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What International Students Know about Finances in Ireland?

Compiled by:

Ana Paula Rodrigues

This project is submitted in part fulfilment of the
Degree of Bachelor of Arts (Honours) in Accounting
and Finances

Dublin, November 2022

Abstract

Ireland has grown as a study abroad destination over the past decade. Many international students come here with the aim of developing their language and getting an academic education. However, living outside your country of birth requires some important skills such as dealing with finances. This means understanding how the host country's financial system works and being able to live within a budget.

The information acquired for this project's purposes came from secondary research in the literature review. To get statistical information, an online survey among international students was conducted.

This study aimed to provide an insight regarding what students know about finances in Ireland and how it affects their quality of life while in the country. This is because many studies suggest that the sooner individuals learn to deal with their own finances, the better their daily performance will be and, consequently, their quality of life will be directly affected.

The results showed that despite having prepared themselves financially to get here, there are still many questions about finance that remain unanswered in the minds of these students and a scenario with everything to be promising becomes complicated. Although many of them think about investing in the country after graduating, the lack of financial education and economic difficulties make them rethink their long-term plans. So, the tendency is for them to return home.

List of Acronyms used

- **ASAPI** - The Association of Study Abroad Providers in Ireland
- **EU countries** - European Union member
- **NON-EU countries**- not a member state of the European Union (EU)
- **HDI** - Human Development Index
- **OECD** - The Organization for Economic Cooperation and Development
- **PAYE** - Pay As You Earn
- **PPS** - Personal Public Service number
- **PRSI** - Pay Related Social Insurance
- **UNESCO** - The United Nations Educational, Scientific and Cultural Organization
- **USC** - Universal Social Charge
- **WHO** - World Health Organisation

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Chapter I

1 - Introduction

For those students thinking of living outside their country of origin, financial education addresses and explains important concepts on how to organise finances, both to make better use of money, and to prepare for and deal with unforeseen events. A good financial education helps international students to make more conscious decisions about what to do with their money in terms of budgeting. It means understanding financial basic concepts and adopting simple practices that increase control over their own finances. Searching for information about the local economy through official channels, understanding how legislation works and the cost of living in general before moving has proved to be an excellent way to start this journey.

1.1 Background

As an international student who came to Ireland and is currently doing a degree in finance myself, it is very important to understand the concept of financial education and how it affects international students' quality of life. This research focused on the financial knowledge of international students in Ireland since moving to another country has its own particularities, and it is difficult to predict everything that is really involved in financial terms. In this study, we will consider how these students deal with the arduous task of balancing their study routine with finances

1.2 Rationale for the study

The aim of this research is to demonstrate how much students know about finances in Ireland and how it affects their quality of life as a whole. It is intended to present the current scenario of students' knowledge and financial behaviour, leading to a question: ***What International Students know about finances in Ireland?***

1.3 Statement of the research objectives

- Themes:
 - 1 - The importance of getting pre-departure advice
 - 2 - Reliable sources to get financial information about the economy.
 - 3 - The impact of taxes on international students' comprehension.
 - 4 - The importance of getting help to make investments after studies.
 - 5 - The importance of learning about financial literacy.

- Sub questions
 - 1 - Is it important for international students to get pre-departure advice about the Ireland economy?
 - 2 - Where can a reliable source of economic information be found by international students?
 - 3 - How Revenue charges students for tax purposes?
 - 4 - Is it important to take professional advice to make investments?
 - 5 - When should people start to learn about finance?

1.4 - Information gathering & data collection

The information was obtained through quantitative research and second data from academic studies, official reports, journal articles and Google Scholar. The data analysis consisted of a statistical analysis, charts and triangulation on the literature review, post-positivist paradigm and deductive approach.

1.5 - Expected outcomes of the study

As international students heat up the local market generating millions for the Irish economy as a whole, it is important that the government seeks to implement some public policies to improve their well-being while they are in the country and establish new strategies to receive them. If we analyse the highly qualified workforce that these students offer after completing their studies in the country, there will be much more incentive to keep them here.

As student mobility became interesting to several nations recently, attracting a high number of international students for a destination requires organisation, clear policies and strategic planning.

1.6 - Chapter by chapter overview

Chapter I - The context of this study, the aims of the investigation, its significance, the approach used to acquire information and collect data and the anticipated results.

Chapter II - An in-depth analysis of the five study themes that make up the research question. An introduction and explanation of how international students manage their routine with their financial life and the importance of financial knowledge.

Chapter III - The methodology approach, the theory used, the reason for the method's

adoption, the sampling process, and the ethical portion are all properly explained.

Chapter IV -. The findings from the research and the empirical findings.

Chapter V - conclusions of the study, limitations and recommendations.

Chapter II

Literature Review

2.1 The importance of international students get pre-departure advice

The dream of studying abroad is part of the lives of many young people and has become a reality for thousands of students. According to a report provided by UNESCO:

“There are more than 100 million higher education students currently in the world. Of these, 2.7 million are enrolled outside their countries and the forecast for the year 2025 is approximately 8 million students abroad.”

For Obst & Forster (2015) “quality of teaching is an important consideration for many international students when selecting study destinations.” A survey of nearly 16,000 international students in 19 countries found that the quality and diversity of higher education institutions and programs are the main attractions when choosing a country.

In relation to Ireland specifically, the Government makes essential information available to those who are considering moving to the country. Through an official document called “*Ireland - your guide to a new beginning*” published in an official page he warns:

“Moving abroad can be a great experience, offering people the chance to sample the cultural, social and economic way of life of another country. Ireland is a popular destination for students and many have taken advantage of their right to live and work in Ireland. However, to make the most of your experience it is very important to obtain information on jobs, living and working conditions, employment rights and the current economic situation before you go.”

This is because doing an exchange requires much more than just packing up and leaving, it involves financial literacy to reach quality of life. Financial literacy is defined like...]

“the process by which individuals improve their understanding of financial concepts and risks but also the skills, motivation, and confidence to apply such knowledge and understanding in order to make effective decisions.” (OECD, 2005)

Financial health is intrinsically linked to our own physical and mental health, being crucial to achieving quality of life. An interesting overview about quality of life is adopted by the World Health Organisation that says:

“It’s an individual’s perception of his or her position in the life, in the context of the culture and value systems in which he/she lives, and in relation to their goals, expectations, standards and concerns”

Lusardi (2019) said the same when stating “the quality of life depends on the individual’s perception, however it is always related to the routine experience of life, goals and aspirations. Financial literacy is directly linked to this concept because it is about knowledge and skills that help the individual make smart choices related to money and consumption.”

We can see through this context the importance of pre-departure information as a determining factor for financial planning. All the sources reiterate the difficulties that may be faced due to economic factors and bring to students’ attention the importance of having financial planning before they come to reach quality of life and have a great experience.

2.2 Reliable sources to get financial information about the economy.

In recent years, social media has completely changed the way people in general research and make decisions about everything, including finances. The number of active users (those who access the network regularly) in the world approached the mark of 5 billion people in January, according to the study *Digital 2022: Global Overview Report*, published by the Datareportal website. This represents almost 63% of the world’s population.

Regarding this, a survey conducted by financial consultancy MagnifyMoney showed that TikTok is the second main source of financial content for young people of the so-called “Generation Z” (aged 18-24), having been cited by 41% of respondents. YouTube appears in the lead, pointed out by 44% of participants in this age group.

