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DISSERTATION TOPIC	<i>Exploring the Financial Life of International Students in Ireland in 2022</i>
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Exploring the Financial Life of International Students in Ireland in 2022



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Dissertation submitted in partial fulfilment of the requirements for the Degree of Bachelor of Arts (Honours) in Accounting & Finance at Independent College Dublin

Supervisor: Vincent Tawiah

December 2022

Abstract

Ireland has become a Central pole for International students in the past few years. There are many reasons why students choose Ireland over other countries for their higher education. Some of the reasons are that the country has a wealthy cultural heritage, the people are very friendly and welcoming, there is a high standard of living, and it has a very high-quality education. However, International students may face some difficulties when related to money matters. This Research was conducted to understand and explore the patterns of students' Financial lives in Ireland, the motivation for this study comes from the interest of the author to discover if International students are prepared or have been educated to manage their finances among everything that being a student abroad brings. the language barrier, different cultures and being apart from their family has a direct influence on it.

In order to support the main goals of this paper, a Literature review has been conducted on existing studies about Financial Education, demonstrating how can it help students if teach from early stages in their life, also, literature about Ireland's situation has been researched and authors thoughts about financial management and planning. In addition, this study conducts a survey in order to a real experience of students about the themes.

Findings and discussion bring the results for the questionnaire, using descriptive analysis to comprehend the results and compare with the literature review, highlighting supportive and contrastive points presented by authors in comparison with students and demonstrating how important financial education is for students and how it should be discussed in a more widely view.

Acknowledgements

First of all, I would like to praise and thank God for all his blessings and for giving me the strength to complete my research successfully.

I also would like to express my deepest gratitude to my supervisor Vicent Tawiah and the lecturer Dr. Daniel O’Sullivan for their invaluable guidance during this study, their feedback and the assistance provided during the whole year, they made this work possible.

In addition, I am deeply indebted to my friends and classmates for all their support, and for helping me share ideas with them which was definitely essential to the development of this paper.

I am also extremely grateful to my parents for all their love and sacrifices which have made me come so far away from home and still feel their warm presence beside me. Finally, words cannot express my gratitude to my girlfriend, who has been with me during this journey, supporting me and believing in me, which has kept me strong to go through this difficult time.

Thank you all

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CHAPTER 1

Introduction

In recent years, international students in Ireland have faced challenging times., COVID, Brexit, Recession, all these factors that have been influencing their financial life. A study made by Scheresberg *et al* (2014) demonstrates that college-educated millennials have a lack of financial understanding and struggle in managing their personal money. Let's consider that international students in Ireland are already facing financial problems. The importance of helping them to understand personal finances and improve their financial literacy is even more relevant.

According to the Irish Times, students in Ireland are struggling with essential money matters. The article states that a study made by AIB in 2017 showed that one in four students don't know how to handle their finances. The study also showed that a third of students don't know how to manage their income and expenses.

Therefore, this study aims to explore the financial life of International Students in Ireland in 2022, discover their thoughts about the importance of Financial Education, answer the research question which has been raised after initial research made by the author of this paper, “ How can financial Education help International students to manage their financial life in Ireland in 2022”, going through their knowledge of Financial Education, the economic context which Ireland has been passing through at the moment, the main challenges and opportunities lived by International Students, the decision of choosing Ireland to study, the pressure which International students have to go through when living and studying abroad, and finally, their ideas about Financial Management and Financial Planning.

In this study, quantitative research will be used to collect data about the financial life of international students in Ireland. This data will be collected through surveys and interviews. Quantitative research is a type of scientific research that involves the collection and analysis of

numerical data. It is often used in social sciences, such as economics, sociology, and psychology.

CHAPTER 2

Literature Review

2.1 - Introduction

Researchers and professionals have been paying close attention to students' financial management habits in the last few years (Bamforth et al., 2017). The authors cited in this paper have agreed that the Lack of Financial Literacy and Financial Planning of International Students in Ireland has been affecting their financial life in Ireland. Sonekan (2021) describes the Literature review as “The literature is an important aspect of the study that helps to enhance the research's basis by providing an orderly manner to gain a greater knowledge of the problem.” This study, therefore, seeks to further explore the financial life of international students in Ireland in 2022 by analysing the level of financial literacy and the methods of financial planning used by them

2.2 - Financial Literacy

Not only students, but the population in general nowadays have poor knowledge of how to handle or what to do with their money. It is a fact that the lack of this understanding may be the cause for people struggling to try to save and invest. Sonekan (2021) explains that financial literacy has been defined in a variety of ways and has evolved through time to increase the mentioned Knowledge and help individuals to make the right financial decisions, it is sometimes characterised in terms of knowledge and other times in terms of financial education. The author also points out that the emphasis of Financial Literacy is on gathering information,

having the capacity to use what it has learned, and even increasing people's self-confidence in order to make their own financial decisions (Sonekan, 2021).

Lusardi (2019) proposes that in pursuit of the skills necessary to make better financial decisions, one must first examine what individuals know along with what they need to know, and then measure the gap between the two. Sarigul (2014) agrees and suggests that financial literacy includes knowledge of everyday circumstances that must be comprehended, such as insurance, credit, and comprehension of savings and bank loans. Understanding these basics financial concepts is essential for making investments and managing assets to build wealth and secure financial life.

The Author also Highlights that the Lack of Financial Literacy among Students and young adults may result in them becoming involved with serious financial issues during their studies, which will impact their future personal and professional life (Sarigul, 2014). Artavanis *et al* (2018) observe that it has been a rise in students' unpaid debts and student loan rates, which has raised the question about the outcomes in education and the consequence of the number of debts during the studying period. Individuals' spending practice improves significantly when financial education is provided at school, preferably from a young age, therefore, financial education must be taught in the early stages during school time (Bruhn et al, 2016 as cited in Batsaikhan & Demertzis, 2018). The authors highlighted the importance of Financial Literacy at the early stage of study life and how it will impact students' life in the future, therefore, a questionnaire about the knowledge and application of financial literacy and Financial Education must be made in this paper.

2.3 - Economic Context in Ireland

Being a small island with a little more than 5 million people has brought an interesting economic scenario to Ireland in recent years, especially after the Brexit and COVID-19 crises.

O'Hagan et al (2021) comment on how the proximity of Ireland and the rest of Europe has been increasing Ireland's economy nowadays, the author also highlights that despite all challenges during the past few years, Ireland has maintained an economic strong position. A welcome to diversity is also another point that Ireland has developed which no one would imagine a couple of decades ago (O'hagan, et al., 2021).

