Oide

Tacú leis an bhFoghlaim Ghairmiúil i measc Ceannairí Scoile agus Múinteoirí

Supporting the Professional Learning of School Leaders and Teachers

Business PLE

Bridging Theory and Practice

CC BY NC

Overview of the Day

Session 1 09:15 - 11:00	• Reflect on our journey so far teaching the Business Specification • Revisit the AAC • Develop strategies to enhance students' ability to analyse and evaluate information and data
Tea/Coffee 11:00 - 11:20	
Session 2 11:20 - 13:00	• Explore approaches to support the embedding of unifying strand learning outcomes into classroom practice • Explore how analytical tools can be used to analyse and evaluate information
Lunch 13:00 - 14:00	
Session 3 14:00 - 15:45	• Engage in learning experiences that develop students' business and financial literacy, empowering them to make informed and responsible financial decisions • Engage in subject planning

Working Norms













Support Materials

https://tinyurl.com/42eszx7j

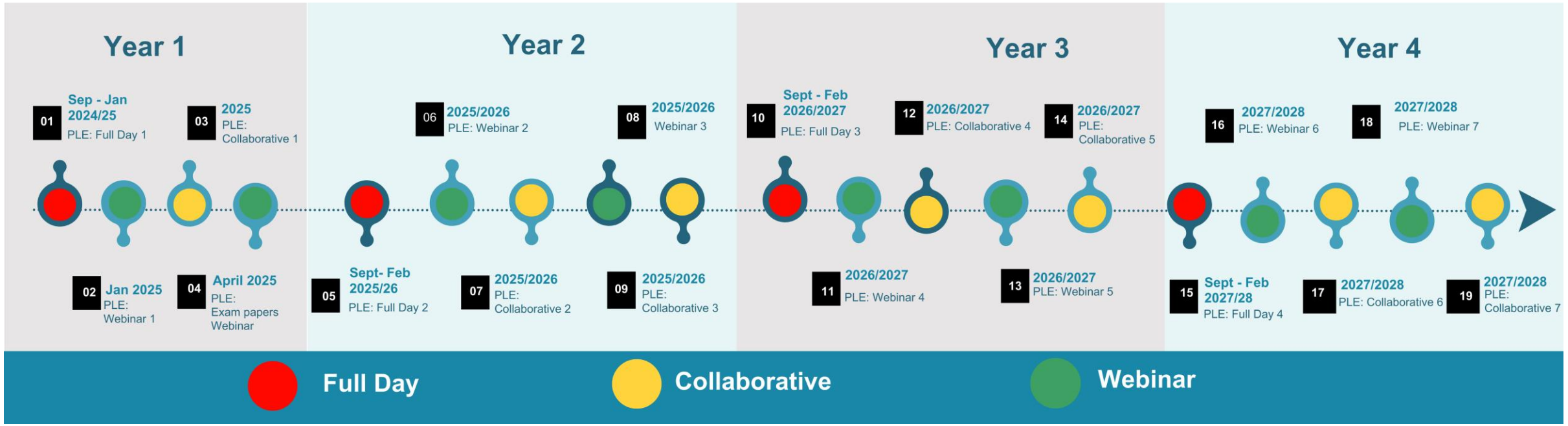
padlet

Oide Mailing Lists

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Supporting the Professional Learning of School Leaders and Teachers

Leaving Certificate Business Support

Senior Cycle Redevelopment- Business Professional Learning Experience
Proposed Timeline



4 x Full-Day PLEs | **7 x Evening Collaboratives** | **7 x Webinars**

Business PLEs 2024/25

Oide

PLE Day 1

- Developed our understanding of the Leaving Certificate Business Specification.
- Explored the four contextual strands of the Business specification and the role of the cross-cutting themes.
- Considered the unifying strand and how students can engage with the real world of business and the senior cycle key competencies.

Collaborative 1
Ethics and Sustainability

Investigated how the theme of 'Ethics and Sustainability' is integrated across learning outcomes in each of the four contextual strands.

Webinar 1
Pre-recorded

- A pre-recorded webinar which explored the LC Business Specification.
- Provided teachers with an opportunity to engage with the various aspects of the specification, including the 4 contextual strands, the Unifying Stand and the 4 cross-cutting themes.

SEC Webinar
Sample Examination Papers

Live interactive webinar using the State Examination Commission sample examination papers for Leaving Certificate Business.

- Sample papers
- Learning outcomes
- Glossary of terms
- Action verbs

Business PLEs 2025/26

Oide

PLE Day 2

- Engaged with the NCCA Guidelines to support the Completion of the Business Alive Investigative Study
- Considered how engaging with the real world of business supports and enhances students' learning
- Collaborated on effective subject planning for teaching, learning and assessment

Webinar 2 Financial Literacy

Explored the cross-cutting theme of 'Business and Financial Literacy'

- A selection of Google Finance tools (Share price, Exchange rates, Crypto assets)
- The website of the Financial Services and Pensions Ombudsman (FSPO)
- The Competition and Consumer Protection Commission (CCPC) website

Collaborative 2 Unifying Strand

Considered practical ways to embed the learning outcomes from the Unifying Strand across the specification and into classroom practice

Webinar 3 Analytical Tools

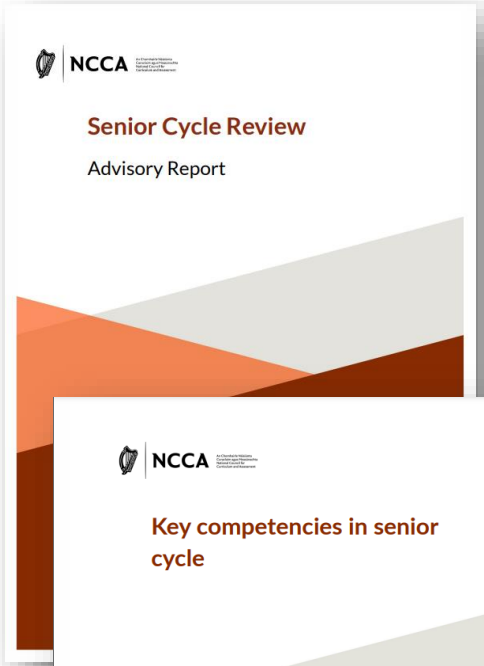
- Explored how the use of analytical tools can support evidence-based business decisions
- Consider teaching and learning approaches for integrating the analytical tools in the Business classroom

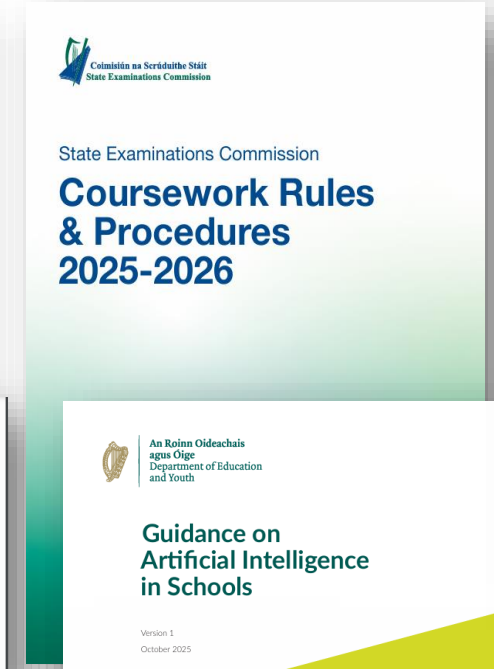
Collaborative 3 Digital Transformation

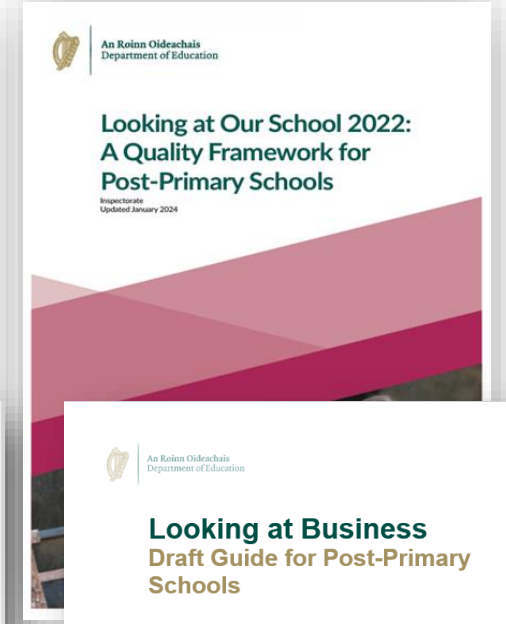
- Developed knowledge of the cross-cutting theme of digital transformation and its integrated nature across the Business Specification
- Considered effective approaches to engaging with learning related to digital transformation

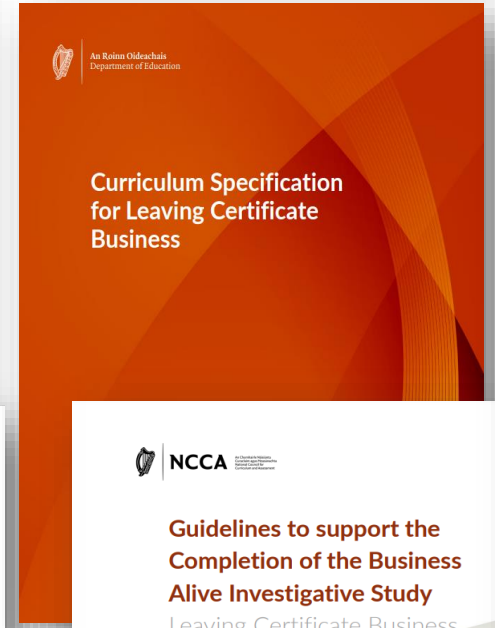
Key Documents

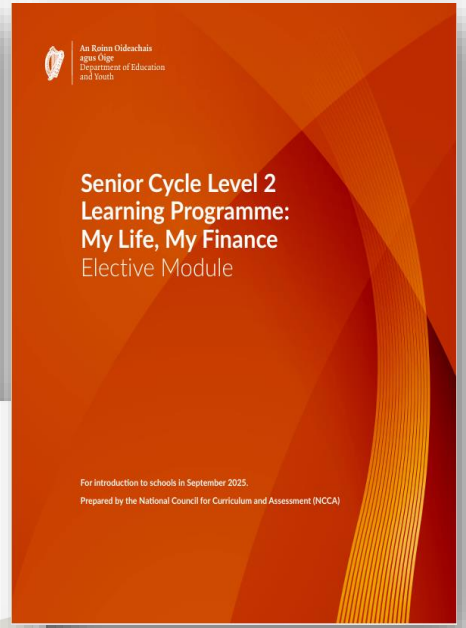
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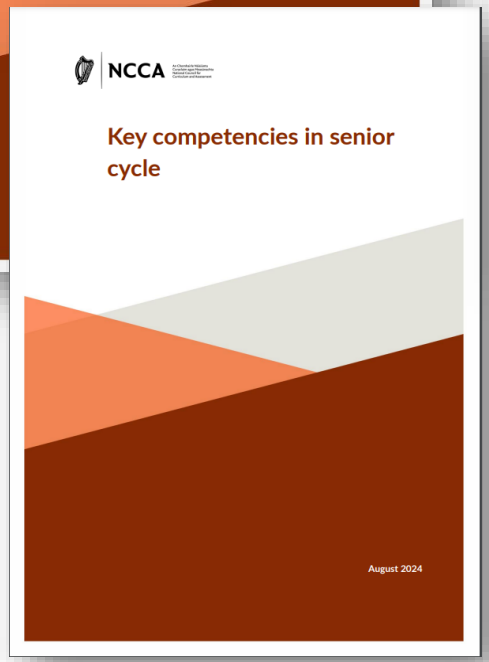