Among the so-called "Millennial Generation", (aged 25 to 40) YouTube also appears as the main source, cited by 40% of respondents. However, the second place among the most searched sources is occupied by something from the "offline" world: 31% consult friends and family.

Another source of information, the Association of Study Abroad Providers in Ireland - ASAPI considers in its official page:

"We have a platform to share information, best practices, development and support for established and evolving study international communities in Ireland."

A study carried out by them with American students in 2018 showed clearly that the only reason for the students' great dissatisfaction in Ireland was the high cost of living, especially in the capital.

Reaffirming this not-so-old statistic, the state minister's speech this year corroborates the financial situation of international students, when he said:

"The cost of living crisis is creating incredibly difficult challenges for students across the country. That's why we have fought hard to bring them some tangible and immediate relief as part of Budget 2023 and even with all these positive changes, we know that many students will struggle to make ends meet." (Niall Collins, Minister of State, 2022)

which once again reinforces the importance of planning and knowing the circumstances that will be faced by them.

Another important stronghold accustomed to receiving foreign students is the University of Galway, which guides its new students through a virtual manual which has the sole purpose to clarify most doubts before arriving in the country. Among the many citations, the university highlights

"It is important to understand all the costs involved, including tuition fees and day-to-day living costs. Budgeting is one of the key skills you'll develop during your time at university, and once you learn how to manage your money, you'll be able to make the most of college life."

There are many ways in which an international student can obtain information about the economy of the host country. Finding advice online is not a bad thing in itself and is proof

that we live in a world that is increasingly connected. Through it is possible to access information regarding the country's economy.

2.3 The impact of taxes on international students' comprehension.

Ireland is one of the few countries that allow its students to work while studying. This is undoubtedly one of the attractions, since after completing their studies there is the possibility of continuing in the country working in their area of expertise.

The Irish state agency Enterprise Ireland, responsible for promoting Irish institutions of higher education abroad, provides the following information on its official page:

“International students who meet the conditions and wish to work in Ireland must obtain a Personal Public Services Number (PPS Number). An employer can only pay employees legally in possession of that number on their records, and funds will usually only be paid into an Irish bank account. Students will also be required to comply with Universal Social Contribution (USC), Pay Related Social Security (PRSI), labour laws and tax requirements.”

If there is one subject where many unknowns remain in the mind of an international student working in Ireland, it is undoubtedly the way in which taxes are collected. Benjamin Franklin (1789) said that “one of the only certainties in life is the payment of taxes”. Currently, personal income tax as defined by OECD is:

“taxes levied on net income (gross income minus allowable tax exemptions) and capital gains of individuals.”

This statement described tax as the amount deducted from the employee's or company's income and handed over to the government for the benefit of the population.

Thus, the Revenue (which is the official body responsible for collecting taxes in Ireland) states that all international students working in the country will have their fees charged normally like anyone else.

“There is no need to inform Revenue that you are a student. Being a student does not affect how you are taxed.”

How this charge is made individually can be seen on the website of the company KPMG, one of the largest organisations specialising in finance in the world which works in Ireland.

“There are two types of income tax in Ireland; Pay As You Earn (PAYE) and Universal Social Charge (USC). Taxable income is subject to PAYE with progressive rates ranging from 20 to 40 percent and USC ranging from 0.5 to 8 percent, depending on the income level earned by the individual.”

In order to better assess how much will be deducted from the Revenue, it is important for international students to know in which of the tax bands their salary will be charged.

Another very important factor for international students is that they have the right to claim back some of their taxes, such as amounts spent on education or like anyone else amounts paid in medical expenses or emergency taxes.

“If you pay fees to attend college, university or a training course, you may be able to claim relief.” (Revenue, 2022)

“If you're a PAYE taxpayer, you can now claim relief on some expenses such as health expenses in real time during the year.” (Bonkers 2022)

Official and ordinary sources, specialising in talking about taxation in Ireland, state that international students must pay taxes like any other resident. They are also eligible to claim back the amount paid for third-level institutions, medical expenses, emergency taxes, among others. However, what many students say is that this information is not clear enough for those who do not have financial education as a basis. The rates charged by the different types of taxes present in payslip still leave many doubts.

2.4 - The importance of getting help to make investments after studies.

According to Claudino, Nunes and Silva (2009) people need skills to deal with the various information and thus properly manage their finances, Thus, “a financially educated population guarantees for itself a future balanced through its investments”. Many international students demonstrate this interest and make plans for their future in the country.

Adding to this idea, Halfeld (2001) says: “Financial planning is to be closer to independence financially; more than ever, it is fundamental to having a balanced life in the short and long term”.

For Siqueira and Diniz (2018) “the great motivation is the hypothesis that the combination of financial service with the technology of digital platforms, enables more and more greater coverage and growth, compared to the most traditional institutions.”

Japelli and Padula (2011) developed a theoretical model where they explain that “financially literate consumers are more willing to make better investments, achieving a greater return on the amount invested.” Buckley and Webster (2016) said that “financial literacy can facilitate understanding of information and comparison between products and financial services.” In the same way, Woodward (2003) defends that “financial literacy has an impact on the types of financial products available in the market.”

With the profile of investors changing, the way financial products are offered has changed as well. Today we can have access to a range of online applications and simulators to help international students regarding budgeting and investments.

2.5 - The importance of learning about financial literacy.

The United Nations defines quality of life based on 3 important pillars: income, longevity and education as can be seen through the definition of HDI (Human Development Index). This metric serves as a reflection of the quality of life of the population in general and as a parameter of the nation's wealth and development. An attractive and determining factor for many international students to choose Ireland as a destination country is that it is among the five countries with the best HDI in the world as can be seen in the 2022 Report.

Over time, several studies have found that countries with the highest literate people are more likely to plan ahead increasing wealth and consequently quality of life. Behrman and Mitchell (2012) defends the “accumulation of wealth and quality of life as being strongly linked to financial literacy and educational attainment.”

The Jump\$tart Coalition for People Financial Literacy said:

“Financial education from an early age, therefore, can be seen as an investment in human capital”.

Kaiser and Menkhoff (2017) concluded in their study that “financial education can be effective. However, this field is not sufficiently developed with mass learning policies.”

Hastings and Skimmyhorn (2012) believe that “a well-designed and well-executed financial

education can have an effect on people's quality of life, but to design financial education programs further research is needed.”

Bernheim and Garret (2001) also carried out a study pointing out that “financial education started in school years brings lasting effects to the life of the average citizen, raising the rates of people who make sustainable economic decisions.”

The subject of financial literacy and education is still delicate, but has gained strength in recent years. The authors agree that the sooner financial education begins, the more people will be able to make better decisions. They argue that education policies should be reviewed in order to be more effective. For those planning to live abroad as students, having basic financial knowledge is the minimum in order to lead a more settled life while finishing studies.

Chapter III

Methodology

In this chapter we will cover a detailed description of the process chosen to conduct this research, it means the body of rules and procedures established to carry out a research, which comprises the set of precise and methodically ordered knowledge, in relation to a given subject. In other words, it is a contextual structure that presents a logical way to answer the question that was raised at the beginning of this study.

3.1 Theoretical Paradigm / Philosophy employed

A paradigm is essentially a particular view of the world. That is, a mental structure composed of methodologies, experiences and theories used to form reality and its events in the mental field of human beings. Thus, it can be compared to a lens through which we see the world in a certain way.