Kostarakos et al (2022) highlight that the low rate of corporate tax set by the Irish government, which is now 12.5% on trade profits, has been the main factor in bringing foreign investment into Ireland. Furthermore, Derwin (2022) reveals the government plan "Ireland for Finance", launched in April 2019, is a government strategy for the growth of Ireland's international financial services industry by 2025, the strategy's objective is for Ireland to become a prime destination for specialised international financial services. By 2025, the strategy's employment goal is to have 50,000 individuals employed directly in the industry. In comparison, the sector employed 44,000 people directly at the end of 2018 (Derwin, 2022).

However, we look at the student's point of view, some difficulties may appear, as Macintyre (2003) cited in Reynolds (2019) states "*An expansion of Higher Education students naturally results in a growing demand for student accommodation, of which students are accommodated in an enlarged and diversifying sector*". Found accommodation in Ireland requires students to have a good economic situation in order to find it without issues. In addition, Nyland *et al* (2013) claim that if not properly managed, the expansion of international education might have a direct influence on foreign students' experiences, they suggest that one of the main challenges that an international student suffer is serious financial issues, resulting in stress, bad performance on the university and even health issues.

The strength of Ireland's economy was illustrated by the authors and how Ireland is being attractive to big enterprises to move its economy and become a top-tier destination for

multinationals, creating a world with lots of jobs opportunities, Hence, as my project is about the financial life of international students, questions about Ireland's economy and its attractive market must be asked.

2.4 - Challenges and Opportunities

As it has been stated in the previous sections, finding accommodation in Ireland is one of the most difficult challenges that International Students have to face when coming to Green Island. According to the Higher Education Authority (2019), 231,710 students were enrolled in Ireland and Reynolds (2019) predicts that now after Brexit, Ireland is expected to become more advantageous to foreign students looking to study in an English-speaking country. The language barrier is another challenge, recently international Students may have difficulty understanding English, maybe due to the poor English teaching in their home country or the difficulty to handle with the accent even with a good level of English (Bukhari, 2010), the author also argues that the Culture is another challenge as International Students can be facing a totally different culture from its home town in Ireland.

However, it is not only challenging that International Students can experience in Ireland, they can also find many possibilities, O'Connor (2017) understands that international students are part of Ireland's recent arrival of highly skilled migrants and they are recognised as a potential solution for economic recovery, with large income contributions to universities. At the same time that culture can be a challenge, but it can also be a rare opportunity, research conducted by O'Brien et al (2019) demonstrates that sharing cultural knowledge among students can contribute to the creation of culturally responsive attitudes, practices, and behaviours. Being able to take up part-time jobs and internships, the low cost of living (despite the rent, which is very expensive in comparison with other countries) and ample jobs opportunities after

graduation are more examples of opportunities that studying and living in Ireland may provide for International Students (Nambiar & Lingaraju, 2018).

The authors agreed that affordable accommodations are one of the main challenges in Ireland nowadays, a Cultural shock after the international Students arrived is another issue noticed by the authors. On the other hand, job opportunities, learning about new cultures and living abroad are opportunities that Ireland has to offer for international students, therefore, I am going to ask the sample about those challenges and opportunities and how they manage them.

2.5 - Why Ireland is being chosen for international students

Brexit has triggered a change in the educational scenario as now England is not an EU member anymore, said that, Idris *et al* (2019) claim that, as a country where English is spoken, become very attractive to International Students, whether is for High Colleges or English Languages Courses, the author also points out about Ireland geographical advantage and the common currency with other EU countries (Idris *et al*, 2019). In Addition, Clarke *et al* (2019) research demonstrate that Institutional image, specific courses provided, the result of the studies, location, high salaries, social life, and scholarships, all influenced the ultimate decision to study in Ireland, even within comparison in its major competitors The UK, USA, Canada and Australia.

Studying in Ireland can also cost less in comparison with other countries, O'Driscoll (2021) reveals that Tuitions fees for Non-European Studies may be different depending on the institution, but normally is way cheaper than its competitors, for an example, the average tuitions costs in Ireland are between 2,250 - 9,850 EUR/Year, Canada is 12,000- 30,000 CAD/ year, 41,950 -53,000 USD/year and the UK is around 8000-9000 GBP/ year (O'Driscoll, 2021). Groarke & Durst (2019) illustrates that Ireland's worldwide connection, along with the presence of huge multinational corporations based in Ireland, is also another

aspect of why international students decide to come to Ireland, with that in mind, research made by the Department of Business, Enterprise and Innovation (2018) shows the number of employment permit given by the government for non-Eu students from 2013 to 2017, as it shows in the table below:

Year	2013	2014	2015	2016	2017
Total	48	550	566	743	871

Source: Department of Business, Enterprise and Innovation, 2018

Figure 1: Employment permits granted to Non-EEA graduates, 2013-2017

For my questionnaire, the authors have demonstrated that being an English-speaking country in the European Union among other factors is the reason why Ireland is being chosen by international students, that will be my main starting point for formulating questions in the next step for this theme.

2.6 - Financial Pressure suffered by Students

As Many students throughout the globe graduate from college and plan to enter the job market, many are unable to handle their finances and make costly mistakes that may jeopardize their financial stability in the future (AIG, 2019). After research made by the author, the results demonstrate that It's not a surprise that financial Pressure along with stress is having an impact on students' concerns since many feel unprepared to handle their finances. Students expressed multiple key financial concerns, including whether they would have enough money to keep studying during the year (52%), Concerns about the rising in Tuition Fees (59%), and the most common issue - finding a job after graduation (68%) (AIG, 2019). As a consequence of this pressure, Jones *et al* (2018) warn that students have to work longer hours, which makes them

less focused and have less time for academic work, resulting in poor academic performance which may lead to anxiety.

Mental Health is another area that this Financial Pressure may affect, O'Neill *et al* (2018) analyse that students may have to adjust to new financial conditions, such as getting a much lower salary or taking out loans for the first time to cover studies costs, all of that financial stress is linked poor mental Healthy and, again, a decrease on studies performance. Besides all that, an issue with always come up and we have talked about many times in this paper is the accommodation problem, Adriansse (2007) cited by Konadu (2021) found out that students who live on campus do better than those who live in other places, mainly to its facilities that the campus provides such as easy access to library and social interaction with other students, also avoiding all the stress of paying rent, costs of transportation, etc. Financial issues, mental Healthy and others concerns that Students have in their minds will be the subject of formulating questions in the next research.

2.7 - Financial Planning

The Financial Planning Standards Board (FPSB) in Ireland defines itself as *"a non-profit organization that maintains, develops, and operates certification, education, and related programs for financial planning organizations for them to benefit the global community by establishing, upholding, and promoting worldwide professional standards in financial planning"* (FPSB, 2021). The FPSB has established six steps in order to create a financial planning strategy, they can be Illustrated as:

- A connection between Customer-Professional planners should be developed and defined.
- Collect all the clients' information and include their aims and objectives.
- Review and understand its financial situation.