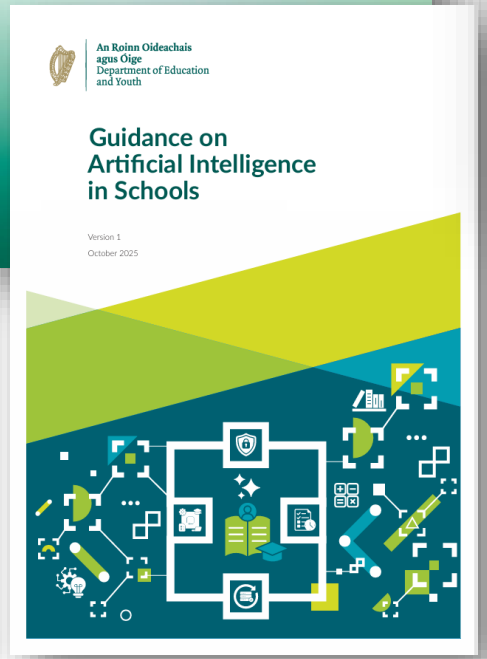


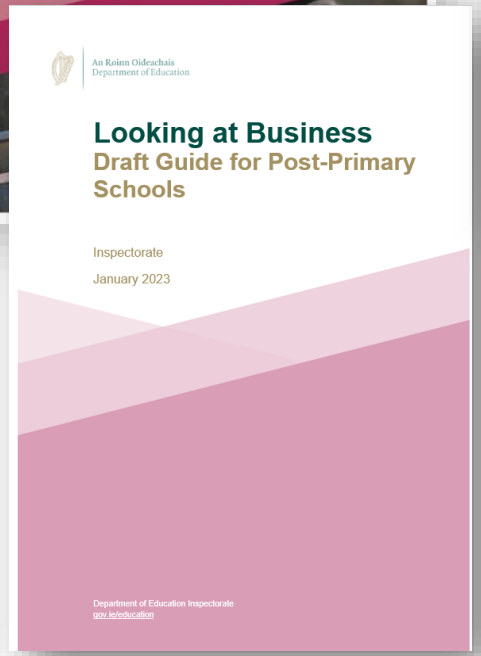


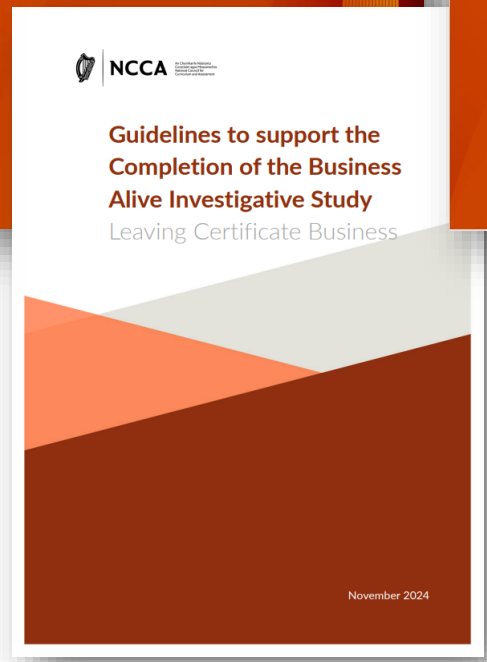












Specification Overview

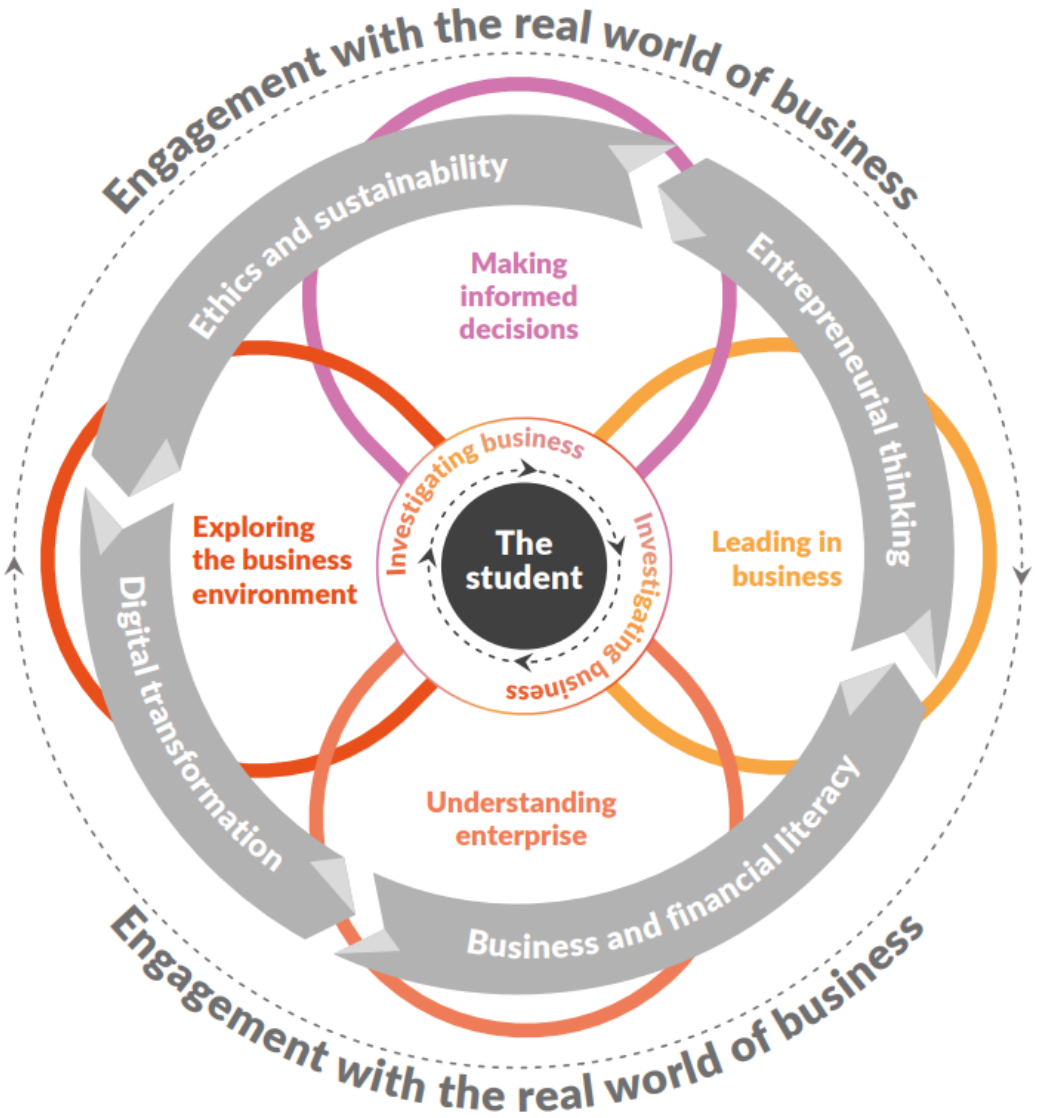


Figure 3: *Business Specification, 2024, p.11.* Leaving Certificate Business: Specification Overview.

Session Intentions: Session 1

In session 1, we will be...

- Reflecting on our journey so far teaching the Leaving Certificate Business Specification
- Revisiting the AAC
- Developing strategies to enhance students' ability to analyse and evaluate information and data

Reflect on the Journey so Far

What are the aspects of Business that your students are enjoying?

How are your students engaging with the Unifying Strand?

How are your students using their investigative folders?





2 mins

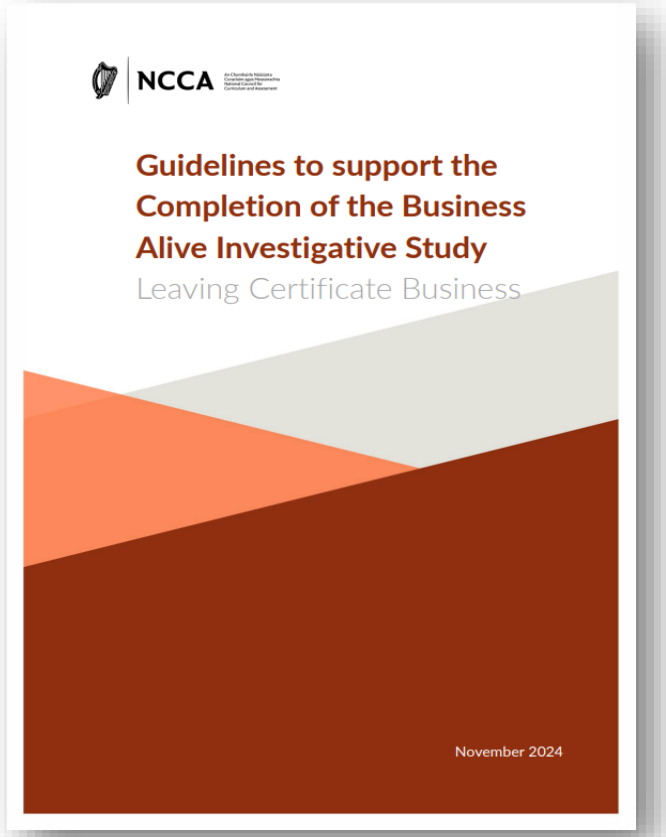


8 mins

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Supporting the Professional Learning of School Leaders and Teachers

Business Alive Investigative Study

- A common brief is published annually by the State Examinations Commission (SEC) in term two of year one
- The AAC will be assessed at the level at which the student sits the final written examination (Higher or ordinary level)
- Up to 20 hours to complete across six stages
- Individual report (40%) 200 marks



Business Alive Investigative Study

- Layout of the digital report is provided in the brief
- The number of images (images, tables, graphs) used in the digital report should not exceed 10 and the report itself should not exceed 1500 words
- Submitted digitally in Year 2 to the class teacher – 12 March 2027 for current 6th year students and uploaded to SEC portal in April 2027
- The AAC is underpinned by a project plan prepared by the student.



Figure 4 : *Guidelines to support the Completion of the Business Alive Investigative Study, 2024, p.17*. Appendix 2, Developing a Project Plan

