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| **Learning Outcome**  *From Specification*  **1.4** – Explain key personal taxes and charges and suggest the occasions when and why they might arise  **3.5** – Examine the purpose of taxation from a financial, social, legal and ethical perspective  **3.4** - Differentiate between different sources of government revenue and government expenditure | **Key concepts**  *Knowledge, Understanding skills and values*  **Knowledge**  **1.4 - Taxes**   1. **Income tax**: Learners should have knowledge of income tax, which is a tax imposed on individuals' earnings from various sources. 2. **Value Added Tax:** Learners should be familiar with VAT, which is a consumption tax levied on the sale of goods and services. T 3. **Property tax:** Learners should understand property tax, which is a tax on the value of residential or commercial properties owned by individuals. They should know that property tax is typically based on the assessed value of the property and used to fund local government services. 4. **PAYE, PRSI and USC;** Learners should have knowledge of these, which are taxes deducted from individuals' earnings to fund essential service and benefits such as healthcare, unemployment benefits, and pensions.   **3.5 – Purpose of taxation**   1. **Purpose of taxation**: Learner should have knowledge of the purposes for which taxation is levied by governments. 2. **Financial impact of taxation**: Learners should understand the financial implications of taxation on individuals, businesses, and the economy as a whole. They should be aware of the different types of taxes (e.g., income tax, sales tax, property tax) and their effects on personal and corporate finances. 3. **Social impact of taxation:** Learners should be familiar with the social impact of taxation, including its role in redistributing wealth, funding social welfare programs, and promoting social justice.   **3.4 – Government Revenue and expenditure**   1. **Sources of government revenue**: Learners should have knowledge of various sources of government revenue, such as taxes (income tax, corporate tax, sales tax, etc.), fees and charges, grants and subsidies, borrowing, and asset sales. 2. **Government expenditure:** Learner should be familiar with different categories of government expenditure, including public services (education, healthcare, infrastructure), defines and security, social welfare, debt servicing, and administrative costs. 3. **Budgeting process:** Leaners should know how revenue sources are projected, expenditure priorities are determined, and the budget is monitored and evaluated.   **Understanding**  **1.4 - Taxes**   1. **Taxable events:** Learners should understand the different occasions when taxes and charges might arise. For example, income tax arises when individuals earn income, VAT is incurred when purchasing goods and services, property tax is levied on property ownership, and PAYE, PRSI & USC contributions are deducted from earnings. 2. **Tax rates and thresholds**: Learners should comprehend the concept of tax rates and thresholds. They should understand that different tax rates apply to different income levels and that tax thresholds determine at what income level individuals start paying taxes. 3. **Income tax**: Learners should understand the progressive nature of income tax, where higher-income individuals pay a higher % of their income as tax.   **3.5 – Purpose of taxation**   1. **Purpose of taxation:** Learner understand that taxation is primarily used to generate revenue for public expenditure, fund public services and infrastructure, promote economic stability, and address social and economic inequalities. 2. **Social impact of taxation:** Learners understand how taxation can influence income distribution and the provision of public goods and services. 3. **Relationship between taxation and public services**: Learner should understand the connection between taxation and the provision of public services. They should grasp the concept of the social contract, where individuals contribute through taxation in exchange for access to essential services and a functioning society. 4. **Economic impact of taxation:** Learners should understand how taxation can influence economic behaviour, investment decisions, and economic growth. They should appreciate the trade-offs and incentives created by different tax policies and their impact on individuals, businesses, and the overall economy.   **3.4 – Government Revenue and expenditure**   1. **Sources of government revenue**: Learners should understand how each source contributes to the government's income. 2. **Budgeting process:** Leaners should have an understanding of the budgeting process, including the formulation, approval, and implementation of government budgets. 3. **Revenue and expenditure relationship:** Learners should understand the relationship between government revenue and expenditure. They should grasp the concept of fiscal balance and how it affects the government's financial position. They should appreciate the need for revenue to cover expenditure and the implications of budget deficits or surpluses. 4. **Allocation of resources:** learners should understand how government revenue is allocated to different sectors and programs through the budgeting process. They should recognize the importance of prioritizing and distributing resources to address societal needs and achieve policy objectives.   **Skills**  **1.4 – Taxes**   1. **Being literate:** Introduce learners to various personal taxes and charges such as income tax, sales tax, property tax, and social security contributions. 2. **Being numerate:** Teach learners how to calculate and estimate personal taxes and charges based on different income levels and tax rates. 3. **Communicating**: Encourage learner to express their opinions and present arguments supporting or questioning the fairness and effectiveness of different taxes and charges. 4. **Managing information and thinking**: Provide learner with examples of individuals or households and their tax obligations. 5. **Managing myself and working with others**: Facilitate discussions and reflection on the challenges and considerations involved in managing personal taxes and charges, fostering self-awareness and interpersonal skills.   **3.5 – Purpose of taxation**   1. **Being creative:** Encourage learners to use their creativity to express their understanding of the purpose of taxation through drawing, painting, or multimedia presentations. 2. **Being literate**: Provide learners with reading materials that discuss the purpose of taxation from different perspectives, including financial, social, legal, and ethical dimensions. 3. **Communicating:** Facilitate class discussions where learners can express their opinions and engage in debates about the purpose of taxation from financial, social, legal, and ethical viewpoints. 4. **Managing information and thinking:** Guide learners in evaluating the purpose of taxation by analysing the benefits, drawbacks, and consequences associated with tax systems. 5. **Managing myself and staying well:** Encourage learners to approach the topic with an open mind and respect for diverse opinions, fostering a healthy and inclusive classroom environment. 6. **Working with others:** Encourage teamwork and cooperation in exploring the financial, social, legal, and ethical dimensions of taxation and preparing joint presentations or reports.   **3.4 – Government Revenue and expenditure**   1. **Being creative:** Encourage learners to think creatively and explore different ways to visually represent government revenue and expenditure, such as creating infographics, charts, or diagrams. 2. **Being literate:** Provide learners with reading materials, such as articles or reports, that explain different sources of government revenue, such as taxes, tariffs, and fees. 3. **Being numerate:** Teach learners how to interpret and analyse government budgets and financial statements that outline revenue sources and expenditure categories. 4. **Communicating**: Assign group discussions or debates where learners can communicate their understanding of the different sources of government revenue and expenditure. 5. **Managing information and thinking:** Provide learners with examples of government revenue and expenditure from different countries or regions and guide them in analysing the implications and consequences of these financial decisions. 6. **Managing myself and staying well:** Foster learners self-management skills by assigning tasks that require them to organise and manage their time and notes effectively 7. **Working with others:** Facilitate group discussions that encourage learners to consider diverse perspectives on the allocation of government funds and engage in respectful dialogue.   **Values**  **1.4 - Taxes**   1. **Responsibility:** Learners should value personal responsibility in fulfilling their tax obligations and paying the taxes they owe in a timely manner. 2. **Equity**: Learners should appreciate the importance of a fair and equitable tax system, where individuals contribute based on their ability to pay. 3. **Ethical behaviour:** Learners should understand the importance of ethical behaviour in relation to taxes, including paying the correct amount of tax, reporting income accurately, and complying with tax laws and regulations.   **3.5 – Purpose of taxation**   1. **Fiscal responsibility:** Learner should value the importance of fiscal responsibility in taxation. They should recognise the need for governments to raise revenue efficiently and effectively to support public services and maintain economic stability. 2. **Fairness and equity:** Learners should value fairness and equity in taxation. They should appreciate the role of progressive taxation in reducing income inequalities and ensuring that individuals and businesses contribute proportionally to their ability to pay. 3. **Social responsibility:** Learners should recognise the social responsibility associated with taxation. They should understand that taxation plays a crucial role in funding social welfare programs, infrastructure development, and other public goods that contribute to the well-being of society. 4. Ethical considerations: Students should develop ethical awareness regarding taxation. They should value honesty, integrity, and compliance with tax laws, while also critically examining the ethical implications of tax planning strategies and the role of taxation in promoting societal welfare.   **3.4 – Government Revenue and expenditure**   1. **Fiscal responsibility:** Learners should value fiscal responsibility in government finance. They should recognise the importance of maintaining a sustainable fiscal position, avoiding excessive debt burdens, and making efficient use of public resources. 2. **Equity and fairness:** Learners should value equity and fairness in the distribution of government revenue and expenditure. They should understand the role of government in addressing social inequalities and providing essential services to all citizens. 3. **Accountability and transparency:** Learners should recognise the importance of accountability and transparency in government finance. They should appreciate the need for openness in budgeting processes, public participation, and effective oversight mechanisms to ensure responsible use of public funds. |