- Create financial planning recommendations and discuss them.
- Work towards those financial suggestions
- Keep track of the financial planning advice.

Alsemgeest (2016) claims that communication between the financial planner and the customer/studying is critical in the first two phases. The author also explains that the planner begins determining the client's financial and personal objectives in the second stage, as well as gathering quantitative (such as expenditures, assets, and debts) and qualitative information (values, attitudes towards money, risk profile and expectations) (Alsemgeest, 2016). Boon *et al*, (2011) simplify and states that a common approach to personal financial planning entails making good use of savings to create revenue, then taking care of that money to avoid losses, and then distributing that income in the future.

Student Loans are a common path that students follow in order to plan and be successful in their degree, however, as Chapman & Tulip (2010) in their report, Both students and lenders face significant risks as a result of the financial uncertainties, One of the issues is that if future student earnings are lower than predicted, the individual will be unable to sell a portion of the money already invested to refinance a new educational route for lenders like banks and credit unions, for a potential lender, such as a bank, the risk is increased by the fact that there is no physical collateral to sell if a student becomes unable to pay its loan (Chapman & Tulip, 2010). Lastly, As the authors have claimed the importance of financial planning and the options students have nowadays, my questions for this theme will be based on How students plan their financial life and if they know all options they have.

CHAPTER 3

Methodology

3.1 Introduction

The purpose of the methodology chapter is to outline the procedures utilised to conduct the study during the data collection and broad strategies, which were critical to answering the research question. Mishra and Alok (2017) state that Methodology is a field of science that examines the methodological aspects of research. Also, Saunders, Lewis, and Thornhill (2012) add that a research technique must include specific targets to support the research's effectiveness.

Therefore, the research design of this paper has been developed according to the Research Onion Model (Saunders, Lewis, and Thornhill, 2012) which explains the many alternatives existent while creating a study technique, The model is made up of several layers that are designed to resemble the layers of an onion.

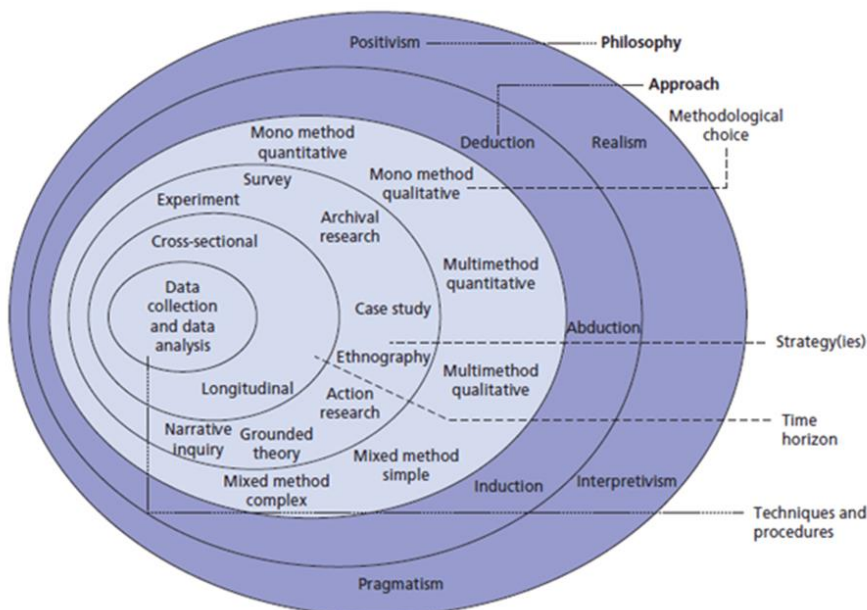


Figure 2: research onion model

3.2 - Philosophy

The Research Philosophy acts as the framework for the study, which includes selecting a research approach, formulating the question, and gathering, processing, and analysing the data. (Žukauskas, Vveinhardt, & Andriukaitienė, 2018). According to Saunders, Lewis, and Thornhill (2012), there are two categories of study philosophy, as seen through the lenses of ontology and epistemology.

In respect of epistemology, According to positivists, assertions of belief or fact that can be experimentally examined, that can be proved, disproven, and that are stable and generalizable constitute knowledge (Eichelberger, 1989). Therefore, this research has adopted the **post-positivism paradigm** as the research was developed based on the quantitative method and the data was gathered through surveys to test a theory objectively and with the needed correct information, adopting the **objectivism** aspect of ontology as it was based on the researcher's viewpoint rather than actual social realities.

3.3 Research Approach

Deductive and inductive research methodologies are two distinct research approaches (Saunders, Lewis, and Thornhill, 2012). Gabriel (2013) illustrates that the fundamental contrast between an inductive and deductive approach is that an inductive approach is concerned with producing a new hypothesis from the facts. In contrast, a deductive approach is focused on testing theory. Therefore, the research approach used in this paper was **Deductive**, as the hypothesis is suggested by the theory applied and is supported by the research.

3.4 Research Method

The Research Method utilised in this study was a **quantitative research method**, gathering data through a questionnaire compound with questions related to the themes identified in the

primary research. Multiple choices were designed in order to measure accurate data using statistics and numerical graphs to demonstrate the audience's opinions about the subject, providing a better view of the financial situation of International Students.

One of its advantages is the straightforward analysis, (DeVault, 2020) explains that the sort of findings you get from collecting quantitative data can help you decide which statistical tests to perform. As a result, your data interpretation and presentation of your findings will be simple and less vulnerable to mistakes.

The survey was applied to a total of 100 respondents through social media via Facebook groups with international students and WhatsApp groups related to the topic and it was used as a base to elaborate on the findings and the results of this study.

3.5 - Sampling

Daniel (2012) defines sampling as the “ *Selection of the subset of the population for inclusion in a study* “; also, the author adds that after choosing the target audience for the research, the next step is to choose between two sampling techniques: Probability and Non-Probability.

Probability sampling's main element is a random selection which allows you to make reliable statistical inferences about the entire group, On the other hand, Data collection is made more convenient by non-probability sampling, which involves non-random selection based on practicality or other considerations. (McCombes, 2019). Therefore, for the purpose of this study, the method **Non-Probability** was used as participants were selected because they are International Students living in Ireland in 2022.

Judgmental sampling, one of the non-probability sample procedures, was utilized to support the study once it was built on the researcher's judgment and confidence that the Students who

answered the survey represent the whole community of International Students in Ireland, passing through the same difficulties and suffering the same financial problems as in a group.

3.6 Research Process

In order to discuss information from different sources, the data collecting procedure included two different techniques. The literature review, or secondary data, included information that was acquired from scholarly journals, books, and reports to justify the research based on existing studies.