Business Alive Investigative Study Stages

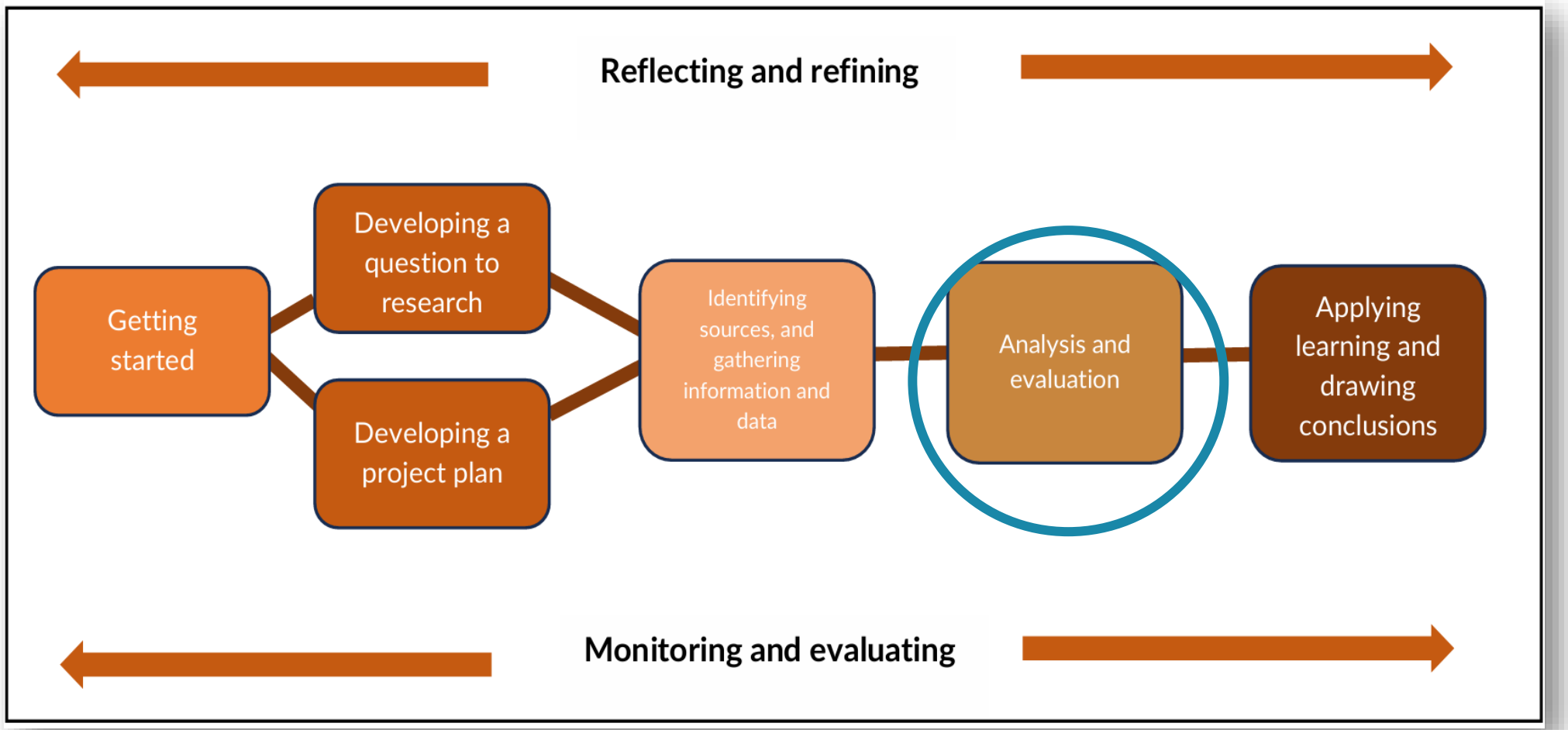
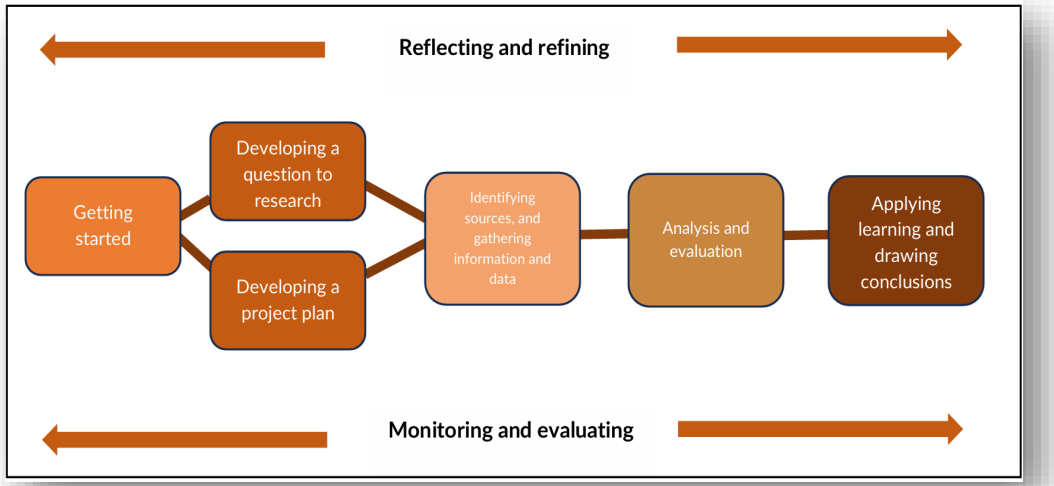


Figure 5: *Guidelines to support the Completion of the Business Alive Investigative Study, 2024, p.3.* Overview of the main stages of activity in the Business Alive Investigative Study.

Reflection on Approaches to the AAC

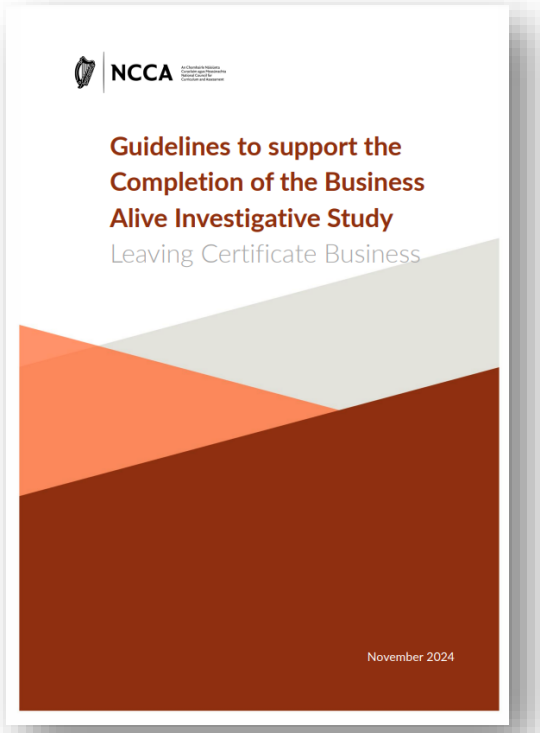


- When will/did your students complete the stages of the AAC?
- What approaches have you found most effective at each stage?
- How has the investigative folder and the learning within the Unifying Strand supported your students with the AAC?

15 mins

10 mins

Business Alive Investigative Study Overview



"The Business Alive Investigative Study will require students to demonstrate their capacity to plan, conduct, **analyse and evaluate** research on a particular issue, using a variety of sources and considering a range of perspectives, while drawing on their ongoing engagement with the world of business."

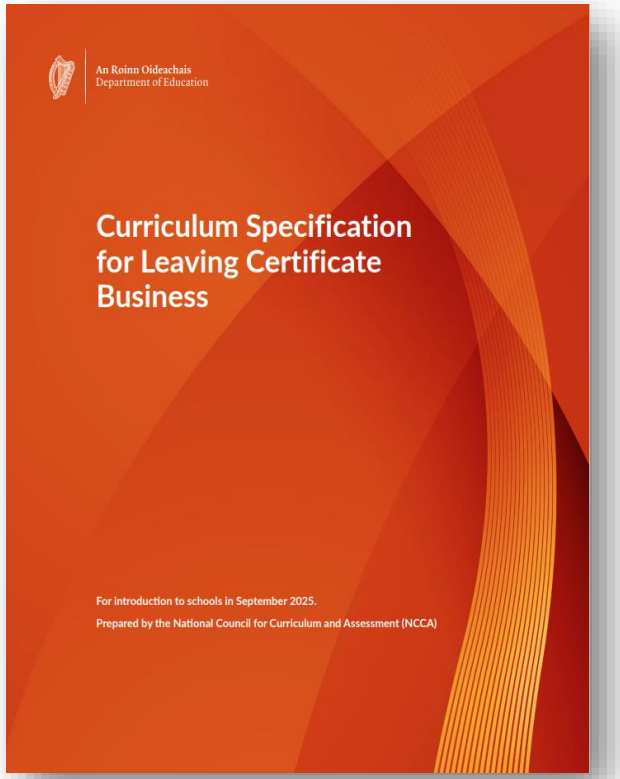
(*Guidelines to support the Completion of the Business Alive Investigative Study*, 2024, p. 2)

Analyse and Evaluate: Glossary of Action Verbs

Appendix 1: Glossary of action verbs

This glossary is designed to clarify the learning outcomes. Each action verb is described in terms of what the learner should be able to do once they have achieved the learning outcome. This glossary will be aligned with the command words used in assessment.

Action verb	Students should be able to
Acknowledge (sources)	expressly recognise sources of information
Analyse	study or examine something in detail, break down in order to bring out the essential elements or structure; identify parts and relationships, and to interpret information to reach conclusions
Appraise	evaluate, judge, or consider information or a piece of work
Appreciate	recognise the meaning, value, or importance of or have a practical understanding of
Assess	judge, evaluate or estimate the value of something
Calculate	obtain a numerical answer showing the relevant stages in the working
Compare	give an account of the similarities and (or) differences between two (or more) items or situations, referring to both (all) of them throughout
Conduct	to perform an activity
Demonstrate	prove or make clear by reasoning or evidence, illustrating with examples or practical application
Describe	give a detailed account of the main points of a topic using words, diagrams, examples and/or images where appropriate
Determine	establish or ascertain based on information usually after investigation
Develop	to evolve; to make apparent or expand in detail
Discuss	offer a considered, balanced review that includes a range of arguments, factors or hypotheses and is supported by appropriate evidence
Distinguish	make the differences between two or more concepts or items clear
Evaluate (data)	collect and examine data to make judgments and appraisals; describe how evidence supports or does not support a conclusion in an inquiry or investigation; identify the limitations of data in conclusions; make judgments about the ideas, solutions, or methods
Evaluate (ethical judgement)	collect and examine evidence to make judgments and appraisals; describe how evidence supports or does not support a judgement; identify the limitations of evidence in conclusions; make judgments about the ideas, solutions, or methods
Examine	look closely at arguments, data, information, concepts and/or stories in order to uncover origins, assumptions, perspectives, trends and/or relationships
Explain	give a detailed account including reasons or causes
Identify	recognise patterns, facts, or details; provide an answer from a number of possibilities; recognize and state briefly a distinguishing fact or feature
Interpret	use knowledge and understanding to recognise trends and draw conclusions from given information
Investigate	observe, study, or make a detailed and systematic examination, in order to establish facts and/or reach new conclusions



Carefully read the descriptions of **analyse and evaluate** provided in the glossary of action verbs in Appendix 1 of the Business Specification (p. 37)

3 mins

Analysis and Evaluation: The Digital Report

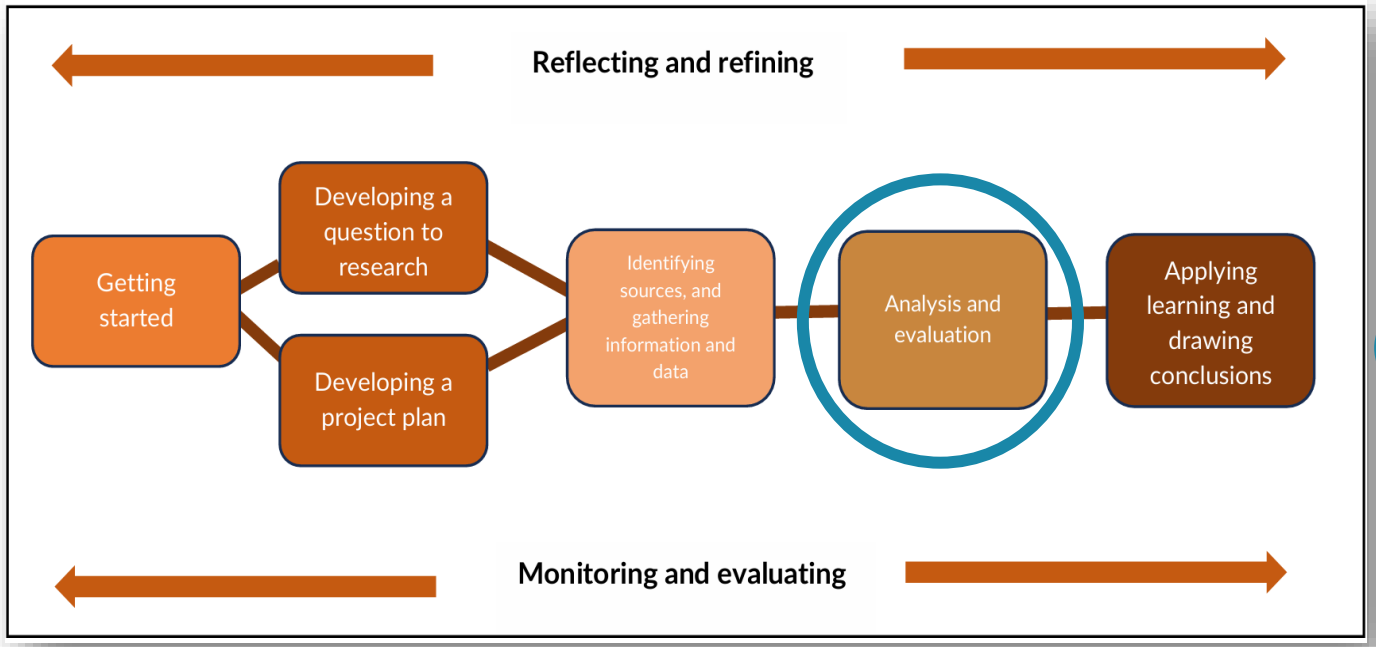


Figure 5: *Guidelines to support the Completion of the Business Alive Investigative Study, 2024, p.3*. Overview of the main stages of activity in the Business Alive Investigative Study.