The post-positivist paradigm was chosen to conduct this study once its view is associated with the traditional form of research as it is based on quantitative methodologies for collecting and analysing data. It is intended to be objective, experimental, even if adapted to social reality. The researcher must be neutral, non-intervening, admitting, however, that knowledge is never completely objective as a result of human interpretation. An explanation of the cause

is sought through empirical verification, based on the idea that all reality can be measurable.

Because of this vision, the method used to collect data in this project was quantitative information through an online survey .The quantitative method has as its main characteristic to be conclusive, transforming a given topic into numbers so that it is possible to understand the dimension it has. In this way, through a survey, we obtained numerical information about the behaviour of the target audience that the researcher wanted to reach.

The deductive approach was appropriate because it is a method normally used to test existing hypotheses to prove theories, moving from general to particular analysis, to the conclusion. In this way, it is possible to compare the results obtained in the research with other existing theories on the subject and then conclude whether the topic is valid or not.

3.2 Justification for the adoption of method

Quantitative research has its roots in logical positivist thinking and tends to emphasise deductive reasoning, the rules of logic, and the measurable attributes of human experience. This means that numerical data are analysed using statistical procedures. Through quantitative methods, it is possible to perform a statistical analysis that is linked to the science of collecting, exploring and presenting large amounts of data to discover patterns and trends.

The quantitative method in this study was applied through an online survey with 14 closed ended questions defined in Google Forms and distributed through the social platforms Facebook and WhatsApp between October/November 2022. The questions presented in the questionnaire aimed at a better understanding of the subject addressed in the theme of this study and were distributed only among students from outside the country. With the number of responses received, it was possible to carry out a statistical analysis in relation to the topics presented.

3.3 An outline of sampling technique and sample size

Sampling is the process of choosing the group from which you will actually collect data for the study. Those people who make up a sample are taken from a broader population. The technique applied in this project was non-probabilistic sampling. This sample is chosen using non-random criteria, thereby not every individual of the population has an equal chance of being included since the participants were not determined based on probability but through particular characteristics (students from abroad) existing within a group. selecting a specific group to respond to the online survey was necessary and therefore a voluntary response

sample was used as a criterion. Rather than the researcher choosing participants and contacting them directly, students volunteer themselves by completing a public online survey. Finding respondents for this type of survey is relatively easy, as individuals who have a connection to the topic tend to give their comments and are thus highly motivated and emotionally involved.

The sample consisted of 94 international students from 12 different countries (EU and Non EU) who are currently working and studying in Ireland. The vast majority of them are enrolled in higher education institutions. The survey was launched in the student environment precisely because it was the target audience.

3.4 Explanation of what analysis method employed

The primary data were collected using the online questionnaire. The questions were asked in a simple way and the participants were given the possibility to choose between three and four different answers according to the reality of each one. Secondary data was obtained through academic studies related to the topic, official reports from government agencies, journal articles and Google Scholar.

In possession of this information, the next step was to proceed to the concept of triangulation. This concept refers to the use of multiple datasets, methodologies, theories and/or investigators to respond to a topic. It is a research technique that can help the researcher increase the reliability and authority of their conclusions. It was the method used in this study.

3.5 Ethical Section

In everyday life, we probably use reliability to describe how valid something is, but when it comes to data analysis, reliability refers to the ease with which a result can be replicated, allowing the researcher to assess the degree of consistency of their results. . Likewise, validity says that a measure or test is valid when it correlates with the expected result. It checks the accuracy of the result. To establish the validity of a test, the results must be consistent and this is where the two concepts are linked.

Validity establishes that a result is trustworthy even though reliability does not always reflect validity. Reliability depends on how comparable the outcomes are to prior ones, however validity is strongly reliant on standards. By collecting data through research and using the

literature review, it was possible to reconcile these two concepts in this research. In order to preserve the validity and objectivity, the researcher had the worry to limit publication bias to a minimum. This means committing to reporting true research results, whatever they are.

In regard to reflexivity, it is seen as a helpful tool to assure the quality of qualitative research, offering open disclosure about the researcher's personal position and values that could influence data collection and interpretation. It also enables researchers to record observations about the study process. By the other hand, reflexivity in quantitative research practice can be a useful and ongoing way to critically examine researcher work, process, and development.

The use of this concept helped the quantitative measure of this study advance since it made it possible to examine work quickly and served to guide future research practices. It also encouraged the development of research abilities and positively impacted my beginner researcher's confidence.

Related to the primary research, an ethical consent form [Annex I] was provided to participants to make sure they understood the data being gathered for this study and to make it clear that no personal information would be collected or exposed. For the secondary data, all information was collected from reliable sources and properly referenced in the bibliography section.

Chapter IV

Results & Findings

The conclusions and results of the primary research that was conducted and the secondary research are presented in this chapter. The five distinct topics already defined in chapter two were used to divide the analysis and discussion of the results. The objective is to analyse the collected information and triangulate the findings with the literature review to understand how much international students know about financial aspects when moving to another country.

4.1 - Theme 1 - The importance of getting pre-departure advice

Questions 2, 3 and 4 for of the survey are important to understand this theme and the results are shown in the charts as follow:

2 - How long have you been living in Ireland?

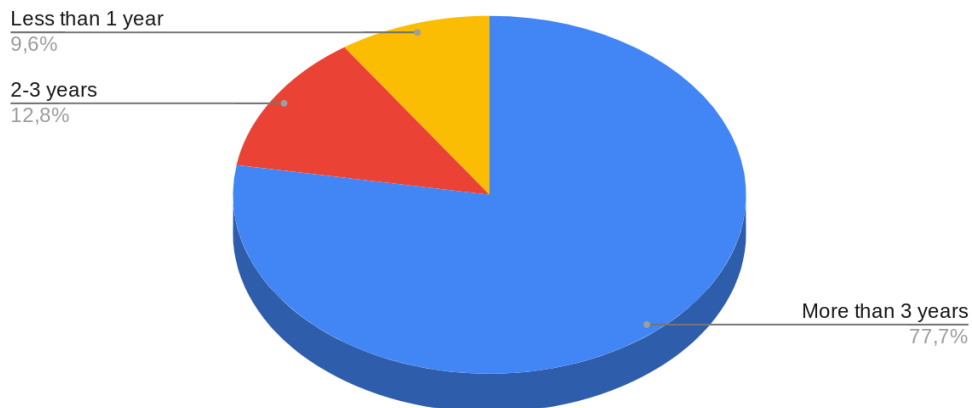


Figure 1 - Question 2 from Google Survey

3 - What are you studying in Ireland?