The Primary data consist of quantitative surveys, held to support and/or contrast what the authors described in the Literature review. The 100 participants answered a total of 18 (see appendices) in relation to their knowledge and opinion about Financial Literacy and Education, how students are being affected due to the Irish Economy, Their Challenges and Opportunities in Ireland, the pressure to be a foreigner and their Financial Management during school time. The Participants demonstrated an interest in answering the survey and it was spread through social media, Facebook and Whatsapp groups.

3.7 Data Analysis Method

In order to analyze the findings of the studies and the literature review, data analysis has been done. Eteng (2022) describes data analysis in qualitative research as *“Analyzing numerical data or data that is easily translated into numbers is known as data analysis. As it aims to analyze the data gathered through numerical variables and statistics, it is focused on describing and interpreting objects with numbers and statistics.”* The author also explains that there are two basic, often utilized quantitative data analysis techniques: descriptive statistics, which are used to explain particular events, and inferential statistics, which are used to anticipate outcomes (Eteng, 2022).

Supporting this study, the technique of **Descriptive Analysis** was used in this project, by condensing the data gathered and identifying patterns in a particular data sample, it makes the data simpler to comprehend in detail. Charts and graphs provided by Google Forms have helped demonstrated and interpreted all the data collected.

3.8 Ethical Section

This section is crucial due to the delicate process of gathering data from people, especially about their finances. It is in its nature for people to be reluctant to open themselves when the subject is Financial Life, therefore, the researcher reinforced that all the data collected was confidential and used for this study purpose only right at the beginning of the questionnaire.

It should be also stated that all the participants were 18 years or more and the researcher spend a lot of time designing the questionnaire in order to make it simple and clear for the participants, avoiding any possible Bias.

CHAPTER 4

Findings and discussion

4.1 Introduction

The aim of this chapter is to analyse and discuss the results of the questionnaire, which were spread and answered by International Students living in Ireland at the moment discussing their financial life and Financial Education thoughts. The findings of the quantitative study previously described in the Methodology section are discussed in the following sections, along with how it connects to the literature review. The survey objectives were to measure the perspective of the students on their financial life in Ireland, their thoughts about the economic scenario and their perspective on Financial Education and planning.

According to the survey's questions and using the triangulation approach, the obtained data will be analyzed, Triangulation can be described as The combination of two or more data sources, researchers, methodologic approaches, theoretical views, or analytical methodologies within the same study (Kimchi, Polivka, & Stevenson, 1991 Cited by Thurmond, 2001). Therefore, comparing primary and secondary research, survey and Literature review, will help prevent the prejudice that occurs from doing research from a single point of view. Utilizing triangulation will provide a comprehensive understanding of the study issue (Bhandari, 2022).

4.2 Sample

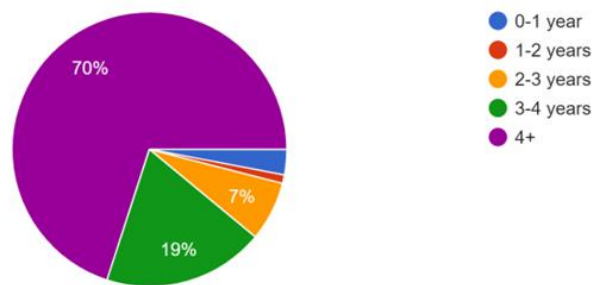
The sample was focused on International Students living in Ireland in 2022, their opinion and perspective about the themes were extremely relevant to this project, a total of 100 participants answered a total of 18 questions related to the six themes aborted in this study. The sample was accessed through Facebook groups of Students from different nationalities, WhatsApp groups and Instagram.

4.3 Data Analysis

The starting point, questions 1 to 3, of the survey, was related to demographic data, from a total of 100 participants, 57% were female and 42% were male, 1% preferred not to say their gender. All respondents were over 18, the majority of them being between 26 - 35 years (62%), and most of them have been living in Ireland for more than 4 years (70%), which strengths the confidence in their answers and their participation as they have acquired enough experience living in Ireland all these years.

How long do you live in Ireland?

100 responses

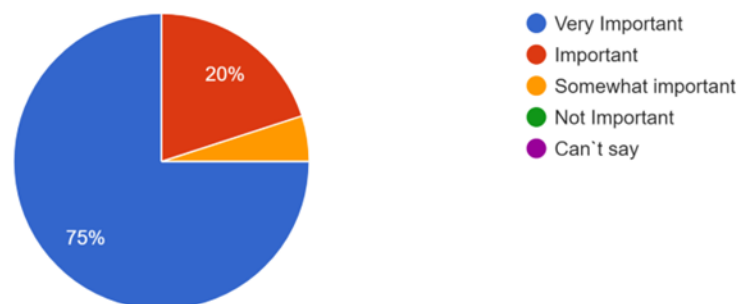


Graph 1: Years living in Ireland

Questions 4 to 6 were developed based on the first sub-theme of the Literature review “Financial Literacy/Financial Education”, extracting the results from question 4, it was possible to identify that 75% of the respondents considered it very important to understand the basics of Financial education in order to make financial decisions, with 20% considering also important. Sonekan (2021) points out that having this understanding may increase people's self-confidence, helping them make financial decisions more easily and precisely.

In your opinion, how important is it to understand the basics of Financial education in order to make financial decisions?

100 responses

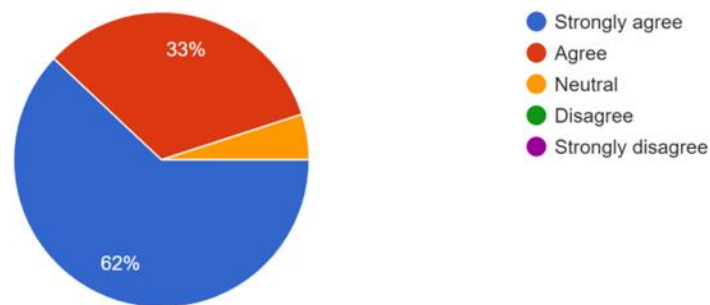


Graph 2: Importance of Understand financial education

Bruhn et al (2016) suggest that "Financial Literacy and Financial Education must be taught since early stages during school time" and, according to com question 5, 62% of the

participants strongly agree with its statement, with another 33% also agreeing, it indicates and reinforce the author appeal on how important this theme should be comments and taught in childhood.