1. Introduction **approx. 200 words**

- State your research question
- Explain the rationale for choosing this question
- Reflect on how you engaged with your project plan

2. Investigation and Findings **approx. 400 words**

- Explain the purpose and relevance of the different research methods and sources used appropriate to your research question
- Present your research findings in appropriate formats
- Consider a variety of perspectives

3. Analysis and Evaluation **approx. 600 words**

- Analyse your research findings
- Evaluate your research findings
- Demonstrate originality and critical thinking throughout your analysis and evaluation

4. Conclusions **approx. 300 words**

- Present conclusions justified by the analysis and evaluation
- Outline how your planning contributed to the successful completion of the study
- Discuss how your perspective evolved as a result of the study
- Consider how your findings connect to the real world of business

5. References

- Appropriately record the sources of all the information gathered.

Figure 6: *Leaving Certificate Business Sample Brief, 2025 p.7*, Business Alive Investigative Study Report Structure.

U4 Analysing and Evaluating: The Unifying Strand

P 14

U4 Analysing and evaluating information

- the need to analyse and evaluate findings in order to draw informed conclusion(s).

1. analyse and interpret information and data
2. evaluate the range of perspectives within the findings.
3. synthesise findings to create new or enhanced understanding.
4. appraise the value of this information.
5. evaluate findings to make informed decision(s), reach informed conclusion(s) or make recommendation(s).

1 min.

5 mins

5 mins

Share examples of how you and your students have engaged with the learning in U4 using the real world of business.

Analysing and Evaluating: Linking to Learning Outcomes

1.3.1

P. 16

Students learn about	Students should be able to
3. Business and the economy • the relevance of specific economic indicators including inflation, employment rates, interest rates, economic growth and development, exchange rates, and consumer confidence for business development and growth.	**1.** explain how economic indicators can impact on business development and growth.

Analysing and Evaluating: Linking to Learning Outcomes

3.2.11

Pg. 25

2. Leading and managing people

Students learn about	Students should be able to
• the disruptive impact of digital technology with a particular focus on how diverse ways of working including remote and blended work practices impact on both employers and employees and the world of work.	**11.** investigate how digital technology impacts on the workplace. **12.** identify the opportunities and challenges associated with remote and blended working arrangements for both employees and employers. **13.** analyse the ethical and sustainability issues associated with remote and blended working.

Analysing and Evaluating



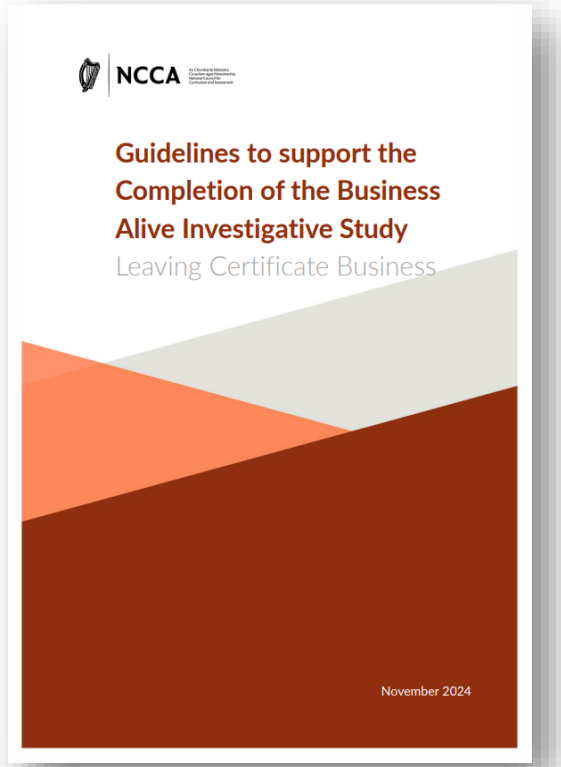
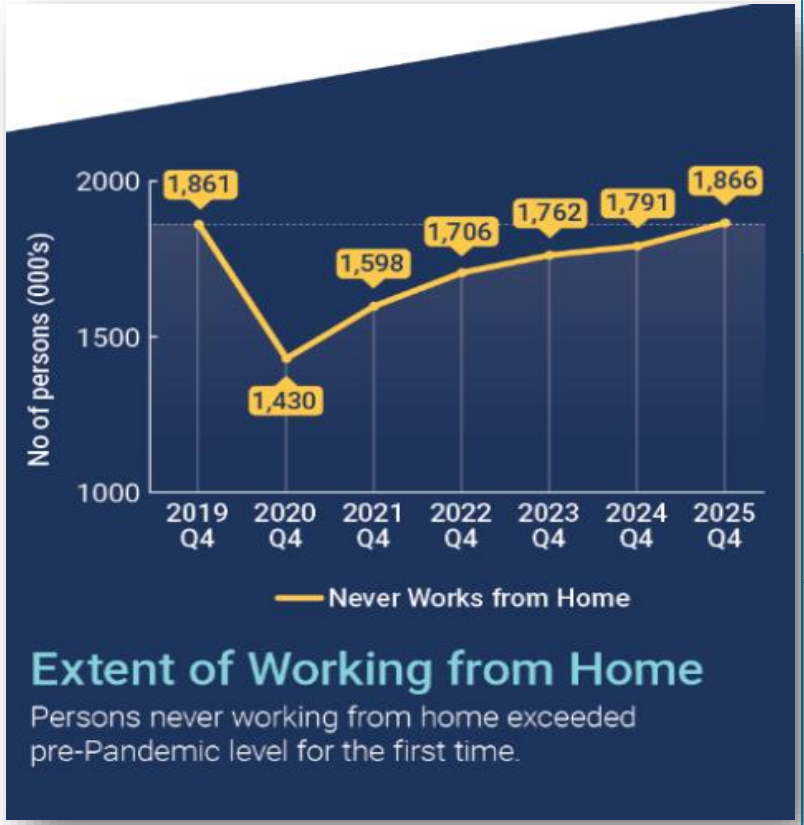


Figure: *Labour market* (2026) *CSO*. Available at: https://www.cso.ie/en/interactivezone/visualisationtools/infographics/labourmarket/#labour-pg-3 (Accessed: 15 April 2026).

Supporting Deeper Student Thinking



Describe	**Give a detailed account of the main point(s)…**
	Since 2020, there has been an increase in the numbers of workers who never worked from home.
Analyse	**'...break down in order to bring out essential elements in the structure...'**
	There is a trend where numbers of persons who never worked from home increased from 1,430m to 1,866m between Q4 2020 and Q4 2025. There is an increase of 436,000 people or 30.4%.
Evaluate	**'Collect and examine evidence to make judgements and appraisals...';Identify the limitations...'**
	I believe that the increase in people driving to work will impact the environment. However, I also believe that employers will prefer having workers collaborating in the workplace to aid productivity. A limitation of the data is a breakdown of the categories of occupations is not provided.

Developing Student Skills of Analysing and Evaluating

- Individually, study the piece of data assigned to your group. You may wish to do some further online research in relation to the data



5 mins

- At your table, collaboratively analyse and evaluate the data. Use the prompt questions in the booklet (pg. 6 and 7) that have been adapted from the NCCA Guidelines



10 mins

- Share your findings



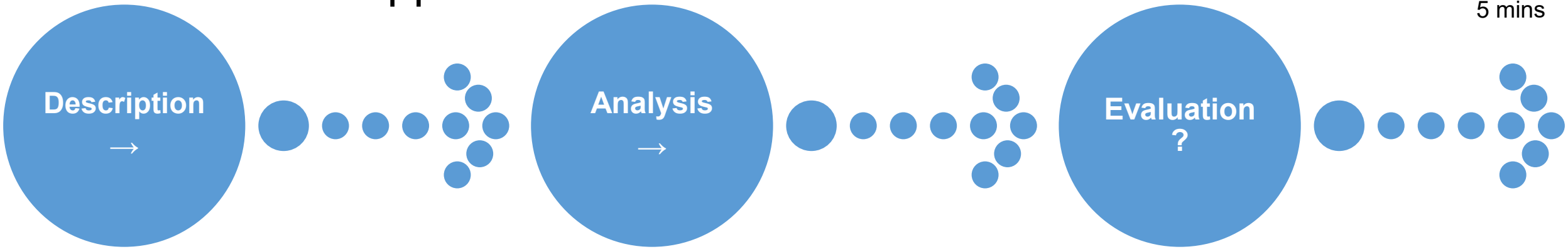
10 mins

Booklet, Pg. 6-7

Reflection

How can I support students to move from:

5 mins



Session Intentions: Session 1

In this session, we…

- Reflected on our journey so far teaching the Leaving Certificate Business Specification
- Revisited the AAC
- Developed strategies to enhance students' ability to analyse and evaluate information and data

Break

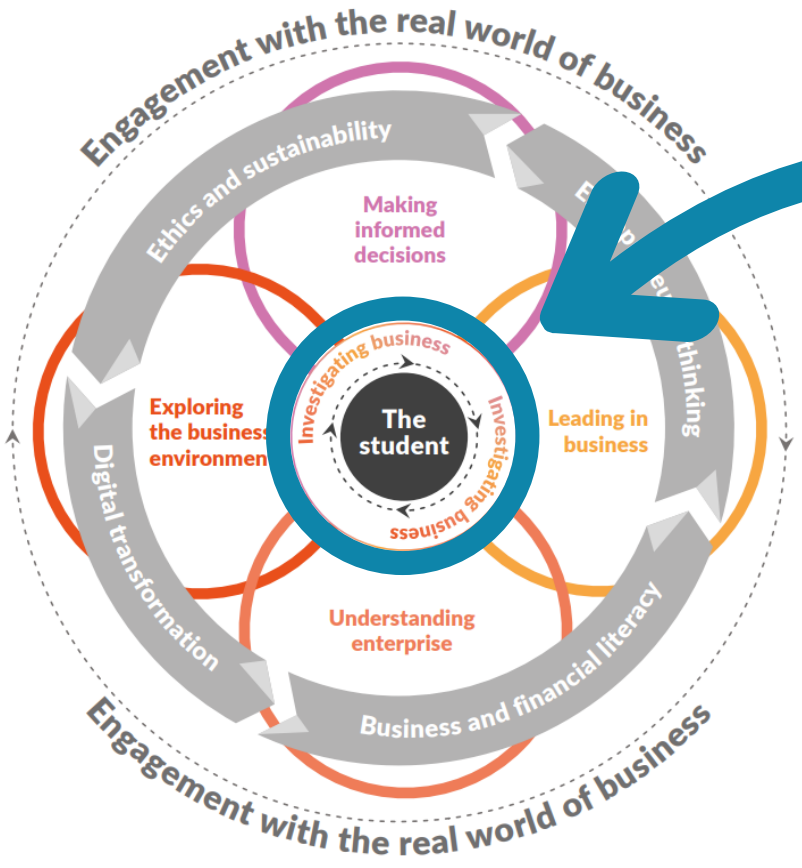


Session Intentions: Session 2

In this session, we will…

- Explore approaches to support the embedding of the learning outcomes from the unifying strand into classroom practice
- Consider how analytical tools can be used to analyse and evaluate information

Unifying Strand: Investigating Business



"The unifying strand is designed to be woven throughout the contextual strands as appropriate."

