would say to young people is go out and find out more as a way of reminding them that it is important. I would encourage people to go out and vote when they can, don't just tick a box and not think about why.

Finally we asked the Lord Mayor to describe his role in 4 words....

Mad, Busy, Amazing and an Honour.



For this section some of our members interviewed the Dublin City Council group leaders from the various political parties.

1. Describe your party in four words.
2. What inspired you to go into politics?
3. Why do you think it's important for young people to vote?
4. What makes your party unique?
5. What do you think of the student climate action protests?

Councillor Ray McAdam, Fine Gael

1. Equality of opportunity, reward and enterprise, integrity and hope.

2. People, for brighter futures for individuals and families, politics is all about people.



3. It's hugely important. It's your responsibility to vote and to educate yourself on candidates and policies.

4. Fine Gael established the institutions of the state and created proper functioning democracy in this country.

5. Everyone has the right to protest, I welcome the fact that young people are getting involved in issues that matter to them.

Councillor Neasa Hourigan, Green Party

1. Progressive, Ecological, Sustainable, Equal.

2. Policy is great but action is better, so I decided I was going to run because to be a politician you have to believe you could do it better.



3. Policies affect young people for longer. There are long term issues that are relevant to young people like climate change.

4. It's been going for 30 years, interested in the long term, everyone is on par, focusses on fairness, equality.

5. It's amazing. We don't want to influence we want to listen and learn. The Green Party now doesn't feel alone.

Councillor Deirdre Heney, Fianna Fáil

1. Inclusive, responsible, pragmatic and forward thinking.

2. My late mother had a small grocery shop and she was like a public representative in her own right, (albeit an unelected one), always looking out for and helping people, especially the vulnerable in our community. She was definitely a huge inspiration to me getting involved in politics.



3. We all have a say in who governs our city and our country, and that includes young people.

4. Fianna Fáil guided Ireland through neutrality in WW2 and entered Ireland into the EU in 1973. We are the most successful Party in Irish electoral history and now the largest Party in local government.

5. The climate action protests are encouraging for me. They are an indication that young people know that engaging in democratic process can bring about change.

Councillor Gary Gannon, Social Democrats

1. Evidence based, civically focused (focused on society).

2. I grew up in the North inner city which is traditionally an area of low income and has been the front face of various inequalities.

Social Democrats

3. Because if you don't vote other politicians will be making the decisions for you I would be very committed to lowering the voting age. From talking to young people, I see no reason why they shouldn't vote.

4. We're an ideas focused party and I think that's really important to us. We're not a party that's motivated by anger.

Councillor Seamus McGrattan, Sinn Féin

1. Left, unity, working, prosperity.

2. I was inspired into politics by the national issue of Irish unity and the reunification of Ireland.



3. I think it's very important. Traditionally it was older people who voted. The decisions that politicians make particularly in national elections & in parliament will affect the country for the next generation.

4. We come at politics from a slightly different angle. Irish unity is our core objective. It's our belief, it's why the party was founded.

5. It's great to see an interest. And on issues like this, it's young people who can make the change. This is an issue that's evolving quickly but it also needs to be dealt with.

Councillor Dermot Lacey, Labour Party

1. Interationalist, progressive, democratic, equality.

2. My Family, have always been involved in politics. I was impressed by past political party TD'S.

LABOUR

3. It's their country and their future so they should have say in it.

4. Accepted parliamentary democracy, realistic, values have always remained the same.

5. Important for young people to be engaging in issues that matter to them.

Councillor Ciaren Perry, Independent

1. Involved in politics 15 years. I was involved in various political campaigns. Women's rights, anti-drugs movement was a huge eye opener to see a huge working class campaign.

5. I think it is absolutely fantastic. It appears to be a genuine concern for young people it's important that people do realise the seriousness of the situation and it's important that they feel passionate enough to actually do something. It's really important that people realise that by taking direct action you can be much more effective and it encourages people to take direct action.