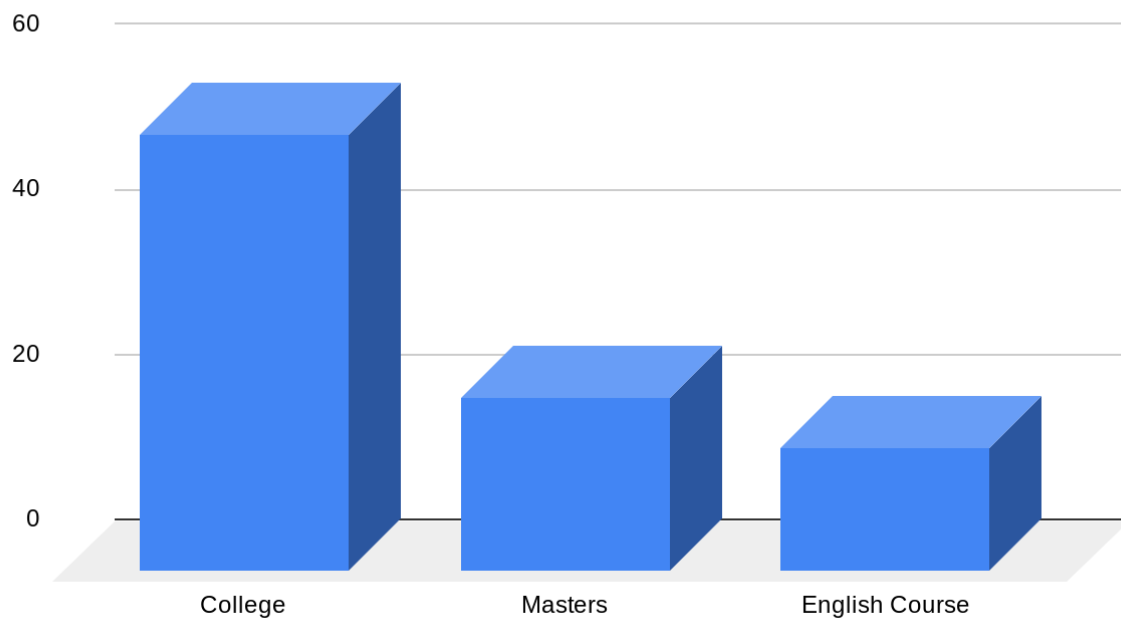


Figure 2 - Question 3 from Google Survey

4 - Do you consider it is important to get pre-departure advice about the economy? (Cost of living, job opportunities, inflation)

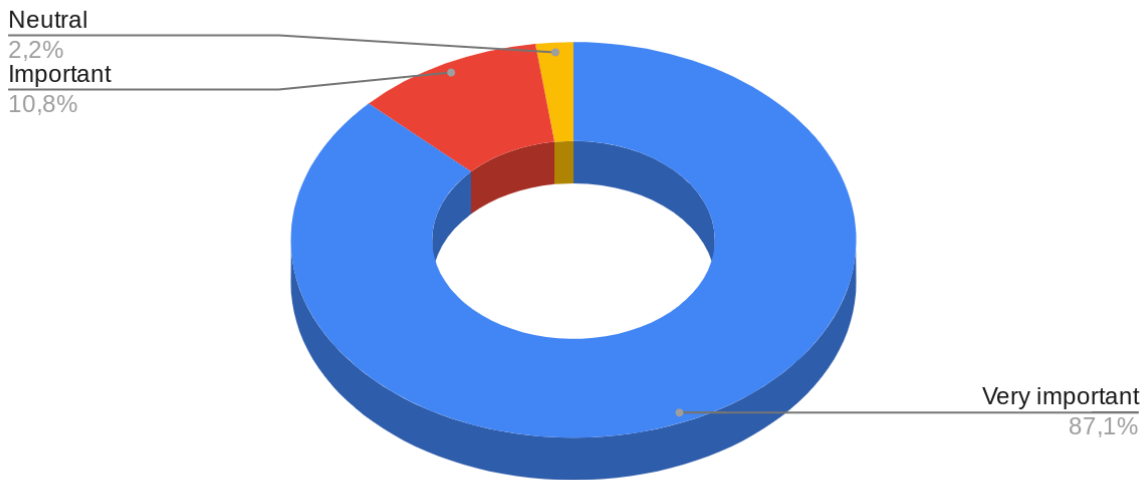


Figure 3 - Question 4 from Google Survey

As we can see with the help of the graphs, the vast majority of international students who responded to this survey, 77.7% have been living in Ireland for a period greater than 3 years, and of these, 87.1% highlighted that it is essential to acquire information before leaving your country of origin. In addition, 59.6% are enrolled in universities taking bachelor's degrees while another 23.6% are studying master's degrees in the country. The remaining 16.9% are enrolled in English courses which usually last less than 1 year.

But, no matter what the student came to study in Ireland, this is perfectly in line with the information provided by the official bodies, higher education institutions and authors who address the topic of student mobility and the importance of getting pre-departure advice in the literature review section. It is because studying abroad goes far beyond the ability to just pay fees and involves more than choosing a serious institution like defended by Obst & Forster (2015). It involves the whole cost of the student's life to maintain himself even in the face of unforeseen circumstances as outlined in the Government-sponsored document *Ireland - your guide to a new beginning*. In most cases, international students have to pay their own expenses and for that they divide their time between study and work.

Lusardi (2019) and the WHO organisation share the same line of reasoning by emphasising that quality of life can only be achieved through each person's perception of their own expectations and goals. In order for these objectives to be achieved, it is first necessary to

have control of finances, which allows each one to clearly assess which expenses consume more of the budget, in order to prioritise what is most important.

With all the changes taking place in the current world scenario (pandemic, wars, high inflation rates...) the task of financial planning has become much more risky and international students need to be very attentive to this new reality especially when planning the pre-departure.

4.2 - Theme 2 - Reliable sources to get financial information about the economy.

Questions 5 and 6 of the survey are related to this topic and we have the results shown in the following graphs

5 - What do you consider a reliable source of economic information?

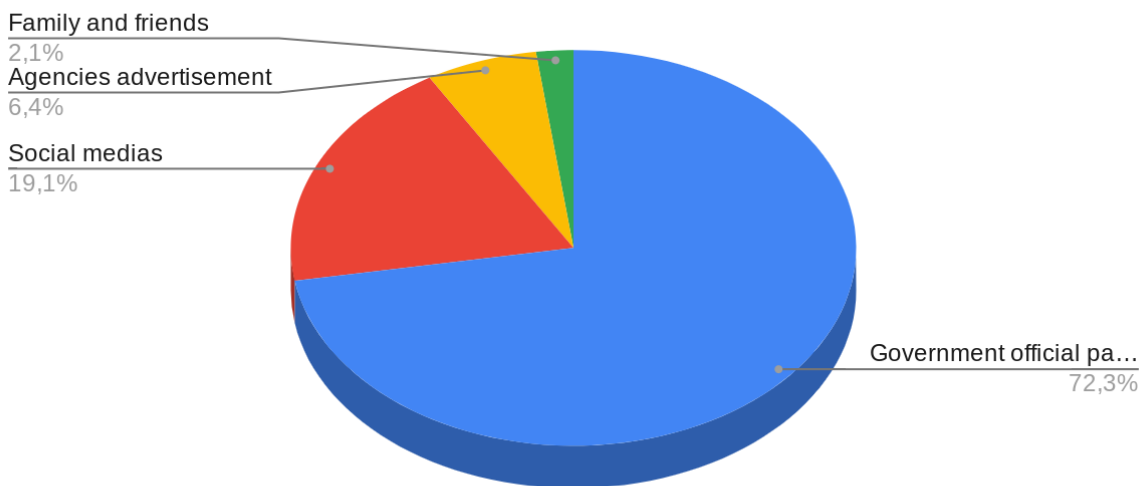


Figure 4- Question 5 from Google Survey

6 - Are you familiar with the benefits that banks offer to students in Ireland? (student accounts, loans, credit cards...)