"Financial Literacy and Financial Education must be taught since early stages during school time"
100 responses

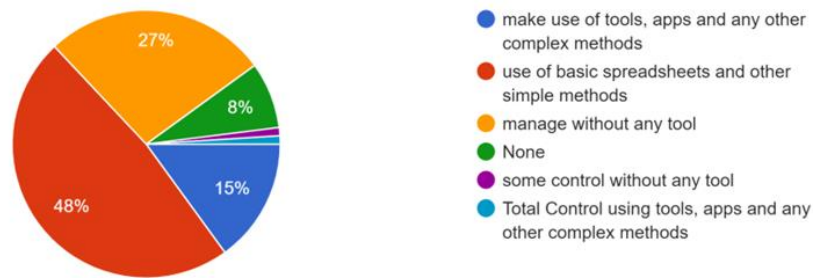


Graph 3: Financial Education taught since early stages

Question 6 is related to the management of personal finance, 48% answered that they manage their money using basic methods and tools, 27% say manage without any method and only 15% of the participants indicated that they make complete use of complex methods and tools to take care of their finances. It is directly related to what Sarigul (2014) affirms, that the lack of Financial Literacy among students is one of the main reasons for financial issues and student debts.

Do you use any app or any other method to manage the money you spend?

100 responses



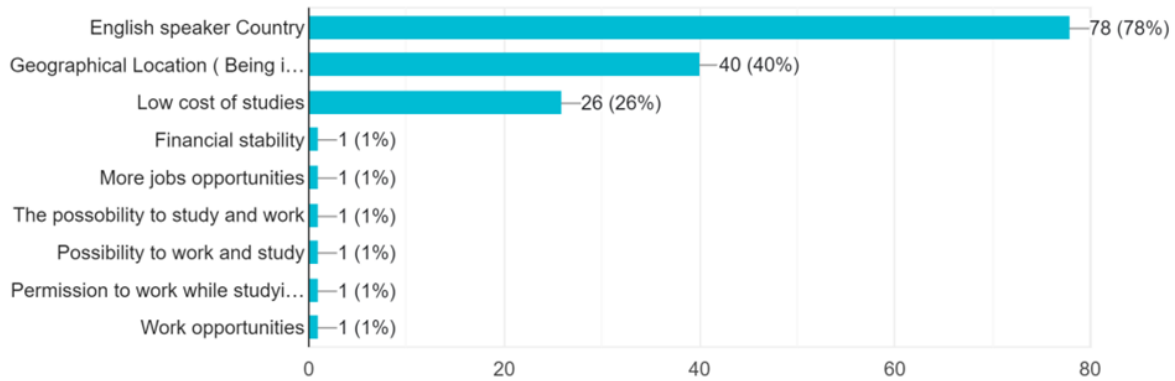
Graph 4: Managing money spent

Going according to what the authors described in the literature review, 61% of the participants claimed that Ireland is an attractive market with many jobs opportunities on question 7, Kostarakos et al (2022) explain that the low corporate tax system is an initiative to bring foreign investors and big companies to the country, creating ample internal opportunities.

Alongside this theme, 78% of the respondents indicate that the most important factor in their decision to come to Ireland is due to being an English speaking country inside the European Union, followed by the Geographic location (40%) and the low cost of studies (26%), Idris et al. (2019) assert that as an English-speaking nation, Ireland has grown to be very appealing to international students, whether they are looking for high schools or English language programs. The author also highlights Ireland's geographic advantage and the shared currency with other EU nations (Idris et al, 2019).

What factors were the most important in your decision to come to study in Ireland?

100 responses

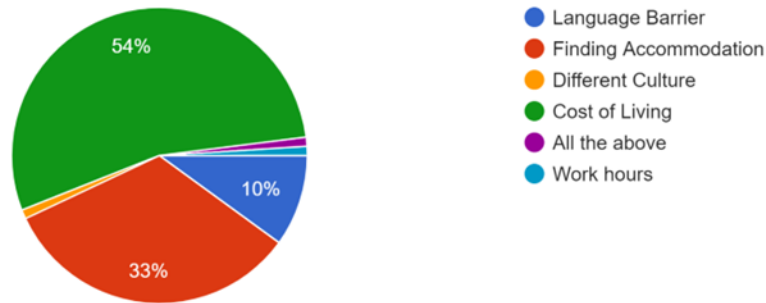


Graph 5: Factors to come to Ireland

Challenges and opportunities were explored on the third theme, the survey indicates that 54% of the respondents marked the Cost of Living in Ireland, followed by finding accommodation (33%) as the most challenging situation, the scenario is different for Reynolds (2019), the author states that after the Brexit, Ireland has become most popular destiny for International Students as an English speaker EU country, making raise the concern and implicating in the Accommodation crisis which Ireland has been passing through, Nambiar & Lingaraju (2018) also diverge from the respondents, stating that despite rent cost, which he agrees that is expensive, Ireland is not a far way in terms of cost of living in comparison with others countries which International students are migrating to.

In your opinion, what is the biggest challenge which International students may face in Ireland nowadays?

100 responses

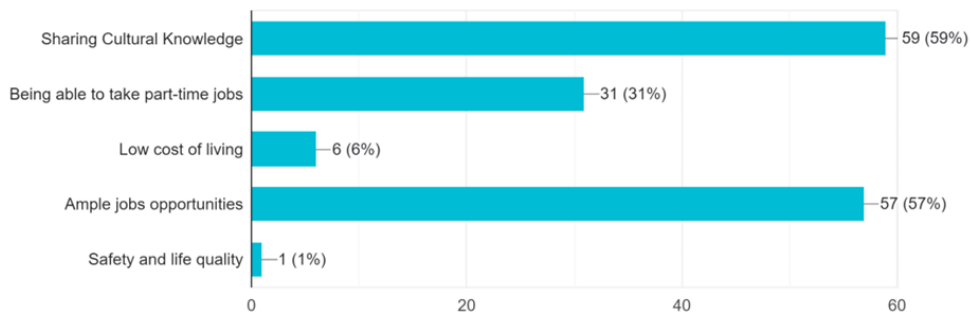


Graph 6: Challenges in Ireland

After the challenges, the participants were asked in question 10 about the opportunities that Ireland may offer nowadays and two main answers were almost equally chosen, Sharing cultural knowledge with people from all over the world with 59% and the Ample jobs opportunities that Ireland offers for students with 57% was highlighted, which confirms a study cited in the Literature review by O'Brien et al (2019) where it's demonstrated that sharing cultural knowledge among different cultures can help students develop attitudes, beliefs, and behaviours that are culturally sensitive.

In your opinion, what are the opportunities that International students may have in Ireland nowadays?