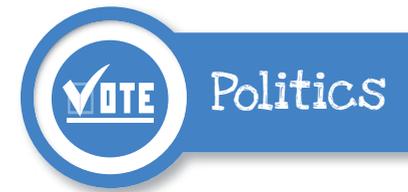
3. I believe it is very important. Open minds, opens debates with young people involved on various issues, it can help the older generation reevaluate options, beliefs and ideology.

Voting focuses young people's minds on politics. With the electoral process it is questionable to whether it can be the only vehicle for change and some would believe it to be. Mass movements lead to change e.g. water charges, anti-drug movement. I think it's important that young people have an interest in politics and that doesn't necessarily mean protesting voting or running for election, politics is your day to day living and your environment.



YOUR RIGHT TO VOTE:

- In Ireland you have to be 18 to vote.
- As a first time voter you must register on the Register of Electors, which is compiled by your Local Authority. You can apply to be on the Register by downloading a form from www.voter.ie or by visiting your local Council.
- If you have become an Irish Citizen and have never been on the Register of Electors you must fill in an (RFA5) form if you wish to be included in the supplement to the Register of Electors. However, if you are already on the Register of Electors and have become an Irish Citizen you must fill in an RFA 5 change of citizenship supplement form which will enable you to vote at all elections and referendums.



What can I vote on?

Once you are registered to vote you are eligible to vote on the following as they occur.

- Local Elections
- National Elections
- European Elections
- Referendum

Further information

www.voter.ie

HUMAN RIGHTS

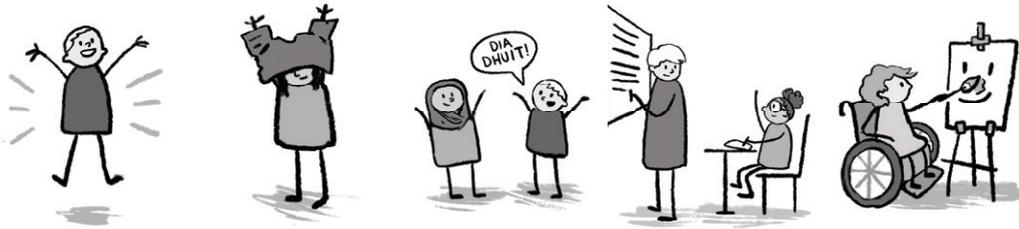
Human rights are rights inherent to all human beings, regardless of race, sex, nationality, ethnicity, language, religion or any other status. Human rights include the right to life and liberty, freedom from slavery and torture, freedom of opinion and expression, the right to work and education, and many more. Everyone is entitled to these rights, without discrimination.

Further information: www.unitednations.ie

The Irish Constitution recognises and declares that people living in Ireland have certain fundamental personal rights. These rights are natural human rights and are confirmed and protected by the Constitution.

www.citizensinformation.ie/en/government_in_ireland/irish_constitution_1/constitution_introduction.html

IT'S YOUR RIGHT



being alive clothes practising your own culture, religion and language education expressing yourself



food being treated fairly by the law family and care having a say and being listened to health care



a home getting information a name a nationality play and rest



privacy protection from war knowing your rights and responsibilities being safe clean water

It's your right is a website to help children, young people and adults in Ireland learn more about children's rights. It's your right to know your rights!
More information: www.oco.ie/itsyourright/

The Ombudsman for Children's Office (OCO) is a human rights institution that promotes the rights and welfare of young people under 18 years of age living in Ireland.



UN Convention on the Rights of the Child (UNCRC)

The UN Convention on the Rights of the Child is an international agreement that lists the rights that every child and young person up to the age of 18 should be guaranteed. Almost every country in the world, including Ireland, has made a commitment to work towards realising these rights for all children and young people.