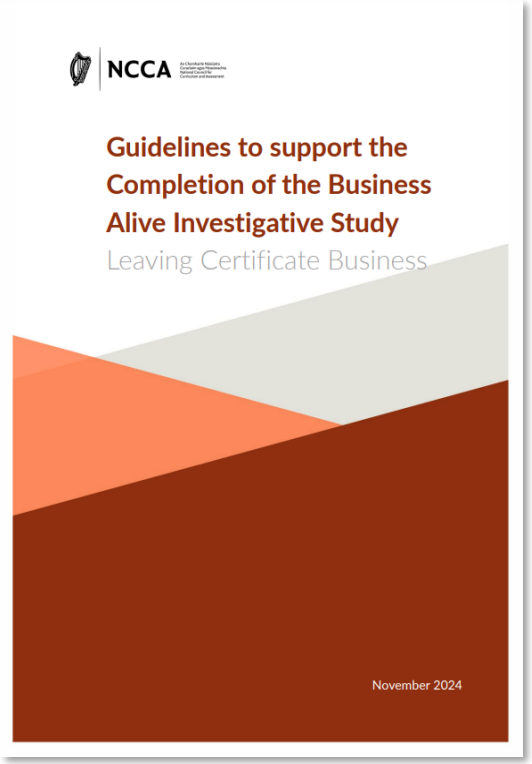
(*Business Specification*, 2024, p. 10)

Business Alive Investigative Study

The Business Alive Investigative Study requires students to...

"...investigate an aspect of business and apply the skills developed primarily through their engagement with the **Unifying Strand** to **reach informed conclusion(s), recommendation(s) and/or perspective(s)**"

(NCCA Guidelines, Descriptors of Quality, P. 10)



Linking the Government Budget to Sections 1.4 and 4.3

Oide

	Students learn about	Students should be able to	
1.4.1 1.4.3	**4. The influence of national and EU policy** • how Irish government policy* impacts across different sectors of the economy, how policy and legislation differ, and how stakeholders in business can inform and influence policy development (including interest groups and lobbying).	1. outline three Irish government policies that impact on three different sectors of the economy in Ireland*. 2. explain the difference between government policy and legislation. 3. outline the role played by business in the development of national policy.	P 16
4.3.5	**3. Being an informed employee** • how government decisions can have an effect on those in employment. • how their learning in Leaving Certificate Business can be applied to their daily lives and help them to understand business-related stories in the media.	5. investigate how the annual government budget impacts on workers. 6. appreciate the importance of making informed decisions as employee and use this understanding to discuss workplace-related stories in the news and media.	P 29

Investigate observe, study, or make a detailed and systematic examination, in order to establish facts and/or reach new conclusions



"See, Think, Wonder"

1 mins

3 mins

OpenAI (2026) *AI-generated image illustrating stakeholder reactions to the Irish National Budget*, created using ChatGPT.

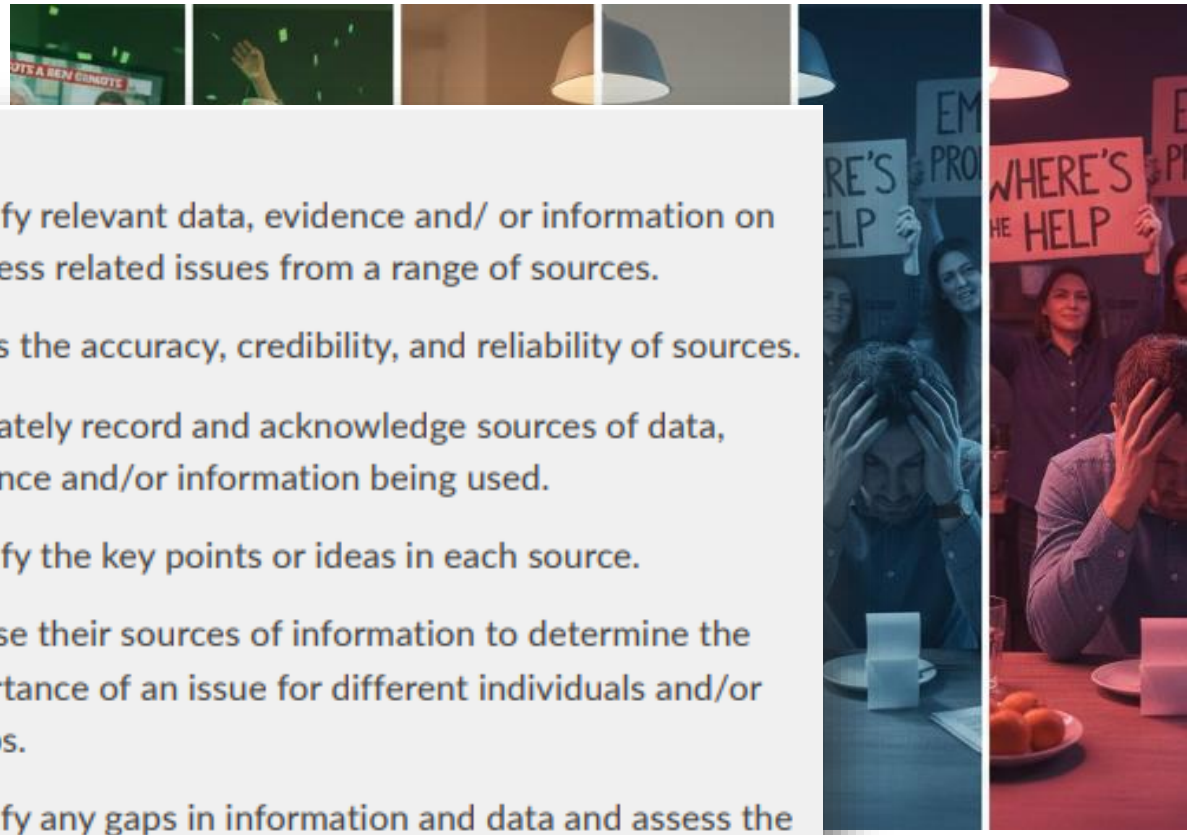
Making the Connection with U2

P 13

U2 Managing information

- the importance of using a range of information and data; considering a variety of perspectives, credibility of the source of the information/data; the context and accuracy of the information/data, assessing information/data for potential bias, reliability, and value.
- the need to analyse information and data from a range of perspectives and ensure that the data and information gathered is representative and comprehensive.

1. identify relevant data, evidence and/ or information on business related issues from a range of sources.
2. assess the accuracy, credibility, and reliability of sources.
3. accurately record and acknowledge sources of data, evidence and/or information being used.
4. identify the key points or ideas in each source.
5. analyse their sources of information to determine the importance of an issue for different individuals and/or groups.
6. identify any gaps in information and data and assess the impact of this on drawing informed conclusion(s).



Making the Connection with U4

P 14

U4 Analysing and evaluating information

- the need to analyse and evaluate findings in order to draw informed conclusion(s).

1. analyse and interpret information and data.
2. evaluate the range of perspectives within the findings.
3. synthesise findings to create new or enhanced understanding.
4. appraise the value of this information.
5. evaluate findings to make informed decision(s), reach informed conclusion(s) or make recommendation(s).

Making the Connection with U5

P 14

U5 Presenting findings and perspectives

- the importance of communicating in a format and style that is appropriate to the target audience.

1. use appropriate forms of communication (oral, visual, written, multimodal) for different purposes and audiences.
2. use graphs/charts/diagrams /graphics to support the presentation of their findings.
3. identify how and why their perspectives may have changed based on their research.
4. present conclusion(s), perspective(s) and/or recommendation(s) clearly and logically using business terminology and concepts correctly and effectively.

Exploring Perspectives

Oide

Students learn about	Students should be able to
• how government decisions can have an effect on those in employment.	5. investigate how the annual government budget impacts on workers.

Pg. 29

Unions criticise Government's pausing of living wage

Updated / Wednesday, 7 Oct 2026 18:30



- Read the article from RTÉ news
- Discuss how you could use articles such as this one to help your students analyse and evaluate information and data to reach informed conclusions, recommendations and perspectives on a topic
- How might students apply their learning from the **Unifying Strand: Investigating Business** while exploring business-related news items?
- How could the **investigative folder** be used to support student learning here?

3 min

15 mins

10 mins

Reflection

Consider:

From my collaboration with colleagues..

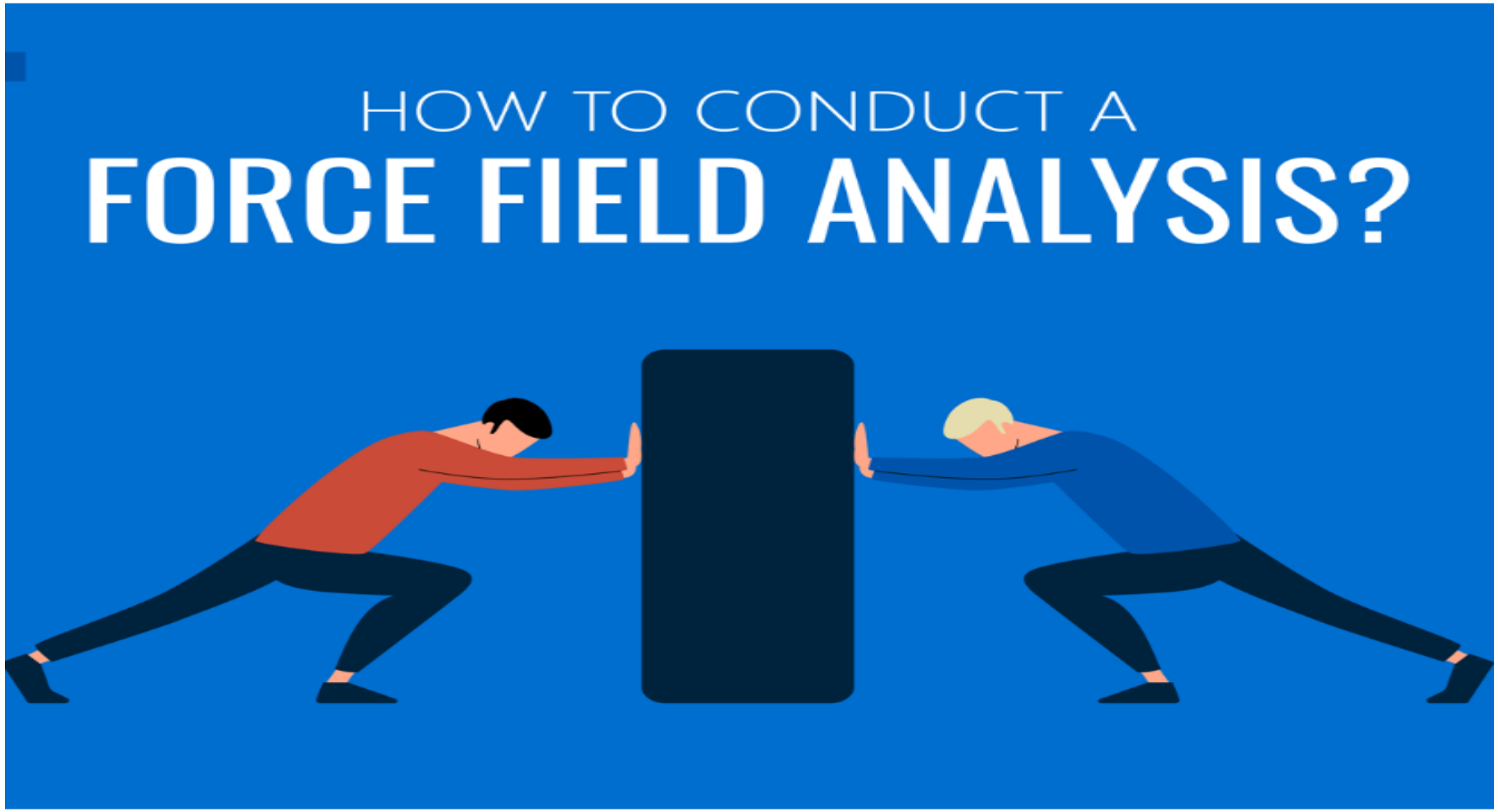
- How will I adapt my practice in light of today's learning?
- How can I effectively plan for this?
- Where will I adapt my planning?