| **Possible Learning Experiences**  *Rich learning experiences for learners, opportunities to develop Key skills and use formative assessment*  **Rich learning experiences for learners:**   1. Conduct a case study or research project on personal taxes and charges, exploring their purpose, calculation methods, and the occasions when they arise. 2. Participate in group discussions or debates on the impact of taxation on individuals and society, considering different perspectives and ethical considerations. 3. Engage in real-world scenarios or simulations where students can experience the process of filing taxes and understanding the implications of different tax rates.   **Opportunities to develop key skills:**   1. Research and present a comprehensive overview of different sources of government revenue and expenditure, developing skills in data analysis and information gathering. 2. Analyse and interpret financial data related to government revenue and expenditure, including budget reports or economic indicators, to understand their implications. 3. Engage in critical thinking exercises to evaluate the purpose of taxation from financial, social, legal, and ethical perspectives, developing skills in ethical reasoning and decision-making.   **Use formative assessment:**   1. Create quizzes or interactive activities to assess students' understanding of key personal taxes and charges, allowing for immediate feedback and opportunity for self-assessment. 2. Assign case study analyses or research projects where students can demonstrate their understanding of different sources of government revenue and expenditure. 3. Provide opportunities for students to engage in class discussions or debates, allowing for peer evaluation and feedback on their arguments and perspectives related to taxation. | |
| **Evaluation of students learning**  What will learners say, write or do to shoe their learning and understanding  **What will learners say?**   1. Class discussions: Engage learners in discussions where they explain key personal taxes and charges, suggesting the occasions when and why they might arise. Encourage them to provide real-life examples and engage in peer-to-peer discussions to deepen their understanding. 2. Panel discussions: Organise panel discussions where learners take on different roles representing various stakeholders, such as taxpayers, government officials, and tax experts. They can discuss the implications of personal taxes and charges and explore different perspectives.   **What will learners write?**   * Case analysis: Provide students with case scenarios involving personal taxes and charges. Ask them to analyse the situations and write detailed explanations of the applicable taxes, charges, and reasons for their occurrence. * Reflective journals: Assign learners to keep reflective journals where they can record their personal experiences with taxes and charges, highlighting the occasions and reasons for their occurrence. They should also reflect on the financial, social, legal, and ethical aspects of taxation.   **What will learners do to show their learning and understanding?**   * Group Work: Assign group work where learners research and create informative posters or infographics about key personal taxes and charges. They should highlight the occasions, reasons, and implications of these taxes and charges. * Interactive activities: Organise interactive activities where learners can participate in , showcasing their understanding of personal taxes and government revenue and expenditure. | |

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| **Learning Intentions** | 1. Describe the role that taxation places in our economy 2. Explain the different household and personal taxes in Ireland 3. Understand the impact that taxation has on households and individuals 4. Calculate the tax liability 5. Define and explain the term taxation 6. Explain the need for national debt 7. Identify sources of Government revenue and expenditure 8. Explain the difference between a balance, surplus and deficit budget 9. Outline the impact of a budget decision on Irish society 10. Define the term Taxation society 11. Outline the principle of a fait tax system 12. Look at the purpose of taxation from a financial, social, and ethical point of view |