Further Information: Ombudsman For Children: [www.oco.ie/about-us/Children's Rights](http://www.oco.ie/about-us/Children's%20Rights) : www.childrensrights.ie

Consumer Rights

In Ireland, the rights of consumers of goods and services are protected by Irish and EU laws. Consumer law aims to ensure that consumers have enough information about prices and quality of products and services to make suitable choices on what to buy. Consumer law also aims to ensure that goods are safe and are manufactured to an acceptable standard

More information: www.citizensinformation.ie/en/consumer_affairs/consumer_protection/consumer_rights/

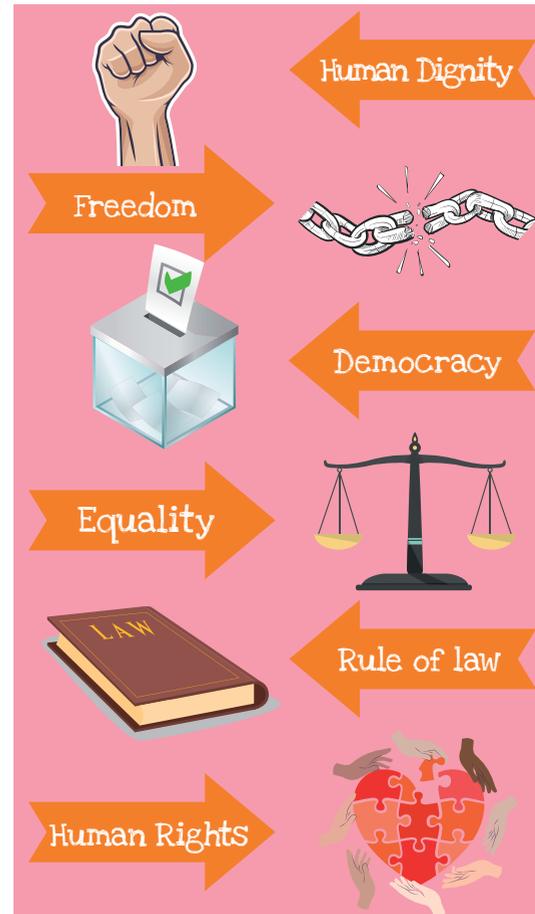
The EU:

The European Union (EU) consists of 28 member states. Each member state is party to the founding treaties of the union and thereby subject to the privileges and obligations of membership.



Values

The EU values are common to the EU countries in a society in which inclusion, tolerance, justice, solidarity and non-discrimination prevail. These values are an integral part of our European way of life.



Finance: Money, Money, Money

Money is one of the most important things in life and it affects everyone. Here are some important things to know about money and savings.

WHAT IS BUDGETING?

Budgeting is planning what you're going to spend and staying in control of your income. Budgeting is being able to balance out the amount of money you spend on essential outgoings and leaving money for extra things.

WHAT IS SAVING?

Saving is putting aside money for the future.

Ways to save money as a teenager:



Do some work around the house



Open up a saving account



Get a Summer Job



Babysit your siblings



Help out at a family business



Save your pocket money

OPENING UP A BANK ACCOUNT

There are many providers that offer a student account from the ages of 12- 18years. Do your research or talk to your parents/guardian about it. When you have decided on your saving provider you can then start the steps to setting one up.

Top Tip's:

- You should ask to keep a copy of your completed form.
- Ensure you open up a second level/student account.

Ensure you check the age eligibility and requirements for opening up an account. If you are under 16 your Parent or Guardian will have to be with you.

You can prove your identity with:



A valid passport



A National Age Card



A Birth Certificate

You will need one of these with your name on it to prove where you live:

- A letter from school stating your address
- A mobile phone bill if it is in your name
- A Letter from the revenue commission with proof of address
- A Bill from your parents



More information www.bonkers.ie

WHAT IS A CREDIT UNION?

A Credit Union is a group of people, connected by a 'common bond' based on the area they live in, the occupation they work in, or the employer they work for, who save together and lend to each other at a fair and reasonable rate of interest.

To set up a Credit Union Account:

A child (under 16 years old) can open an account with a Credit Union if they live or work in a common bond. Once the account is opened, the young person can continue to use the account even if they move outside the common bond. To open a Credit Union account you will need the following:

- Passport or Birth Certificate
- Permanent Address
- Parent's utility bill, bank statement
- The PPSN of the Child/Letter from Social Welfare.

Further information:

www.creditunion.ie
www.communitycu.ie

GETTING TO KNOW YOUR TAXES:

Everyone who works in Ireland must pay taxes based on their income. Taxes are used to run the state, provide public services and fund large capital investments such as roads and hospitals.