3 mins

Analytical Tools

1.1.4	conduct **stakeholder mapping*** and explain the importance of prioritising different stakeholder interests.
2.3.4	identify the key elements of the **business model canvas*** and outline the role of business models in successful enterprises.
2.4.7	use a **power interest grid*** to analyse customer interest and adjust the marketing mix as necessary.
2.6.2	use **Porter's five forces model*** to identify and analyse competition in the market and use these findings to identify the competitive advantage of a business.
2.4.8	conduct a **STEEPLE analysis*** to develop greater understanding of the external environment and identify issues of concern for a business.
3.4.7	explain the importance of planning for change and discuss how a **force-field analysis*** could support strategically planning for change in an organisation.



1 min

Image source: www.slidemodel.com

Force-Field Analysis

Students learn about	Students should be able to
• the significance of strategic planning as an ongoing process in an organisation, how it supports leading and managing change in an organisation, and how a force field analysis can be used to support strategic decision-making.	7. explain the importance of planning for change and discuss how a force-field analysis* could support strategically planning for change in an organisation.

3.4.7

P 26

Force-field analysis	A force-field analysis is an approach used to identify and analyse forces which drive and inhibit change. Forces can be both internal and external.

(Appendix 2 Glossary of terms p.39)

Force-Field Analysis

Driving Factors	
5	Labour costs will be reduced.
5	The system will be automated. Providing faster processing of customers.
3	Customers will spend less time queueing
2	Data collection and analytics on customers would be enhanced

Total = 15

A fast-food restaurant is considering requiring all customers to order via a digital screen.



Score 1 – 5
1 is weak force and 5 is strong force

Restraining Factors	
Staff fear job losses.	4
Initial costs.	3
Increased vulnerability e.g. cyberattacks power outages	4
Some customers (especially elderly or non-tech-savvy) may struggle or dislike the change leading to a decrease in sales.	3

Total = 14

Adapted from: SlideKit Force Field Analysis PowerPoint & Google Slides Template. Accessed: 11 November 2025. https://www.slidekit.com/force-field-analysis-powerpoint-google-slides-template/

Applying Force Field Analysis

In your group, identify the potential **driving factors** and the **restraining factors** and assign values (1-5)



10 Mins

5 Mins

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Supporting the Professional Learning of School Leaders and Teachers

Stakeholder Mapping

1.1.4

P 15

Students learn about	Students should be able to
1. Key stakeholders in business • key stakeholders in business (including business owners, investors, employees, consumers, suppliers, local community, and government), their importance in business and their interdependencies, including the needs and wants of different stakeholders at different stages of business development.	**4.** conduct stakeholder mapping* and explain the importance of prioritising different stakeholder interests.

Stakeholder mapping	Stakeholder mapping involves considering the main stakeholders and their power and influence, while learning about the range of stakeholders and the need to consider a range of perspectives. Stakeholder mapping can be written or visual and should include different stakeholders, their interdependencies and inter-relationships, and consideration of their power and influence on decision-making.

(Appendix 2 Glossary of terms p.40)

Power-Interest Grid

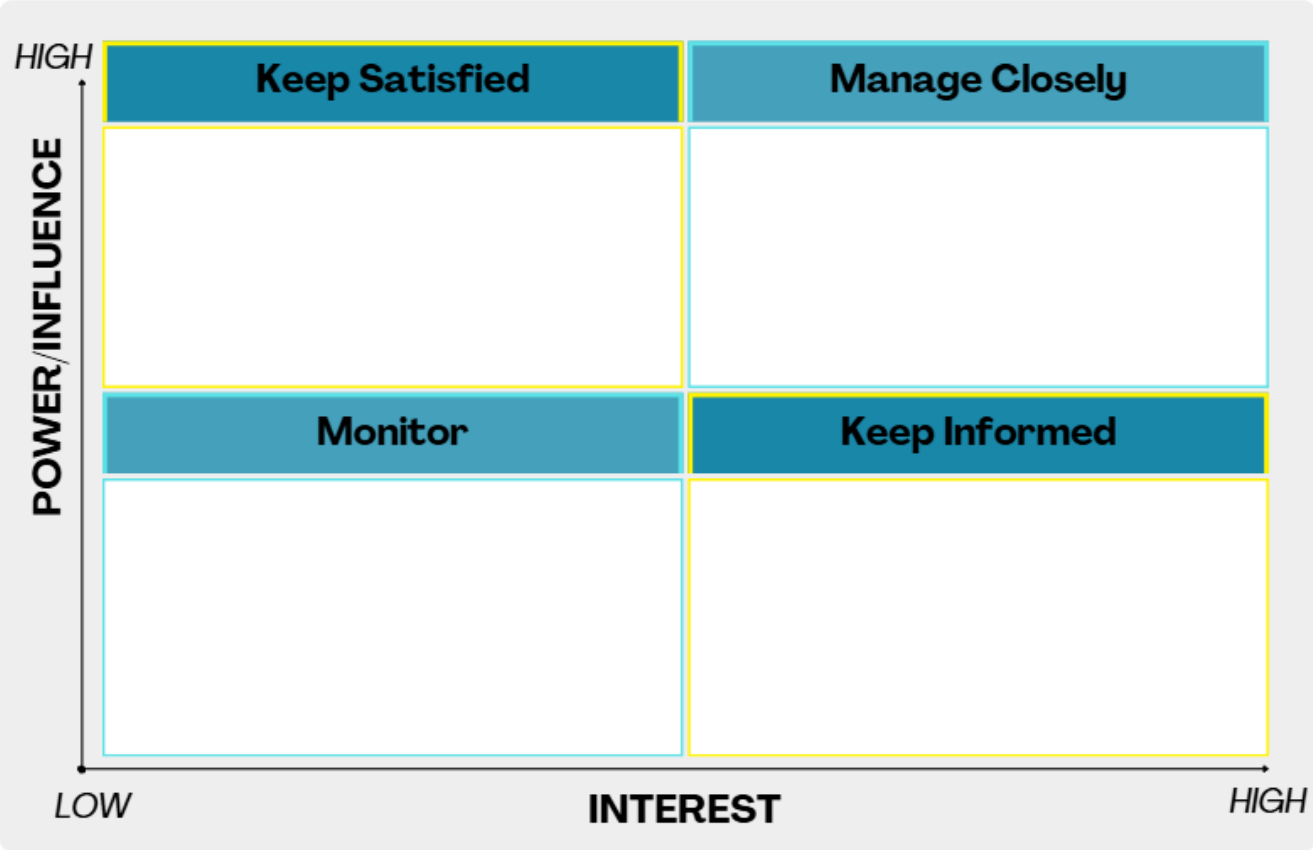
Students learn about	Students should be able to
2.4.7 • the potential of a range of analytical tools to analyse customer interest and the external environment.	7. use a power interest grid* to analyse customer interest and adjust the marketing mix as necessary.

P 21

Analyse study or examine something in detail, break down in order to bring out the essential elements or structure; identify parts and relationships, and to interpret information to reach conclusions

(Appendix 2 Glossary of terms p.40)

Power-Interest Grid



1. Identify Stakeholders

2. Assign a stakeholder to each box.

A fast-food restaurant is considering requiring all customers to order via a digital screen.

5 Mins

5 Mins

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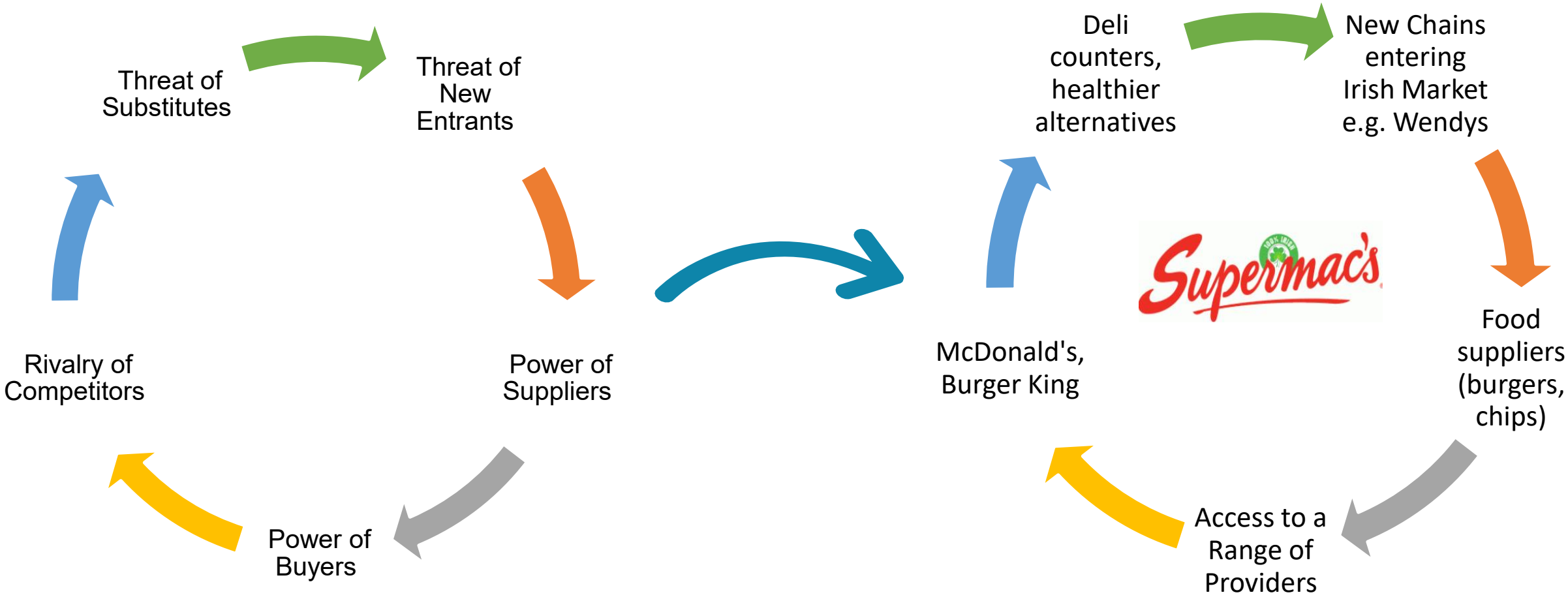
Porter's Five Forces Model

Students learn about	Students should be able to
6. Growth, development, and expansion	
2.6.2 • the importance of identifying potential competition and competitors and the significance of a business' competitive advantage and how a business can capitalise on this. P 21	2. use Porter's five forces model* to identify and analyse competition in the market and use these findings to identify the competitive advantage of a business.

Porter's five forces model	Porter's model includes five forces which support deeper understanding of the competitive forces within business which drive how economic value is divided amongst stakeholders. The five forces with Porter's model include the threat of new entrants, the bargaining power of suppliers, the bargaining power of customers, the threat of substitutes and competitive rivalry.

(Appendix 2 Glossary of terms p.40)

Modelling Porter's Five Forces



Porter's Five Forces Model in Action

Use Porter's five forces model to identify and analyse the competition faced by Spotify.



10 mins

5 mins

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Supporting the Professional Learning of School Leaders and Teachers

Session Intentions: Session 2

In this session, we…

- Explored approaches to support the embedding of the learning outcomes from the unifying strand into classroom practice
- Considered how analytical tools can be used to analyse and evaluate information

Lunch



Session Intentions: Session 3

In this session, we will...

- Engage in subject planning
- Participate in learning experiences that develop students' business and financial literacy, empowering them to make informed and responsible financial decisions

Senior Cycle Key Competencies



Figure 1: *Key competencies in senior cycle, 2024, p.1.* The components of competencies and their desired impact.