| **Success Criteria** | 1. **Describe the role that taxation plays in our economy** 2. I can **e**xplain how taxation is used to fund public goods and services, such as healthcare, education, and infrastructure. 3. I can **d**iscuss the role of taxation in promoting economic stability and addressing income inequality. 4. I can **p**rovide examples of how tax revenue is allocated and used by the government. 5. **Explain the different household and personal taxes in Ireland** 6. I can **i**dentify and describe common types of household and personal taxes, such as income tax, property tax, and value-added tax (VAT). 7. I can **e**xplain the purpose of each tax and how they are calculated. 8. I can **p**rovide examples of how these taxes affect individuals and households in Ireland. 9. **Understand the impact that taxation has on households and individuals** 10. I can **a**nalyse the effects of different tax rates and tax brackets on individuals' disposable income. 11. I can **d**iscuss how taxes can influence consumer behaviour and spending patterns. 12. I can **e**xplain how progressive, proportional, and regressive tax systems impact different income groups. 13. **Calculate the tax liability** 14. I can **p**erform calculations to determine an individual's or household's tax liability based on given income and tax rates. 15. I can **a**pply knowledge of tax deductions, allowances, and credits to calculate net tax payable. 16. I can **i**nterpret and analyse the results to understand the financial impact of taxation. 17. **Define and explain the term taxation** 18. I can **p**rovide a clear definition of taxation and its purpose in society. 19. I can **e**xplain the concepts of tax base, tax rate, and tax revenue. 20. I can **u**se examples to illustrate how taxation supports government functions and public services. 21. **Explain the need for national debt** 22. I can **d**iscuss the reasons why governments may need to borrow money through issuing national debt. 23. Analyse the consequences of excessive national debt and its impact on future generations. 24. Evaluate the trade-offs between borrowing and taxation for funding government programs and projects. 25. **Identify sources of government revenue and expenditure** 26. I can **i**dentify and describe various sources of government revenue, such as taxes, fees, and fines. 27. I can **u**nderstand the different categories of government expenditure, including healthcare, education, defence, and welfare. 28. I can **r**ecognize the relationship between government revenue and expenditure in budget planning. 29. **Explain the difference between a balanced, surplus, and deficit budget** 30. I can **d**efine and differentiate between a balanced budget, budget surplus, and budget deficit. 31. I can **u**nderstand the implications of each budget scenario on government finances and economic stability. 32. Analyse the factors that can lead to budget deficits or surpluses. 33. **Outline the impact of a budget decision on Irish society** 34. I can **d**iscuss how government budget decisions can affect different sectors of society, such as education, healthcare, and social welfare. 35. I can **a**nalyse the trade-offs involved in budget allocation and how they may impact various stakeholders. 36. I can **e**valuate the fairness and effectiveness of budget decisions in achieving societal goals. 37. **Define the term taxation society:** 38. I canexplain the concept of a taxation society, where individuals contribute to the funding of public goods and services through taxes. 39. I can discuss the benefits and responsibilities of living in a taxation society. 40. I can explore the relationship between taxation and citisenship. 41. **Outline the principle of a fair tax system** 42. I can describe the principles of equity, simplicity, efficiency, and transparency in designing a fair tax system. 43. I can discuss the challenges and considerations in achieving fairness in taxation. 44. I can analyse the concept of progressive taxation and its role in addressing income inequality. 45. **Look at the purpose of taxation from a financial, social, and ethical point of view** 46. I can analyse how taxation supports economic growth, social welfare, and redistribution of wealth. 47. I can discuss the ethical considerations and social implications of different tax policies. 48. I canevaluate the balance between individual rights and societal needs in taxation. |
| **Other Learning Experiences** | **Rich learning experiences for students:**   1. Conduct a case study or research project on personal taxes and charges, exploring their purpose, calculation methods, and the occasions when they arise 2. Participate in group discussions or debates on the impact of taxation on individuals and society, considering different perspectives and ethical considerations. 3. Engage in real-world scenarios or simulations where students can experience the process of filing taxes and understanding the implications of different tax rates.   **Opportunities to develop key skills**   1. Research and present a comprehensive overview of different sources of government revenue and expenditure, developing skills in data analysis and information gathering. 2. Analyse and interpret financial data related to government revenue and expenditure, including budget reports or economic indicators, to understand their implications. 3. Engage in critical thinking exercises to evaluate the purpose of taxation from financial, social, legal, and ethical perspectives, developing skills in ethical reasoning and decision-making.   **Use formative assessment**   1. Create quizzes or interactive activities to assess students' understanding of key personal taxes and charges, allowing for immediate feedback and opportunity for self-assessment. 2. Assign case study analyses or research projects where students can demonstrate their understanding of different sources of government revenue and expenditure. 3. Provide opportunities for students to engage in class discussions or debates, allowing for peer evaluation and feedback on their arguments and perspectives related to taxation. |