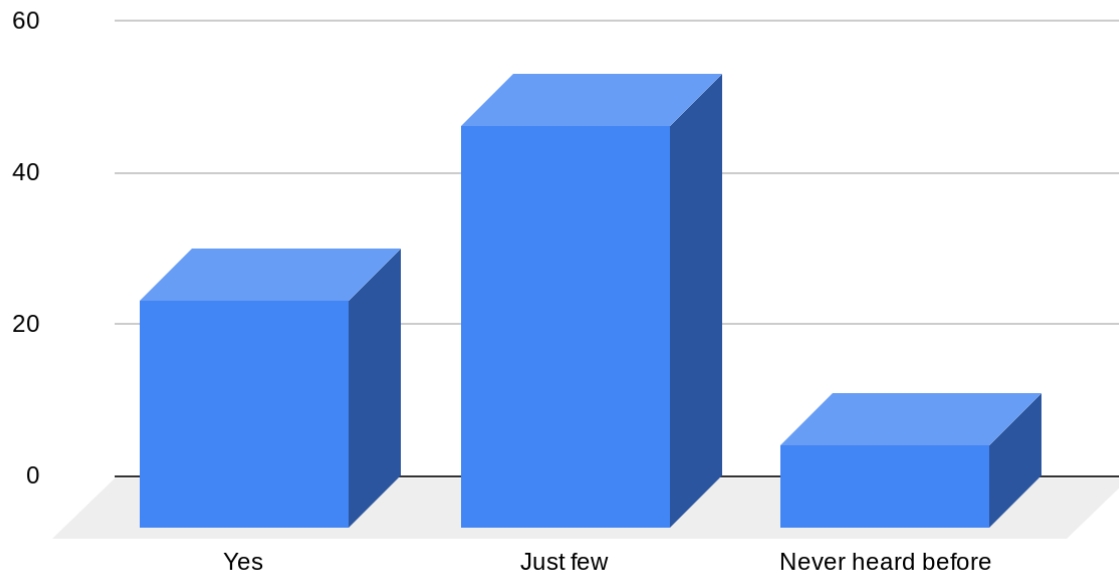


Figure 5 - Question 6 from Google Survey

As previously discussed, it is important to emphasise that to make the most of the experience of studying abroad, planning is very important. Obtaining essential information about the cost of living, the job market, taxes and the current economic situation is essential. Many government and private agencies make these available to international students and because of this it is very common to have a checklist worksheet and channels to clarify doubts in their pages, making it easy to understand the whole process. The University of Galway, for example, maintains a virtual brochure with the most frequently asked questions from students and the steps needed to resolve them, including even the values of the most common things.

However, the way this communication takes place has been changing with the advancement of technology. We have seen that the increasingly digitally connected world is an unquestionable fact as supported by the 2022 Datareportal Report. Although many institutions keep information only in their virtual domain, social networks are gaining more and more strength in the past few years.

We saw through the literature review that the way international students research sources about the host country's economy has changed significantly. As we live in a virtually connected world, what could previously only be achieved through official channels can now be found on any social platform with several *influencers* discussing it.

This contrast can be seen in the way of searching for information when it comes to the difference between the "Z" and "Millennials" generations as demonstrated in the research carried out by Magnify Money.

Although the data collected in this survey do not refer to the age of the respondents, we saw that most of them still prefer the conservative way of seeking information, since 72.3% highlighted the use of official pages while only 19.1% % said they rely on social media. Only 6.4% trust agency advertisements and 2.1 trust advice from friends and family.

In harmony with the speech of the Irish Minister of State Niall Collins about the difficulties faced by international students due to the increase in the cost of living especially after the Covid-19 pandemic, including announcing a budget for the next year aimed to help them, and with the result of the study conducted by ASAPI among American students, It is imperative that international students seek accurate information about the country's current economic situation in order to avoid unpleasant surprises.

Despite this, when referring to the topic which financial facilities students can reach through bank institutions, 56.4% said they knew little, especially with regard to loans. 31.9% said they knew exactly what was offered while 11.7% had never heard of it.

This may indicate that not all financial information made available through official channels is reaching international students and it is necessary to know why.

4.3 - Theme 3 - The impact of taxes on international students' comprehension.

Related to this topic we have question 7, 8 and 9 of the survey and the results shown as follow:

7 - Regarding your payslip, do you fully understand how Revenue charges people for tax purposes?

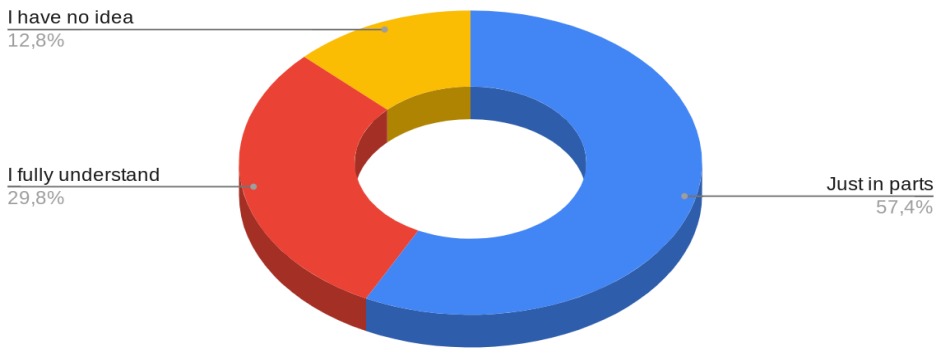
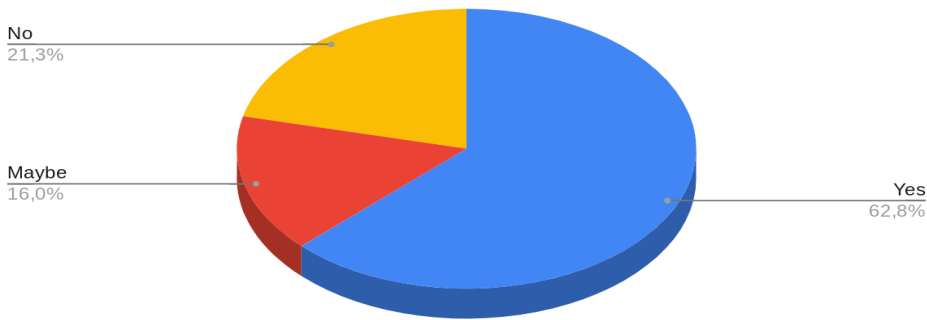


Figure 6- Question 7 from Google Survey

Figure 7 (below) - Question 8 from Google Survey

8 - Do you know how to claim the emergency tax back when you get a job?



9 - Do you know what things you are entitled to claim your income tax and benefits back?