Below are taxes that we pay:

PAYE (Pay As You Earn)

- This is the national income tax. The standard rate is 20%. After the standard rate is cut off, the higher rate is 40%. There are various cut off rates for different family situations such as; single, married widowed, single parents etc.

USC (Universal Social Charge)

- This is a tax on your gross income.

PRSI (Pay Related Social Insurance)

- This is a contribution to social welfare and pension funds. It is paid by your employer from your gross income.

VAT (Value Added Tax)

- This is a tax on non-essential goods. The standard rate is 23%. However other rates exist for other products.

DIRT (Deposit Interest Retention Tax)

- This is a tax paid on interest earned from savings.

Extra Information on tax rates in a current year can be found on:

www.revenue.ie



STUDENT GRANTS:

The main financial support available for eligible students attending full-time further and higher education courses is the student grant, which may include a maintenance grant and/or a fee grant, depending on eligibility. Extra information can be found on:

www.education.ie

Grants available include:

- SUSI (Student Universal Support Ireland)
- Fund for Students with Disabilities
- Student Assistance Fund

For further funding support visit www.heai.ie

Life Skills: Living Independently

Me, MySelf and I

This section explains some of the different elements that go towards living an independent life.

JOB PREPARATION

Preparing your CV

One of the main keys to living independently is to have a job of your own. A well written CV is the first step in applying for a job. If your application is successful you will be called for interview.

Here's a few helpful tips to develop a CV:

- Start off by having a basic CV template. To get good CV templates go to www.irishjobs.ie
- Include any history of work you have done or are currently doing.
- Include your contact information, e.g. Phone number, address, email etc.
- Include any skills or traits you may have e.g. public speaking, being a team player.
- Know what your objectives are. What do you want to gain from the job? Why are you applying?
- Print out your CV and hand it where possible or send it by email, so you have a record of sending it.



Here are a few tips and techniques to help you be as successful as possible in your interview. It's not always possible to get an interview or the job that you apply for, do not let that put you off applying for other jobs.

Be confident:

One of the most important things during an interview is to be yourself. Smile, walk purposefully with your head held high. Once you know you will be great at and deserve this job, other people will too.

Appearance:

Make sure you look your best. You'll never be criticised for putting in a little extra effort into how you look, so even if you feel overdressed the interviewer will just see someone who is willing to go that extra mile, who cares and takes pride in their appearance.

Be Prepared:

Think of likely questions that may come up. Don't stress too much about it just be able to explain everything on your CV, why you want the job you're being interviewed for and your best qualities to help you with the job.

Questions:

Have a question or two to ask in the interview. You'll almost always be asked at some point if you have any questions and when you have some ready it will show that you've put some thought in, and keeps the conversation flowing.

Say Goodbye:

Sincerely thank the interviewers for taking the time to meet with you. Smile and shake hands and say that you look forward to hearing back from them soon.

Don't forget that whether you get the job or not it's important to put yourself out there and it will be a great learning experience no matter what!



Additional Sources:
www.irishjobs.ie
www.simplyhired.ie
www.glassdoor.ie



Life Skills

John Smyth

123 Your Street
Your City, ST 12345
(123) 456-7890
no_reply@example.com

EXPERIENCE

Company, Location — Job Title

MONTH 20XX - PRESENT

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Company, Location — Job Title

MONTH 20XX - MONTH 20XX

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EDUCATION

School Name, Location — Degree

MONTH 20XX - MONTH 20XX

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School Name, Location — Degree

MONTH 20XX - MONTH 20XX

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PROJECTS

Project Name — Detail

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VOLUNTEER WORK

Company Name - Detail

MONTH 20XX - MONTH 20XX

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SKILLS

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AWARDS

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LANGUAGES

English,
Irish,
German.

REFERENCES

Mr. Murphy - English Teacher
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WORKING RIGHTS AS A YOUNG PERSON:

If you are working or intend to work it is important that you know your rights as a young person. Did you know there is an employment act in place for the protection of young people? The act is called Protection of Young Persons (Employment) Act, 1996.