| **Evaluation of learning** | **1.4 - Taxes.**   1. Written Assessments: Assign learners written assessments where they explain key personal taxes and charges. learner should provide clear definitions, examples, and explanations of each tax or charge, along with the occasions and reasons for their occurrence. Evaluate their understanding of tax concepts, ability to apply knowledge to real-life situations, and clarity of explanations. 2. Scenario-Based Questions: Present learners with scenarios related to personal finance, such as earning income, purchasing goods or property, or using public services. Ask them to identify and explain the relevant taxes and charges that might arise in each situation. Assess their ability to analyse and apply tax concepts to specific scenarios.   **3.5 - Purpose of taxation**   1. Class Discussions: Engage learners in class discussions where they examine and debate the purpose of taxation from different perspectives. Encourage them to consider the financial, social, legal, and ethical implications of taxation. Assess their ability to articulate their thoughts, analyse multiple perspectives, and provide evidence-based arguments in support of their viewpoints. 2. Research Projects: Assign learners research projects where they investigate the purpose of taxation in real-world contexts. Learners should examine case studies or historical examples and evaluate the financial, social, legal, and ethical aspects of taxation in those situations. Evaluate their research skills, comprehension of different perspectives, and their ability to present their findings clearly.   **3.4 - Government revenue and government expenditure.**   1. Graphic Organisers or Tables: Provide learners with graphic organisers or tables where they categorise and differentiate various sources of government revenue and expenditure. Learner should accurately identify revenue sources (such as taxes, fees, grants) and expenditure categories (such as education, healthcare, defence) and demonstrate an understanding of the relationship between revenue and expenditure. Assess their ability to classify and categorize information effectively. 2. Case Studies: Present learners with case studies or scenarios that involve government revenue and expenditure. Ask them to analyse the sources of revenue and expenditure and explain the implications of financial decisions. Evaluate their ability to apply their knowledge, think critically, and make connections between government finances and societal needs. |

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| **Teacher Reflection/notes**  **Learning Outcome 1.4**  Reflection: Learners in this age group demonstrated an understanding of key personal taxes and charges. They were able to explain various taxes such as income tax, sales tax, and property tax. They also showed an understanding of charges such as healthcare premiums or utility fees. They were able to suggest occasions when and why these taxes and charges might arise, such as earning income through employment or purchasing goods and services.  Notes: Some Learners had difficulty fully grasping the specific occasions and reasons for different taxes and charges. To further support their learning, I will provide more real-life examples and engage them in interactive discussions to connect tax and charge concepts with everyday situations. This will help them understand the practical applications and reasons behind these financial obligations.  **Learning Outcome 3.5**  Reflection: Learners demonstrated the ability to examine the purpose of taxation from various perspectives, including financial, social, legal, and ethical. They showed an understanding that taxation serves to fund government programs and services, redistribute wealth, promote social welfare, enforce legal obligations, and address ethical considerations. They were able to analyse the impact of taxation on individuals and society.  Notes: While learners generally performed well in examining the purpose of taxation, some struggled to fully comprehend the social, legal, and ethical dimensions. To address this, I will provide more examples and case studies that illustrate the broader implications of taxation. I will also encourage students to think critically about the potential positive and negative consequences of different tax policies and their impact on individuals and society.  **Learning Outcome 3.4**  Reflection: Learners demonstrated the ability to differentiate between different sources of government revenue and government expenditure. They were able to identify revenue sources such as taxes, fees, and fines, as well as expenditure categories such as education, healthcare, and infrastructure. They showed an understanding of the relationship between revenue and expenditure and the importance of fiscal responsibility.  Notes: While learmners generally performed well in differentiating between revenue sources and expenditure categories, some struggled to grasp the broader economic and social implications of government revenue and expenditure. To further enhance their understanding, I will incorporate more examples and case studies that highlight the impact of government fiscal decisions on citizens and the economy. This will enable them to consider the trade-offs and priorities associated with government revenue and expenditure. |