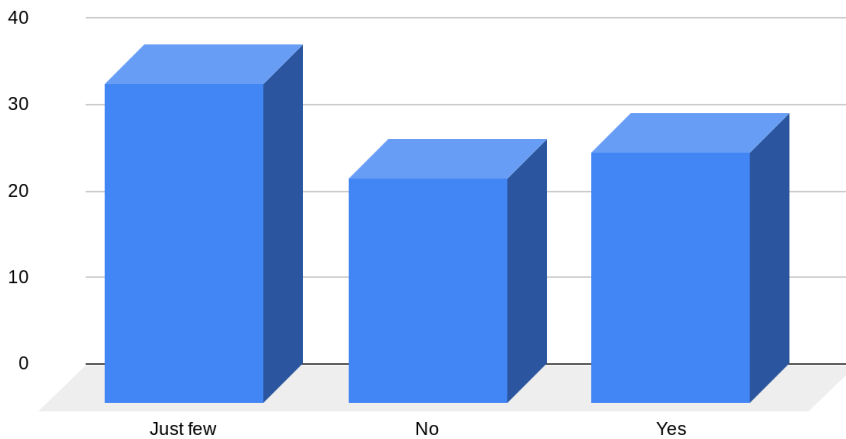


Figure 8 - Question 9 from Google Survey

In line with Benjamin Franklin's words who said taxes are a certainty, Revenue commissioners make it clear in the Government official website that taxes will be collected from all international students working in Ireland according to their earnings, like native citizens. The purpose of this taxation is to collect an amount of the worker's or company's income and deliver it to the government so that it reverts to public services what harmonises with the definition of taxes disseminated by the OECD. Regarding how much is collected in terms of money, each country has its own specific rules. In Ireland, the PAYE system charges between 20 and 40% for the PAYE and 0,5 to 8% for the USC as mentioned by KPMG financial company according to the official tax authorities.

When questioned about the deductions, the majority of international students 57.4% claim to understand only in parts and another 12.8% claim to have no idea. Only 29.8% say they understand what the charges are about and how they are made. On the other hand, when it comes to claiming back taxes and benefits, 40.8% know only some information while 28.3% claim not to know at all. Again a minority of 31.5% stands out. In turn, when it comes to receiving the emergency tax back, 62.8% of students claim to know how to solve this against 16% who are not sure and 21.3% who claim not to know.

Currently, a large part of the international students have based many of their economic decisions on mirroring attitudes, which means that the simple fact that something worked for a certain individual will work for everyone. Despite all the information presented by official bodies, something still escapes the understanding of this group. Maybe because of the difficulty with the language or maybe because of the lack of financial education. In fact, something must be done by competent bodies to correct this problem as soon as possible, perhaps through educational campaigns.

Moreover, with the increase in the number of international students seeking better living conditions and the uncertainties that affect the economy, it is necessary to reinforce the importance of each individual's financial planning which includes understanding about how taxation works and how taxes are collected.

4.4 Theme 4 - The importance of getting help to make investments after studies.

Questions 10, 11 and 12 of the survey bring up this theme as shown in the following graphs

10 - After your studies, are you planning to make investments in Ireland in the future such as opening a business or buying a

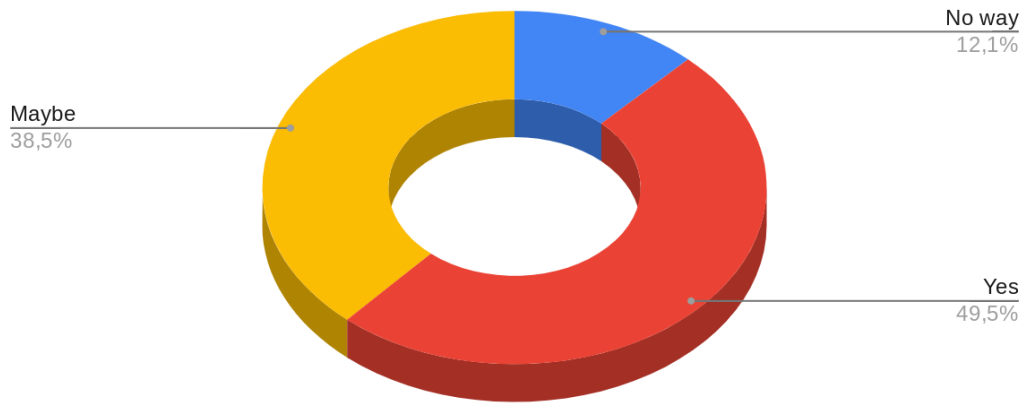


Figure 9 - Question 10 from Google Survey

11 - Do you consider important take professional advice to make investments?

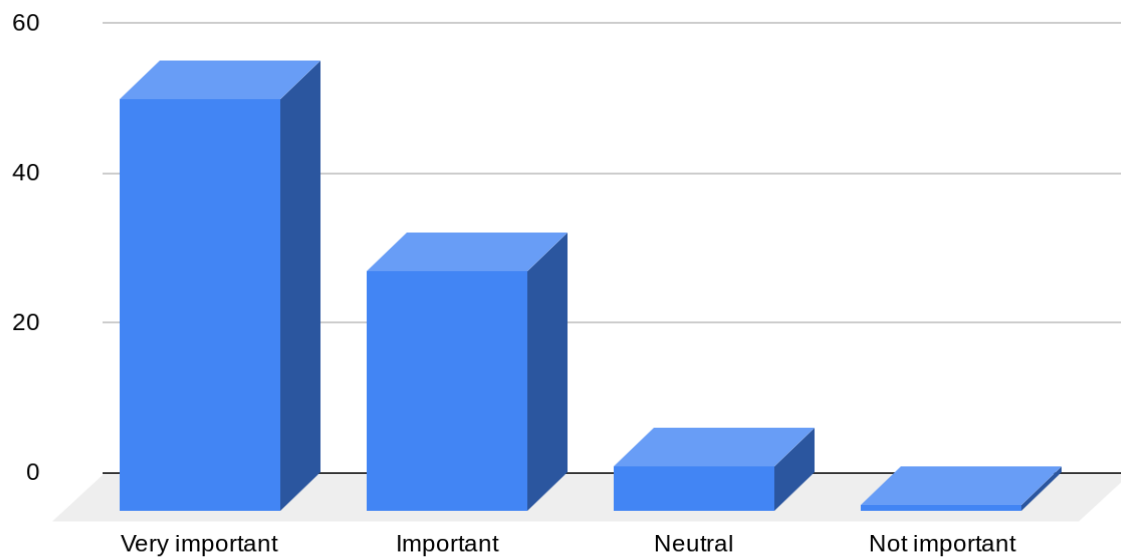


Figure 10 - Question 11 from Google Survey

12 - Do you consider it important to have a tool to help you manage finances? (spreadsheet, app online...)

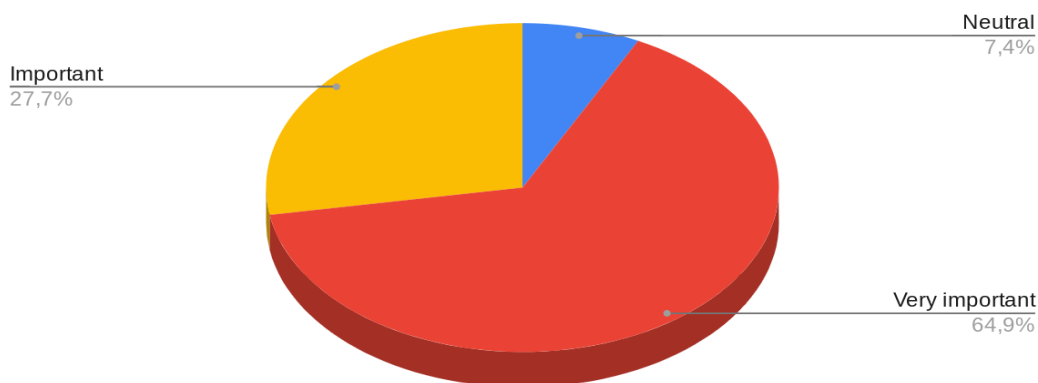


Figure 11 - Question 12 from Google Survey

The UN Human Development report highlights Ireland as in the top five countries with the highest HDI in the world. This makes many international students consider settling here. As shown in the graph, 38.5% of them are thinking of investing in the country by buying a house and even opening a business against only 12.1% who do not think of staying.