Find more information on:
www.irishstatutebook.ie

Children working aged 16 and under:

Under the Act, employers cannot employ children aged under 16 in regular full-time jobs. Children aged 14 and 15 may be employed as follows:

- Doing light work during the school holidays – they must have at least 21 days off work during this time
- As part of an approved work experience or educational programme where the work is not harmful to their health, safety or development
- In film, cultural, advertising work or sport under licences issued by the Minister for Business, Enterprise and Innovation

Children aged 15 may do 8 hours a week light work during the school term time. The maximum working week for children outside school term time is 35 hours, or up to 40 hours if they are on approved work experience.

Young people:

The maximum working week for young people aged 16 and 17 is 40 hours, with a maximum of 8 hours a day. If a young person under 18 works for more than one employer, the combined daily or weekly hours of work cannot exceed the maximum number of hours allowed. Young persons are only permitted to work between 6am and 10pm. Any exceptions to this rule must be provided by regulation.

Find more information from:
www.citizensinformation.ie

Student Travel:

As a student you can avail of travel discounts and special offers from Dublin Bus, Irish Rail, Luas and Bus Eireann.

Make traveling easier by downloading travel apps, so you can check on your transport anytime anywhere.

Useful travel websites include:

www.irishrail.ie/rail-fares-and-tickets/students

www.studentleapcard.ie/

www.buseireann.ie/inner.php?id=360
<https://www.dublinbus.ie/Fares-and-Tickets/Student/>

www.usit.ie/work-abroad-Tickets/Student

Education: Learning Uncovered

In this section we give you some tips to survive school and plan for the future. It is important to enjoy your time in school, so get involved with clubs or teams either in our outside of school.

*“The more you think you know the less you are willing to learn”
Always be open to new ways of learning ...*

Education is not just about formal learning. There are other ways of learning. Sometimes you may not realise you are learning until you have gone through it.

Formal learning:

Learning is typically provided by an education or training institution, it is structured in terms of learning objectives, learning time or learning support and leading to certification. Formal learning is intentional from the learner's perspective.

Non-formal learning:

Learning that is not provided by an education or training institution and typically does not lead to certification. It is, however, structured (in terms of learning objectives, learning time or learning support). Non-formal learning is intentional from the learner's perspective.

Informal learning:

Learning resulting from daily life activities related to work, family or leisure. It is not structured (in terms of learning objectives, learning time or learning support) and typically does not lead to certification. Informal learning may be intentional but in most cases it is non-intentional or incidental/random.



Non-formal and informal ways to learn...



Art



Libraries



Science Gallery



Theatre



Dance



News



Books



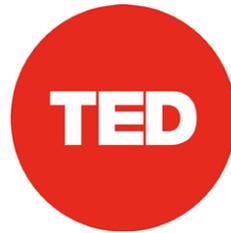
Talking to Family



Going out with Friends



Reading



Ted Talks



Articles Online



Gaeltacht



Youth Club



Sports



Volunteering

STUDYING TIPS

Everyone studies differently. The following examples might help you find what works for you.



Study when sleepy: Try to study for a few minutes before you go asleep. During sleep our brain strengthens new memories, so there's a good chance you will remember whatever you review before going asleep.

Space it out: Break up information into small chunks and review them over a long time period. Quizzing ourselves may be the best way to prepare for a test or exam.

Write it out: Recopying notes on a new sheet of paper could help you.

Come together: Pick a few friends and get together every few days to review what you have been studying.

Dance to the music: Leave your notes down for a minute and dance, this can make you feel like some of the stress is sliding away.

Take a break: Take a drink or get a cup of tea or coffee to stay alert and treat yourself with a cake or cookie as a reward. Taking regular breaks can boost productivity and improve our ability to focus on a single task.

Learn what works. Some people are early birds and some are night owls, some prefer to study with a friend while others need complete silence. Experiment to find out what's most helpful for you!

Further information: www.schooldays.ie



3RD LEVEL EDUCATION

There are many different paths through education that you can take. Hopefully those shared in this section will help you find the direction you would like to take. There are many different courses you can choose to study, so it is important to think what interests you the most and research that area. Every course and university will have its own requirements so make sure that you are aware of the education paths when filling out the CAO. www.cao.ie

Junior and Leaving Certificate – Before 3rd Level Education

At Junior Cycle level students usually take a minimum of eight academic subjects and at Leaving Certificate level a minimum of six. Students may take each subject at higher or ordinary and some common level. If your school doesn't offer a subject you'd like to study you may be able to take it outside of school.