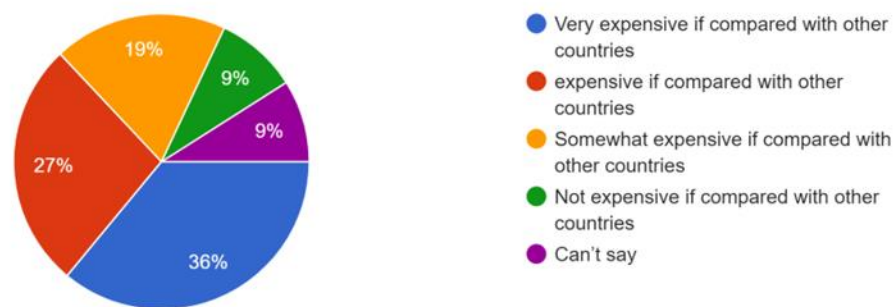
100 responses



Graph 7: Opportunities in Ireland

O'Driscoll (2021) reveals in his research that tuition for non-European studies may vary according to the school, but is often far less expensive than other Students' destinations., the author how Canada, the United States and The UK are more expensive than Ireland in the terms of fees, in question 11, in relation to the forth them “ why Ireland”, the respondents were well divided in its answers when asked how expensive in their opinion, were tuition fees and English course in Ireland, Surprisingly, 36% answered that fees are very expensive for Non-EU students in Ireland when compared with other countries, 27% said that it is expensive and only 9% think that it is not expensive to study in Ireland, demonstrating the current view of Ireland through the International Students perspective. Thus, within this theme, 77% of the participants believe that it is possible to get a job after graduation, with 23% going with the “maybe” option, It illustrates that despite all the student's thoughts about the costs of study in Ireland, they believe that still a great opportunity as the chances of getting a job after studies are very real.

How expensive, in your opinion, are the tuition fees and English courses prices in Ireland?
100 responses

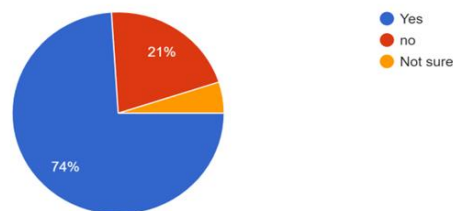


Graph 8: Opinion about Tuition Fees prices

From questions 13 to 16 the Fifth theme “Financial Pressure” is discussed, AIG (2019) declares in its research that financial pressure and stress have a direct influence on students' fears, which is not surprising given that many of them feel inadequate to manage their finances, that can be

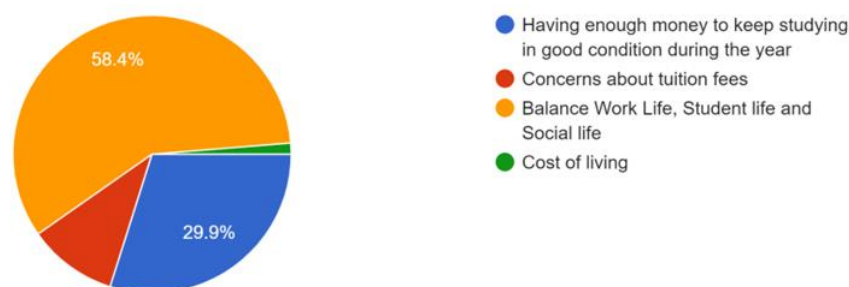
confirmed with the survey where 74% of the participants indicates that they have suffered from financial pressure during their studies. Even though in his research, AIG (2019) points out that the majority said that having enough money to keep studying is one of the major issues, international students in Ireland say differently, the 58,4% of the respondents expressed that Balance Work Life, Student life and Social life are the area which they feel most pressured, therefor, jeopardizing their results.

Are you suffering from any financial pressure during your studies?
100 responses



Graph 9: Suffering financial pressure

If yes, what is the main reason for it?
77 responses



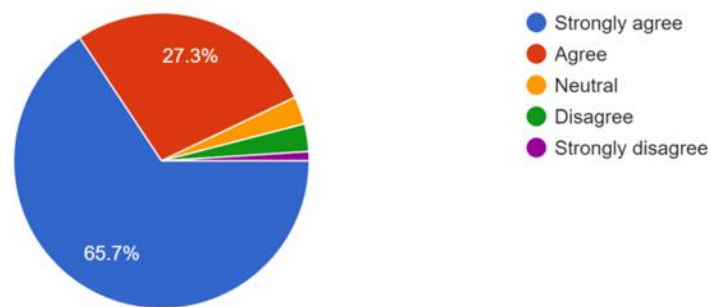
Graph 10: reasons for it

The respondents were given the statement “ "Working longer hours affects the results at college/language course” in question 15 and were asked if they agreed or disagreed, the results are that the majority with 65,7% said that they strongly agree, followed by 27,3% stating that agree, which confirms the study made by Jones et al (2018), where the author warns that

students who work longer hours tend to be less focused and have less time for study, which results in unsatisfactory academic performance and might trigger anxiety.

"Working longer hours affects the results at college/language course"

99 responses

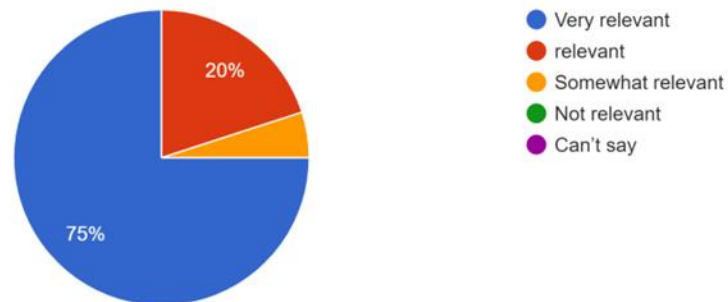


Graph 11: Working longer hours affects academic results

Throughout the literature review and this study as a whole, it has been possible to identify that Financial Issues bring lots of concerns and stress for students, with that in mind O'Neill et al (2018) say that all of this mentioned financial stress is directly linked to poor mental Health and, again, a decrease on studies performance. The data collected in this study demonstrated that 75% of students believe that Mental Health is very relevant to financial decisions, illustrating has been said in the secondary research.

How relevant do you think that Mental Health is in order to make the right financial decisions?

100 responses

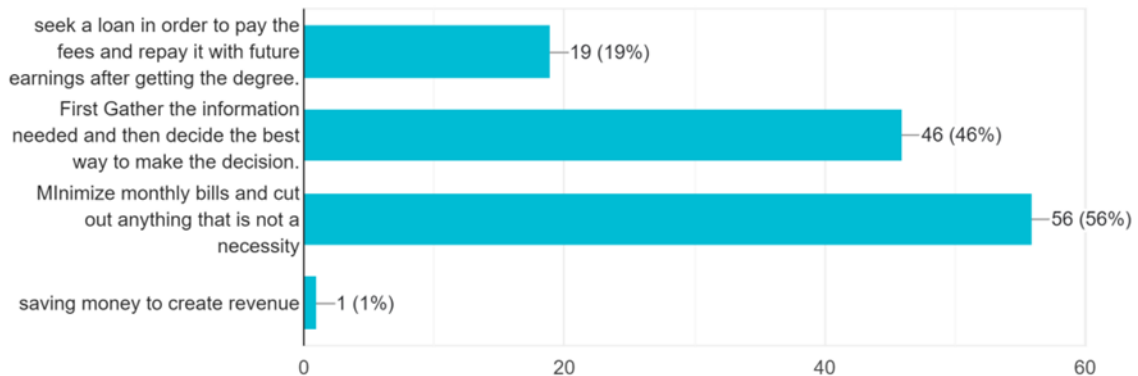


Graph 12: Mental Healthy relevance

The last theme discusses “Financial Planning”, the last two questions, 17 and 18, were addressed to identify the approach and planning of students in their financial life. Alsemgeest (2016) argues that good planning for students organize their finances is gathering quantitative and qualitative information, along with its benefits and risks, in order to make any decision, and in fact, many participants (46%) agree with him and would rather gather all possible information, analyse and then make a decision, however, the majority of the International students in Ireland, with 56%, indicates that Minimize its monthly bills and cut out everything that is not necessary is an effective way handle personal finance difficulties.