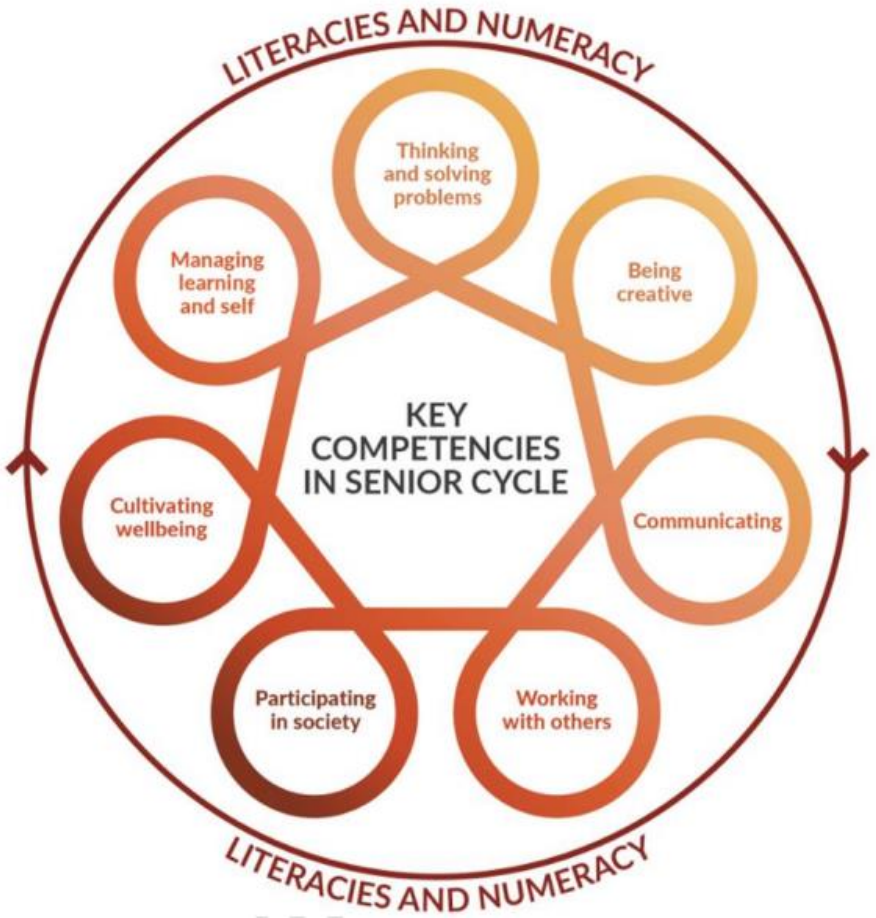
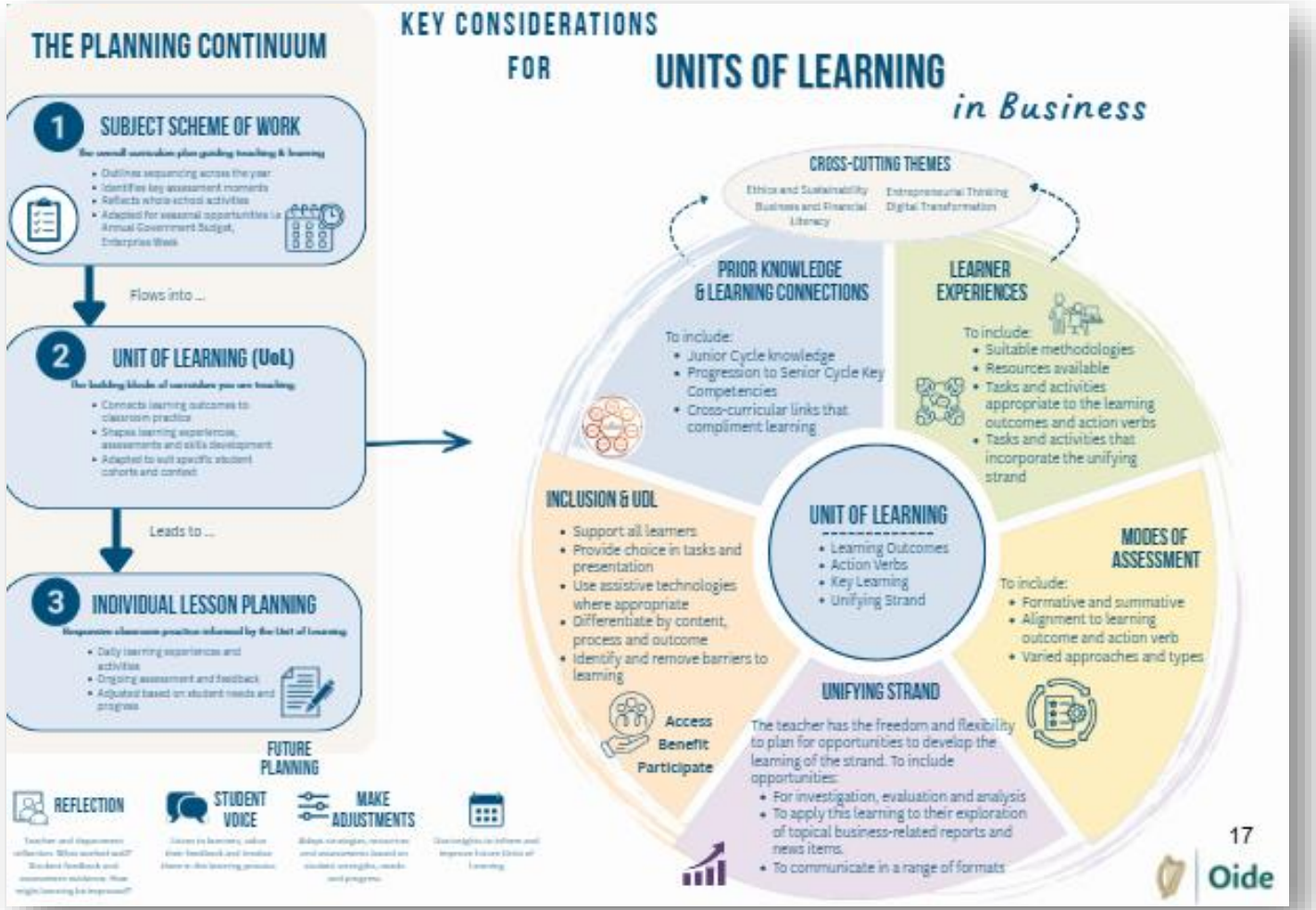


Figure 2: *Key competencies in senior cycle, 2024, p.2.* Key Competencies in senior cycle, supported by literacies and numeracy.

Subject Planning

Within your department, create a unit of learning incorporating the cross-cutting theme Business and Financial Literacy.



15 mins

5 mins

Booklet, Pg. 17-19

Business and Financial Literacy

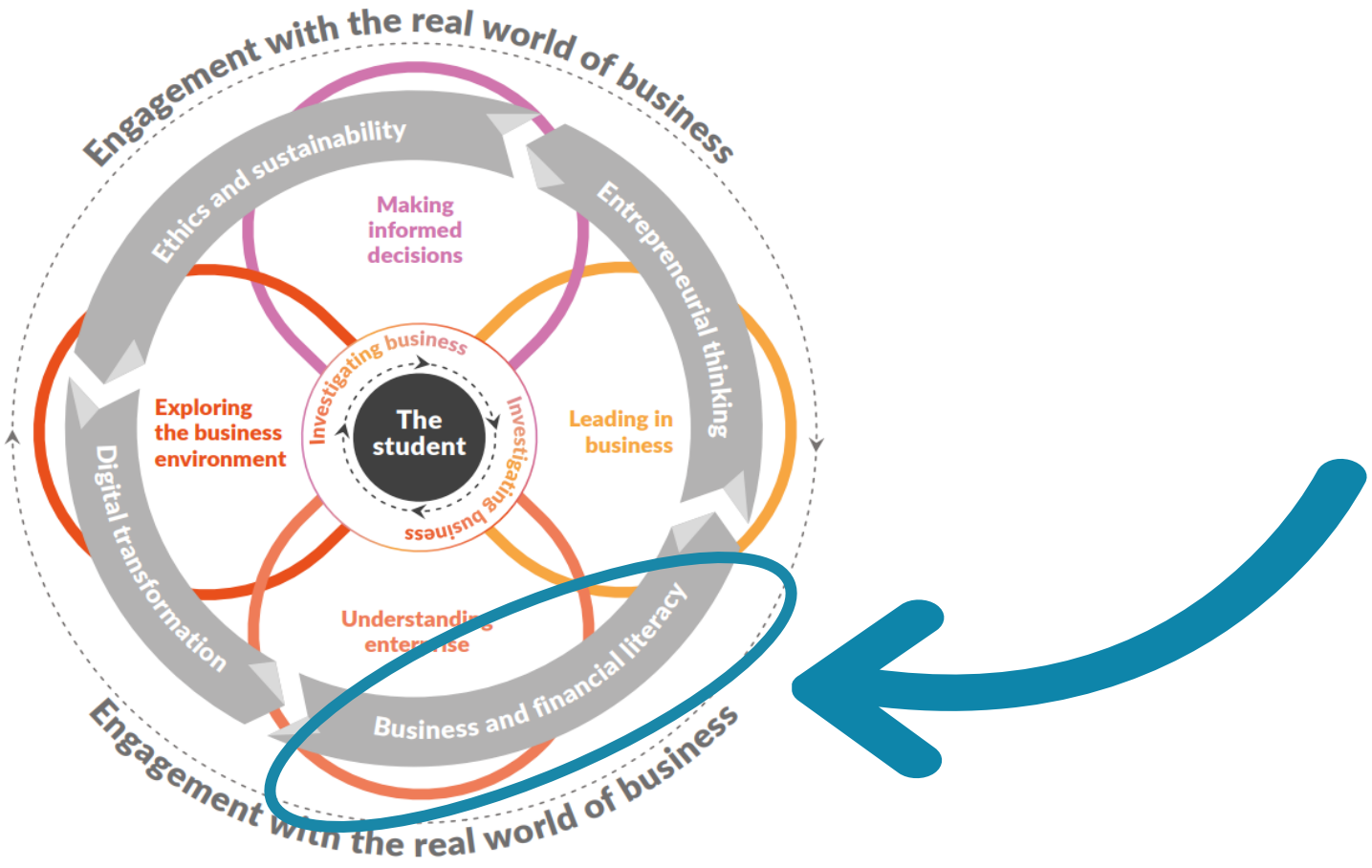
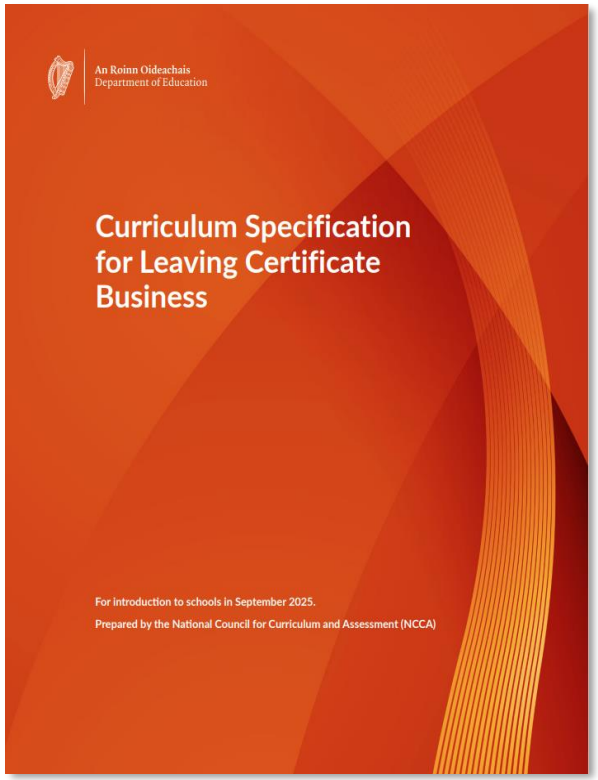


Figure 3: *Business Specification, 2024, p.11.* Leaving Certificate Business: Specification Overview.

Business and Financial Literacy

"Business and financial literacy are key literacies in lifelong learning that help to **empower** students as individuals and as citizens to develop knowledge, behaviours, and dispositions that support making **appropriate and informed** business and financial decisions"

(Curriculum Specification for Leaving Certificate Business, 2024, p. 10)



Integrating Cross-cutting Themes

Consider how you integrate the cross-cutting theme of Business and Financial Literacy into your classroom practice.