- The Leaving Certificate Established is a two-year programme that aims to provide learners with a broad, balanced education while also offering them a chance to specialise towards higher education and career options.
- The Leaving Certificate Applied is a two year Leaving Certificate available to students who wish to follow a practical programme with a strong practical and vocational emphasis.

Further information www.pdst.ie

Ireland's Leaving Certificate Vocational Programme is a Leaving Certificate with a strong vocational aspect.

- The programme consists of Leaving Certificate subjects, together with three compulsory link modules on enterprise education, preparation for work and work experience. Students must take at least five Leaving Certificate subjects, one of which must be Irish and a continental language or vocational language module.

www.citizeninformation.ie
www.transition.ie
www.education.ie



Transition Year (TY)

Transition Year (TY) is a one-year programme taken after Junior Cycle and before the two-year Leaving Certificate programme.

- It is designed to act as a bridge between the Junior Certificate and Leaving Certificate programmes.
- It is available to all second-level schools.
- Transition Year may be optional or mandatory for students depending on the school's policy.
- Each school designs its own TY programme, to suit the needs and interests of its students.
- During TY you get to participate in different programmes.

Further information: www.education.ie www.ty.ie

Apprenticeships

An Apprenticeship is a programme of formal education and training. It combines learning in your place of work, with learning in an education or training centre. Apprenticeship schemes in Ireland are coordinated and managed by SOLAS along with the Department of Education and Science, employers and unions

Criteria for becoming an apprentice:

- You must be at least 16 years of age.
- You must have a minimum of five D grades in the Junior Certificate - some employers require more than this.
- Your apprenticeship must be with a person/company that is registered with SOLAS as an approved employer.
- Some professions may require a colour vision test.

Apprenticeships currently available include those in Construction, Electrical Engineering, Finance, Hospitality.

Further information:
www.apprenticeship.ie



Sources

Some information referred to in this resource was sourced from the organisations listed below.

These organisations listed below are also on hand to help, support and offer advice if you or a friend need them.

Wellbeing: Relationships and You

Unplanned pregnancy:
www.myoptions.ie

STIs, contraception & consent:
Sexualwellbeing.ie

HSE-relationships, pregnancy, STIs, LGBT+: b4udecide.ie

www.childline.ie Tel: 1800 66 66 66

www.womensaid.ie Tel: 1800 341 900

www.sexualwellbeing.ie

www.spunout.ie

www.toointoyou.ie

www.mindyourhealth.ie

www2.hse.ie/mental-health

www.bodywhys.ie

www.walkinmyshoes

www.yourmentalhealth.ie

www.dublincity.ie/main-menu-services-recreation-culture-sports-facilities/our-role

www.tusla.ie

www.changingfutures.ie

www.reachout.it

www.amen.ie

www.hse.ie/healthyireland.ie

www.drugs.ie

www.askaboutalchol.ie

www.alcoholireland.ie

Politics: Finding Your Voice

www.dublincity.ie/comhairle

www.comhairlenanog.ie

www.dublincity.ie

www.unitednations.ie

www.ombudsmanforchildren.ie

www.childrensrights.ie

www.europa.eu

www.voter.ie

www.education.ie

Money, Money, Money:

www.moneyguideireland.com

www.bonkers.ie/blog/banking/the-best-student-bank-accounts/

www.creditunion.ie

www.communitycu.ie

www.revenue.ie

www.hea.ie

Life Skills: Living Independently

www.irishstatuebook.ie

www.irishjobs.ie

www.simplyhired.ie

www.glassdoor.ie

www.irishrail.ie

www.studentleapcard.ie

www.buseireann.ie

www.dublinbus.ie

www.usit.ie

Education: Learning Uncovered

www.education.ie

www.ty.ie

www.Apprenticeship.ie

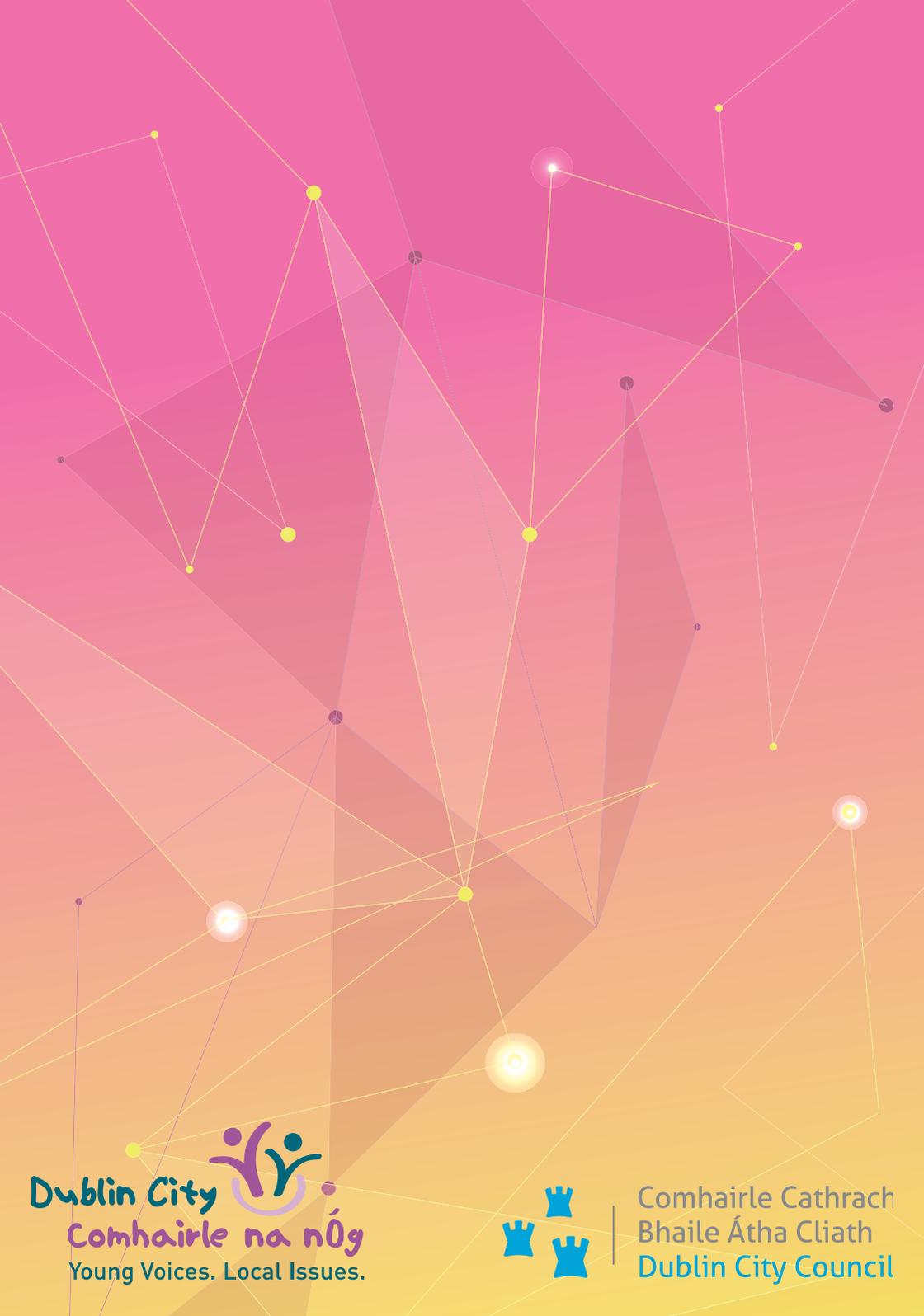
www.citizeninformation.ie

www.transition.ie

www.cao.ie

www.schooldays.ie

NOTES: _____



Dublin City
Comhairle na nÓg
Young Voices. Local Issues.



Comhairle Cathrach
Bhaile Átha Cliath
Dublin City Council