What is (or would be) your approach to a personal financial difficulties as a student?

100 responses

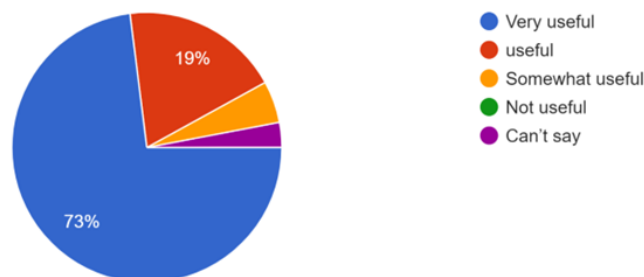


Graph 13: Approach to Personal Finance Difficulties

Moving to the last question, the researcher asked about their thoughts on the future, studying in Ireland allows students to work part-time, even though it is an expensive country as indicated by students in this study, creating an emergency fund is essential and 73% of the participants say that it is very useful, illustrating the importance of having savings during academic period. Boon et al, (2011) agree and state that the best practice is making good of saving to create revenue in the future.

Lastly, in your opinion, how useful do you consider thinking about the future and creating an emergency fund or a savings account?

100 responses



Graph 14: Thoughts about Emergency funds and saving

CHAPTER 5

Conclusion, Limitations and Recommendations

5.1 Conclusion

As can be seen in this study, Managing a healthy financial life may be a struggle for most part of International Students, after careful analysis of this paper, the research question “*How can Financial Education help International Students manage their finances in Ireland*” can be answered analysing the findings and discussion. Based on quantitative research, the results indicate that the vast majority of participants consider Financial Education very important in their lives. They have also discussed their financial concerns, knowledge, and the importance of financial education. The study has also identified and discussed the different means of receiving financial education.

In order to conclude this research, it is crucial to raise the concern of Financial Education being taught since the beginning of scholarship programs, in this way, International Students would be more financially secure when they start their life in a foreign country. The students who participated in this study were all from different countries, meaning their cultures and traditions regarding money may vary. However, the results of this study were entirely consistent among the participants.

In addition, the High cost of living in Ireland has made students reconsider their spending habits, forcing them to make different choices when it comes to money. However, more students keep coming as despite the high costs Ireland is still an attractive market as an English Speaker Country with Ample job opportunities after graduation. In conclusion, the author of this research agrees with the participants and with the Literature Review, highlighting the need of having a strong financial education and a plan in place to help international students deal with the pressure of their studies, and keep a healthy work-study-balanced life.

5.2 Limitations

The main limitation that the author of this paper has faced was the difficulty of getting students to answer the survey, with the final of the semester looming, comes a huge quantity of assignments, final exams are also approaching, the workload and the pressure to look for a job in the new area, all these items have made the students less willing to take some time to answer the questionnaire, however, the benchmark of 100 participants was reached. The author is aware that the number of participants is not sufficient to extrapolate results to the entire population of international students, but these results will give a general idea of the opinions of students.

Thus, another issue that must be considered is the time limitation, the researcher chose only the quantitative method, which not allowed to get specific results from individual students' points of view or gaining a deeper insight into their thoughts.

5.3 Recommendations

After primary and secondary research, it is clear that the Financial Life of International Students in Ireland is a subject which can be widely explored, the current study can be viewed as a preliminary step in the investigation of Financial Education for International Students, However, because of the limited sample size, the findings of this study should be interpreted with caution. In future studies, it is recommended that the sample size be increased and that the study be expanded to include more international students at different stages of their studies. In addition, it would be beneficial to examine the impact of Financial Education on the financial behaviours of international students after graduation.

Therefore, the author of this paper recommends a deeper study of the experience, the opportunities that studying in Ireland brings to them and also other areas in which Financial education may influence the student's life. Using qualitative research, interviewing specific

students may achieve different results and may diversify the ideas and concerns raised in this paper.

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Appendices

Appendices 1 – Quantitative survey questionnaire

Financial Education helping International Students in Ireland in 2022

The purpose of this research is to understand and explore the Financial Life of International Students living in Ireland in 2022. The survey aims to analyse the perspective of students on how Financial Education may help them to manage their Financial Life abroad, the Irish economy Nowadays and how Ireland is an attractive market to new students.

The survey contains 18 questions and will take approximately 6 - 8 minutes to be completed, your response is confidential and all the results will be used for scholarly purposes only.

This research is being conducted by Rafael Rodrigues as a part of a Degree in Business Studies - Accounting and Finance at Independent College Dublin, Under the supervision of Prof. Vincent and Dr Daniel O'Sullivan. This research has been reviewed according to Independent College Dublin procedures for research involving human subjects.

Thank you in advance for your participation.

1. What is your gender?

Female

Male

I prefer do not say

2. How old are you?

18-25 years

26-35 years

36-45 years

More than 46

3. How long have you been living in Ireland?

0-1 year

1-2 years

2-3 years

3-4 years

4+

4. In your opinion, how important is it to understand the basics of financial education in order to make financial decisions?

Very important

Important

Somewhat important

Not important

Can't say

5. "Financial Literacy and Financial Education must be taught since early stages during school time"

Strongly agree

Agree

Neutral

Disagree

Strongly disagree

6. Do you have any app or any other method to manage the money you spend?

make use of tools, apps and any other complex methods

use basic spreadsheets and other simple methods

manage without any tool

None

7. In relation to the Irish Economic, what is your perception, as an international student,

of job opportunities in Ireland?

- Ireland is an attractive market with many job opportunities
- Ireland has some job opportunities with the potential to increase in the future
- Neutral
- Ireland has not many job opportunities.