2 mins

Making Informed Financial Decisions

P 28

	Students learn about	Students should be able to
4.2.1	**2. Making informed financial decisions** • the importance of informed decision making in relation to saving and investing; considering factors including inflation, risk, interest rates, taxes and charges, and short/medium and long term and return on investment.	1. examine the factors to be considered with saving, investing, and borrowing.
4.2.2	• the importance of analysing potential risks when acquiring financial products/services and why consumers should consider switching between product providers.	2. explain risk tolerance from a consumer perspective and investigate the range of risks facing consumers of financial products and how consumers can identify reliable sources of financial information.
4.2.3		3. outline the importance of considering switching between financial product providers.

Making Informed Financial Decisions

1. Examine the scenario relating to the financial product assigned to your group using the template provided in the booklet.
2. Use the online tool assigned to your group to compare the financial product to alternative providers.
3. Consider how consumers of financial products can identify reliable sources of financial information.

COIGILTEAS STÁIT NA hÉIREANN | IRELAND STATE SAVINGS



CCPC
Coimisiún um Iomaíocht agus Cosaint Tomhaltóirí | Competition and Consumer Protection Commission

raisin

bonkers.ie

DGS DEPOSIT GUARANTEE SCHEME

ptsb

10 mins

10 mins

Making Connections

Identify learning outcomes from the other **contextual strands** and from the **unifying strand** that could be relevant to the cross-cutting theme of Business and Financial Literacy.



10 mins



5 mins

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Supporting the Professional Learning of School Leaders and Teachers

Financial Services and Pensions Ombudsman



- Classroom teaching resource
- Stimulus material for investigative folder
- Support research activities, including AAC
- Developing data interpretation skills

Financial Services and Pensions Ombudsman

4.2

P 28

Students learn about	Students should be able to
• regulation of the financial products market both by the Irish government and the EU, and how to manage risk including those related to pensions, mortgages, credit-based products, and crypto-finance.	6. investigate how the financial services industry is regulated and discuss the potential consequences of under-regulation. 7. outline a range of financial fraud activities and discuss how consumers can protect themselves.



Financial Ombudsman gets record 7,000 complaints in 2025

RTÉ News (2026)

"Financial Ombudsman gets record 7,000 complaints in 2025."

Exploring a FSPO Case Study

Oide

P 50



5 mins

Dispute Resolution Services: Case Study 2

Negative credit report from misunderstanding with credit card terms

Declan had a credit card which he always paid on time. Declan stopped using the credit card and did not think there was a problem as the balance was zero. Declan moved house and didn't think he needed to change his address with the bank as he was not using it anymore.

As Declan had simply stopped using his credit card rather than formally closing it, the bank was obliged to apply the annual €30 Government levy to the account. As Declan had not changed his address, he did not see the credit card statements and he did not know there was money due. When the €30 was not paid it gathered interest and late fees, and the card fell into arrears of €127.59. The credit card company then put a block on the card. The Credit Reporting Act obliges banks to report to the Central Credit Register on lending over €500. Declan's lending was not over €500 but his credit limit on his card was over €500 which brought it into the reporting net.

Exploring a FSPO Case Study



When Declan applied for credit elsewhere, he was declined as his Central Credit Register (CCR) report showed a cancelled credit card with an unpaid balance of €127.59. Once he knew of the debt, Declan paid it immediately. However, he discovered that the CCR report, with the unpaid balance, would be visible to any future lenders for 5 years from the day he paid it off. Declan was upset by this because he hadn't known about the unpaid balance, and a misunderstanding over €30 had become a debt of €127.59 which was reported to the Central Credit Register.

Declan made a complaint to his bank for not ringing him in time for him to pay the debt. His bank told him that it does not ring customers when the debt is below €300. It pointed Declan to the Terms and Conditions of his card that put the responsibility for changing address on the card holder and not the bank. Though sympathetic to Declan's situation, the bank also explained that it will never close a credit card just because it is inactive. It said that in order to stop paying the annual Government levy it is essential to actually close the card. In terms of the poor credit report, the bank said its report to the CCR must be factual. It said that it can only change a Credit Report if it is inaccurate, and that Declan's card had an unpaid debt and was cancelled. Declan accepted the explanation and closed his complaint.

Engaging with a FSPO Case Study

Oide

Contextual Strands Learning Outcomes	Unifying Strand Learning Outcome	Cross Cutting Theme Links	Teaching Approaches and Key Competencies
What **learning outcomes** in strands 1-4 could this case study support?	What learning outcomes from the **unifying strand** could be developed?	**Identify cross-cutting themes** that are relevant here?	What **teaching approaches** could you use with this case study?
	 16 mins  4 mins	How could you use this case study to develop **literacies and numeracy**?	What **key competencies** could this approach develop in students?

Develop a Learning Experience from a Case Study



Visit the Overview of Complaints assigned to your group and select one case study.

Develop a learning experience based on this case study which incorporates:

- Learning outcomes across the strands
- Unifying Strand learning outcomes
- Cross-Cutting Themes
- Teaching Approaches and Key Competencies.

15 mins 10 mins

Reflection: What Next?



Reflect on this PLE and your own experience of the new specification to date:

Identify **three** actions that you will take following this PLE. In doing this consider both:

- Your individual practice
- Your subject department

5 mins

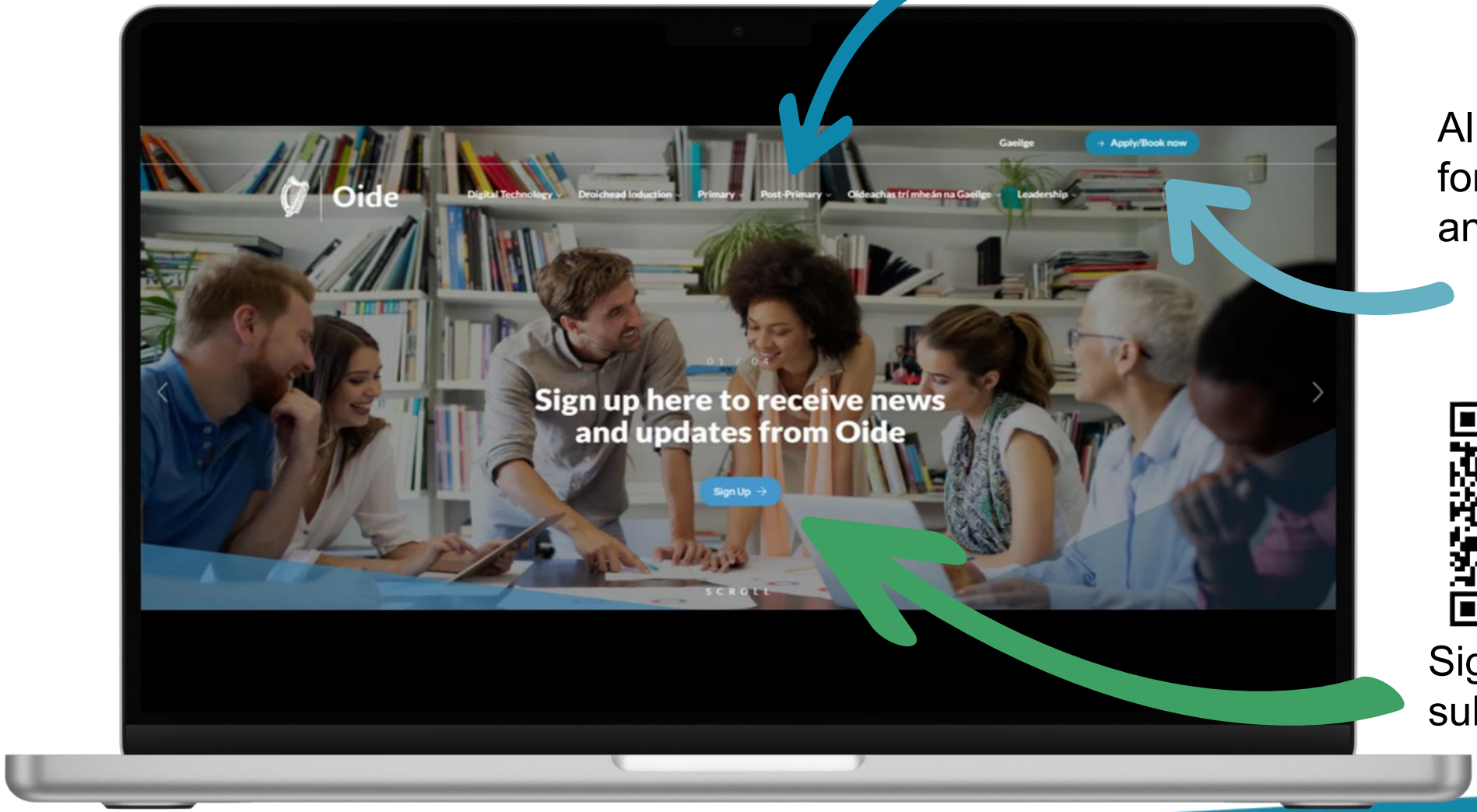
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In this session, we ...

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- Participated in learning experiences that develop students' business and financial literacy, empowering them to make informed and responsible financial decisions

Connect with us

All Business Subjects: News, information and resources.

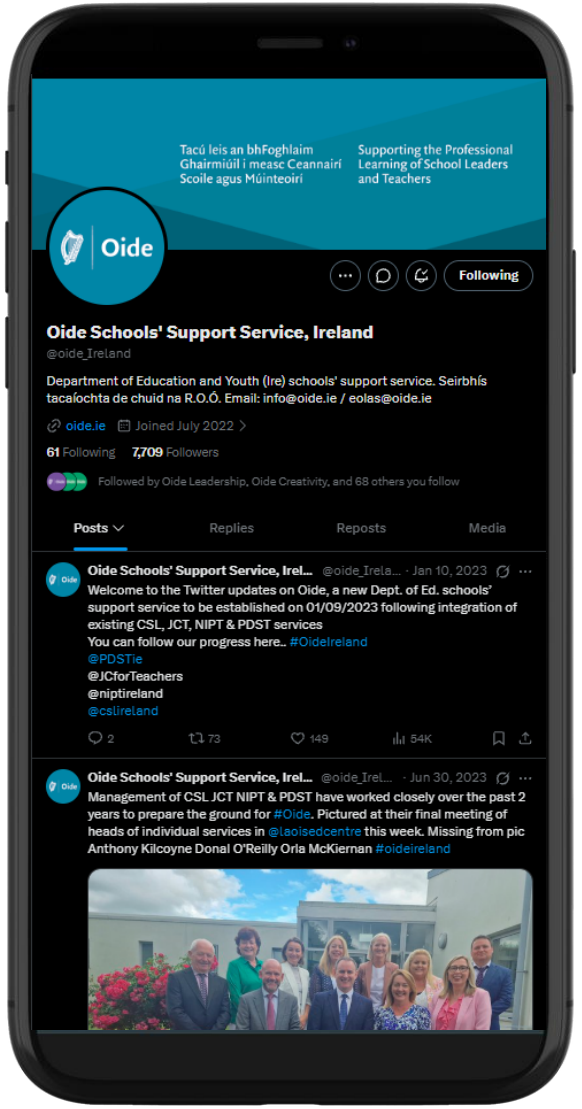


All bookings for teachers and schools.

Sign up for the subject mailing list.

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Appendices

Figure 1: NCCA (2024). *Key competencies in senior cycle, 2024, p.1.* The components of competencies and their desired impact.

Figure 2: NCCA (2024). *Key competencies in senior cycle, 2024, p.2.* Key Competencies in senior cycle, supported by literacies and numeracy.

Figure 3: NCCA (2024). *Curriculum Specification for Leaving Certificate Business,* p.11. Leaving Certificate Business: Specification Overview.

Figure 4: NCCA (2024). *Guidelines to support the Completion of the Business Alive Investigative Study p.17. Project Planning*

Figure 5: NCCA (2024). *Guidelines to support the Completion of the Business Alive Investigative Study, 2024, p.3***.** Overview of the main stages of activity in the Business Alive Investigative Study.

Figure 6: State Examinations Commission (2025). *Leaving Certificate Business Sample Brief, 2025 p.7,* Business Alive Investigative Study Report Structure.