With the advent of smart technology that brought ease of use to apps and economic simulators, it is possible to learn about investing in the palm of your hand with just a few clicks. This fits perfectly with the theory of Siqueira and Diniz (2018) who explained about the combination of financial services and technology to bring growth and coverage, and we can see it especially with the emergence of fintechs. Fintechs are startups that deliver financial services using technology in a very agile and effective way. That is, the user does not have to go through long queues, bureaucracy is minimised, the service is done over the internet and all account management can be carried out via a smartphone application or Internet Banking.

It also corroborates with Woodward (2003) explaining that financial literacy has an impact on the types of financial products available in the market. We know that each person has their own profile regarding expenses, savings and so on. It means that when a student looks for advice on investing, the financial institutions use Big Data technology to collect and store data from their routine. Based on the results, they discover the type of investor profile and are able to offer personalised products. In addition to this we can highlight the 64,9% of the international students attesting the importance of having a tool to deal with finances and

58,5% saying that it's important to have professional advice.

This exemplifies what was said by Japelli and Padula (2011) when they state that “financially literate consumers are more willing to make better investments, obtaining a greater return on the amount invested.” It is essential to have a knowledge base to be able to control expenses and allocate money for investments. Understanding how finance works is fundamental to the process and ends up becoming a guarantee of a more financially stable future.

4.5 Theme 5 - The importance of learning about financial literacy.

Questions 13 and 14 for the survey shed light on this thought, as shown in the graphs below.

13 - Do you believe that financial education helps people to make better decisions?

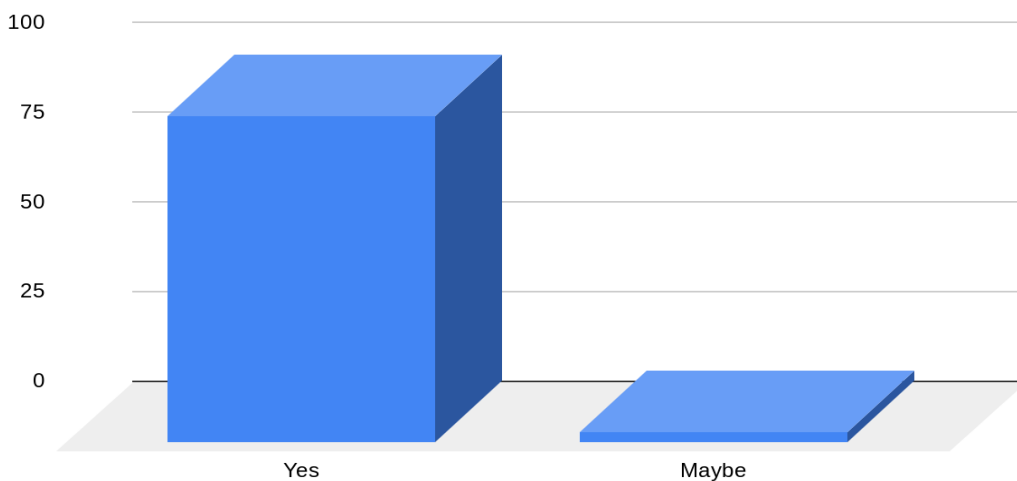
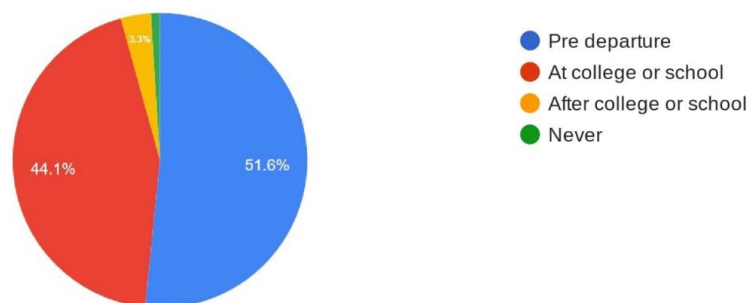


Figure 12 - Question 13 from Google Survey

14 - In your opinion, when should people start to learn about finance?

93 respostas



All the authors mentioned in the literature review section state that financial education is an important basis for the individual's progress wherever he is, as it brings quality of life and is associated with mental well-being. Behrman and Mitchell (2012) make this very clear and summarise it perfectly when they defend quality of life and accumulated wealth with the importance of financial literacy. This statement is in line with the United Nations policy that determines that quality of life is directly associated with income and education.

One point to be considered is that authors differ on how and when this should be done, for example the Jump \$tart Coalition stating that it should start at an early age but Bernheim and Garret (2001) defending that it should be a mandatory subject in the school curriculum. Still, Hastings and Skimmyhorn (2012) believe that for financial education to reach people in a practical way, much research is still needed to design something that really works and brings long-term benefits. In fact, the way in which financial education should be approached to become practical knowledge is also not consensual. Despite this, it is recognized as important by all of them in everyone's life.

According to the data collected among international students, 96.8% believe in the importance of financial education with only 3.2% answering maybe. Of these, 51.6% say that learning should happen before moving to another country, while 44.1% say that it should be a subject included in the curriculum of schools and colleges. In a way, and agreeing with the mentioned authors, the vast majority of international students see financial education and knowledge of how finance works as the key to success while studying abroad.

It is clear that having a base of financial education increases people's ability to deal with the economic challenges therefore, it is worth questioning whether, through financial planning, it is really possible to improve the quality of life of international students or whether additional knowledge is necessary.

Chapter V

Conclusions

The content of this chapter is the final conclusion of the study, the research restrictions and some recommendations for further investigation based on the current results.

5.1 - Conclusions

The possibility to enter the labour market working part-time while attending classes and the possibility to improve their language skills was one of the main reasons given by international students who chose Ireland as their host country. The fact that the country has a reputation for being warm and welcoming and has world-renowned educational institutions (affordable ones) is also repeatedly pointed out as a determining factor as well.

The Third Level Graduate Scheme permits graduates to stay in the country for a year after receiving their degree in order to look for employment. Holders of master's, postgraduate, and doctorate degrees, however, may stay in Ireland for a period of two years.

Many of these students put in countless hours throughout the pandemic time, offering crucial frontline services heating up the local market and generating millions for the country's economy but beyond their economic contribution, these students have a significant impact on Ireland bringing a cultural mix and different points of view.

The results of this study shed light on the experiences of international students in Ireland and show how their financial behaviour has been shaped in line with the new circumstances, especially with the sudden increase in the cost of living. Although most of them have prepared themselves financially to arrive so far, even after doing research and getting information before boarding, there are still many doubts regarding the finances topic due to lack of financial education. The economic difficulties, the lack of support in a foreign country, not having the expected quality of life and difficulty dealing with the double journey of having to study and work makes them rethink their long-term plans, and even though they thought about investing in Ireland, they end up returning home.

5.2 - Limitations

The research fulfilled the objectives and goals for this project, but it is essential to note that there were some limitations faced during its progress. The first and no less important one was the fact that the subject related to financial education is very broad and encompasses different aspects of society, therefore, very complex. Because of this, several adjustments had to be made during the project.. Narrowing down this theme to make it measurable within a more specific group was very challenging.