8. What factors were the most important in your decision to come to study in Ireland

- English speaker Country
- Geographical Location (Being in Europe)
- Low cost of studies
- other:_____

9. In your opinion, what is the biggest challenge which international students may face in Ireland nowadays?

- Language Barrier
- Finding Accommodation
- Different Culture
- Cost of living
- other:_____

10. In your opinion, what are the opportunities that international students may face in Ireland nowadays?

- Sharing Cultural Knowledge
- Being able to take part-time jobs
- Low cost of living
- jobs opportunities
- other:_____

11. How expensive, in your opinion, are the tuition fees and English courses prices in

Ireland

- Very expensive if compared with other countries
- expensive if compared with other countries
- Somewhat expensive if compared with other countries
- Not expensive if compared with other countries
- Can't say

12. Do you believe that it is possible to get a job after graduation?

- Yes
- no
- maybe

13. Are you suffering from any financial pressure during your studies?

- Yes
- no
- Not sure

14. If yes, what is the main reason for it?

- Having enough money to keep studying in good condition during the year
- Concerns about tuition fees
- Balance Work Life, Student life and Social life
- other:_____

15. "Working longer hours affects the results at college/language course"

- Strongly agree
- Agree
- Neutral
- Disagree
- Strongly disagree

16. How relevant do you think Mental Health is in order to make the right financial decisions?

- Very relevant
- relevant
- Somewhat relevant
- Not relevant
- Can't say

17. What is (or would be) your approach to personal financial difficulties as a student?

- seek a loan in order to pay the fees and repay it with future earnings after getting the degree.
- First Gather the information needed and then decide the best way to make the decision.
- Minimize Monthly bills and cut out anything that is not a necessity
- other: _____

18. Lastly, in your opinion, how useful do you consider thinking about the future and creating an emergency fund or a savings account?

- Very useful
- useful
- Somewhat useful
- Not useful
- Can't say

Appendices 2 - Reflexive diary

This research was only achievable because of the guidance and comments I received from my professor and supervisor, who were helpful at the beginning when I was not sure about how to approach my themes. Despite the fact that I have always been certain about the topic of my thesis, I was struggling with how to start and how to develop my themes, then, after the first

meeting with my supervisor, I realized that I had to go deeper in my researches and explore the themes that were most talked about and most affect International Students nowadays.

The most difficult part of developing this paper was researching and understanding the literature review. With many authors and a difficult language, I saw myself lost among so many topics, and decide which one should I choose, and developing a concise Literature Review.

Methodology and findings I have not struggled as in the previous chapter, fact that I have read so many about the topic, I was confident about how to write and what to write in these chapters, the challenge was definitely to get students to answer my questionnaire, with many assignments, pressure to achieve good grades and submit papers, the students were not so helpful, however, I could reach the benchmark necessary for my survey.

At the end of this study, I can assure you that I have gained a lot of knowledge and skills in the field of business research. I learnt how to think creatively, and critically and to work independently. Also, learning how to analyse and interpret data collected allowed me to identify the main points of my research, which I believe will be important for my future and my career.

Appendices 3 – Ethical Form Application

Form A: Application for Ethical Approval

Undergraduate/Taught Postgraduate Research

This form should be submitted to the module leader for the relevant initial proposal and/or the relevant supervisor if the proposal has already been accepted.

Please save this file as **STUDENT NUMBER_AEA_FormA.docx**

Title of Project	Exploring the Financial Life of International Students in Ireland 2022
Name of Learner	Rafael Rodrigues
Student Number	51707896
Name of Supervisor/Tutor	Vincent Tawiah

Check the relevant boxes. All questions must be answered before submitting to the relevant lecturer / supervisor. Note: only one box per row should be selected.

Item	Question	Yes	No	NA
1	Will you describe the main research procedures to participants in advance, so that they are informed about what to expect?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2	Will you tell participants that their participation is voluntary?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3	Will you obtain written consent for participation (through a signed or 'ticked' consent form)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4	If the research is observational, will you ask participants for their consent to being <u>observed</u> .	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5	Will you tell participants that they may withdraw from the research at any time and for any reason?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6	Will you give participants the option of not answering any question they do not want to answer?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7	Will you ensure that participant data will be treated with full confidentiality and anonymity and, if published, will not be identifiable as any individual or group?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8	Will you debrief participants at the end of their participation (i.e., give them a brief explanation of the study)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9	If your study involves people between 16 and 18 years, will you ensure that passive consent is obtained from parents/guardians, with active consent obtained from both the child and their school/organisation?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	If your study involves people less than 16 years, will you ensure that <u>active consent</u> is obtained from parents/guardians <u>and</u> that a parent/guardian or their nominee (such as a teacher) will be present throughout the data collection period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11	If your study requires evaluation by an ethics committee/board at an external agency, will you wait until you have approval from both the Independent College Dublin and the external	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Item	Question	Yes	No	NA
12	If you are in a position of authority over your participants (for example, if you are their instructor/tutor/manager/examiner etc.) will you inform participants in writing that their grades and/or evaluation will be in no way affected by their participation (or lack thereof) in your research?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
13	If you are in a position of authority over your participants (for example, if you are their instructor/tutor/manager/examiner etc.), does your study involve asking participants about their academic or professional achievements, motivations, abilities or philosophies? (please note that this does not apply to QA1 or QA3 forms, or questionnaires limited to market research, that do not require ethical approval from the IREC)	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
14	Will your project involve deliberately misleading participants in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
15	Is there any realistic risk of any participants experiencing either physical or psychological distress or discomfort?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
16	Does your project involve work with animals?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
17	Do you plan to give individual feedback to participants regarding their scores on any task or scale?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
18	Does your study examine any sensitive topics (such as, but not limited to, religion, sexuality, alcohol, crime, drugs, mental health, physical health, etc.)	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
19	Is your study designed to change the mental state of participants in any negative way (such as inducing aggression, frustration, etc?)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
20	Does your study involve an external agency (e.g. for recruitment)?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
21	Do your participants fall into any of the following special groups? <i>(except where one or more individuals with such characteristics may naturally occur within a general population, such as a sample of students)</i>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	

If you have ticked any of the shaded boxes above, you should consult with your module leader / supervisor immediately. **You will need to fill in Form B Ethical Approval** and submit it to the Research & Ethics Committee **instead** of this form.

There is an obligation on the researcher to bring to the attention of the Research & Ethics Committee any issues with ethical implications not clearly covered by the above checklist.

I consider that this project has **no** significant ethical implications to be brought before the relevant Research & Ethics Committee. I have read and understood the specific guidelines for completion of Ethics Application Forms. I am familiar with the codes of professional ethics relevant to my discipline (and have discussed them with my supervisor).

Name of Learner	Rafael Rodrigues
Student Number	51707896
Date	21/09/2022
I have discussed this project with the learner in question, and I agree that it has no significant ethical implications to be brought before the Research & Ethics Committee.	<input type="checkbox"/>
Name of Supervisor/Lecturer	Vincent Tawiah
Date	Click or tap here to enter text.