Time management was another important factor to deal with. In addition to needing to complete assignments on other subjects with the same deadline, attend classes and work to survive as an international student.

The sample size for the primary survey should also be considered, as 94 surveys answered do not represent a large amount. In addition, some participants failed to answer some questions, which brought a difference in the final result. Despite this, the survey achieved the objective of demonstrating how much international students know about finances in Ireland.

5.3 - Recommendations

This research sheds light on the demand for international students in the country. Statistics show that Ireland's international student population tripled from 2010 to 2020, and the country hosted over 25,000 students in 2021.

It is important that the government seek to implement some public policies to improve their well-being while they are in the country and establish new strategies to receive them as the economic and social contribution they bring is considerable. Furthermore, after their studies, some will remain in the country bringing a positive contribution to the labour market through highly qualified skills.

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Appendices

Appendix 1: Informed Consent Form / Plain Language Statement

You are being asked to take part in a research that aims to demonstrate how much international students know about finances in Ireland and how they manage it, once it is well known that financial education can change individuals behaviour and increases ability to deal with economic challenges, improving quality of life.

This study comprises 14 questions that will take approximately 8 minutes to be answered. Your participation is voluntary and your responses are confidential. No personal data other than your nationality will be collected and the results will be used for school purposes only.

You can decide to withdraw at any moment without further explanation or consequences.

This research is being carried out by Ana Paula Rodrigues as part of a Degree in Accounting and Finance at Independent College. The study is being conducted under the supervision of Dr.Vincent Tawiah and Dr. Daniel O'Sullivan (School of Business ICD) and has been granted ethical approval by Independent College.

If you have any questions about the research study, please contact Dr.Daniel O'Sullivan

daniel.osullivan@independentcolleges.ie

This research has been reviewed according to Independent College Dublin procedures for research involving human subjects.

If you do not wish to participate in the research study, please decline participation by clicking on the "disagree" button.

ELECTRONIC CONSENT: Please select your choice below.

Clicking on the "agree" button below indicates that:

- you have read the above information
- you voluntarily agree to participate
- you are at least 18 years of age

If you do not wish to participate in the research study, please decline participation by clicking on the "disagree" button.

Agree

Disagree

Appendix 2: Google Forms Survey Questionnaire

1 - Where are you from?

2 - How long have you been living in Ireland?

Less than 1 year

2-3 years

More than 3 years

3 - What are you studying in Ireland?

English Course

College

Masters

**4 - Do you consider it important to get pre-departure advice about the economy?
(Cost of living, job opportunities, inflation rates...)**

Very important

Important

Neutral

Not important

5 - What do you consider a reliable source of economic information?

Social medias

Family and friends

Agencies advertisement

Government official pages

6 - Are you familiar with the benefits that banks offer to students in Ireland? (student accounts, loans, credit cards...)

Yes

Just few

Never heard before

7 - Regarding your payslip, do you fully understand how Revenue charges people for tax purposes?

I fully understand

Just in parts

I have no idea

8 - Do you know how to claim the emergency tax back when you get a job?

Yes

Maybe

No

9 - Do you know what things you are entitled to claim your income tax and benefits back?

Yes

Just few

No

10 - After your studies, are you planning to make investments in Ireland in the future such as opening a business or buying a house?

Yes

Maybe

No way

11 - Do you consider it important to take professional advice to make investments?

Very important

Important

Neutral

Not important

12 - Do you consider it important to have a tool to help you manage finances? (spreadsheet, app online...)

Very important

Important

Neutral

Not important

13 - Do you believe that financial education helps people to make better decisions?

Yes

Maybe

No

14 - In your opinion, when should people start to learn about finance?

Pre departure

At college or school

After college or school

Never

Appendix 3: Reflective Diary

Gantt Chart weeks	March				April				May				Jun-Aug				September				October				November 22			
	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2	3	4	1	2		
Initial ideas	x	x																										
Formulating the research topic	x	x																										
Reflective Diary Report progress	x	x																										
Literature Search		x	x	x																								
Literature Read		x	x	x																								
Submission Initial Project Ideas				24th March																								
First Feedback						?																						
Finalize aim and objectives							x	x																				
Literature Read Literature Review							x	x																				
Upload Ethical Form A with formal proposal								x	x																			
Submit Assignment 2										18th May																		
Feedback Synopsis											?	?																
Feedback Report reviewed and adopted and rewritten														x	x													
Research Methodology approach . Ontology Epistemology															x													
Designing a data instrument															x	x	x											
Primary data collected																x	x											
Sample chosen and field research complete																	x	x										
Secondary/Primary Data analysis/ Triangulation																		x										
Data conclusions and outcome first draft																				x	x							
Presentation of Slide deck																					x	Week 3						
Feedback from Supervisor																						x						
Incorporate feedback into your final report																						x	x					
Report writing rewriting go through all five chapters and tighten up																						x	x					
Conclusion and recommendations																						x	x					
Finish writing Project Report.																						x	x					
Draft completed with references and all appendices																						x	x					
Draft revised by several people																									x			
Final Project Report Submission																												End

Appendix 4: Copy of Ethical Form A

<h3 style="margin: 0;">Form A: Application for Ethical Approval</h3> <h4 style="margin: 0;">Undergraduate/Taught Postgraduate Research</h4>	
This form should be submitted to the module leader for the relevant initial proposal and/or the relevant supervisor is the proposal has already been accepted. Please save this file as <i>STUDENT NUMBER_AEA_FormA.docx</i>	
Title of Project	Applied Project
Name of Learner	Ana Paula Rodrigues
Student Number	51707497
Name of Supervisor/Tutor	Dr. Daniel Sullivan

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?	x <input type="checkbox"/>	<input type="checkbox"/>	
2	Will you tell participants that their participation is voluntary?	x <input type="checkbox"/>	<input type="checkbox"/>	
3	Will you obtain written consent for participation (through a signed or 'ticked' consent form)?	x <input type="checkbox"/>	<input type="checkbox"/>	
4	If the research is observational, will you ask participants for their consent to being observed.	x <input 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?	x <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 type="checkbox"/>	<input type="checkbox"/>	x <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?	x <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)?	x <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?	x <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10	If your study involves people less than 16 years, will you ensure that <u>active</u> consent 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?	x <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Item	Question	Yes	No	NA
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 ethics committee before starting data collection.	x <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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?	x <input type="checkbox"/>	<input type="checkbox"/>	<input 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"/>	x <input type="checkbox"/>	<input type="checkbox"/>
14	Will your project involve deliberately misleading participants in any way?	<input type="checkbox"/>	x <input type="checkbox"/>	
15	Is there any realistic risk of any participants experiencing either physical or psychological distress or discomfort?	<input type="checkbox"/>	x <input type="checkbox"/>	
16	Does your project involve work with animals?	<input type="checkbox"/>	x <input type="checkbox"/>	
17	Do you plan to give individual feedback to participants regarding their scores on any task or scale?	<input type="checkbox"/>	x <input 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 type="checkbox"/>	x <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"/>	x <input type="checkbox"/>	
20	Does your study involve an external agency (e.g. for recruitment)?	<input type="checkbox"/>	x <input 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"/>	x <input 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 Ana Paula Rodrigues

Student Number 51707497

Date 18/05/22

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.

Name of Supervisor/Lecturer Click or tap here to enter text.

Date Click or tap here to enter text.