

Primary Curriculum Review and Redevelopment

Written submission template for organisations, groups and individuals responding to the *Draft Primary Curriculum Framework*

This template is intended to support you (and your colleagues/organisation) in developing a written submission in response to the *Draft Primary Curriculum Framework*. Please e-mail your completed submission to PCRRsubmissions@ncca.ie

Individual submission details

Name	
Date	
E-mail	

Organisation submission details

Name	Annmarie O'Connor
Position	Business Manager
Organisation	MABS Support
Date	20/12/2020
E-mail	Annmarie_oconnor@mabs.ie

The NCCA will publish written submissions received during the consultation. The submissions will include the author's/contributor's name/organisation. Do you consent to this submission being posted online?

Yes

No

Please email your submission to PCRRsubmissions@ncca.ie

Please provide some brief background information on your organisation (if applicable).

MABS Support CLG is funded and supported by the Citizens Information Board and provides support across a range of areas to the network of MABS Regional Companies. MABS, the Money Advice and Budgeting Service, is a free, independent and confidential service for people who are in debt or at risk of getting into debt and assisted in the order of .5 m clients and callers in the 10-year period following the financial crisis of 2008. In 2019, we supported in the order of 20,000 new clients in the face-to-face service and approx. 25,000 callers to the MABS National Helpline.

MABS has a statutory remit under Section 28(a) of the Social Welfare (Miscellaneous Provisions) Act of 2008.: *'to promote and develop education in respect of money management.'* It does this primarily via outreach at local and community level, through its participation in Global Money Week where it delivers a programme to transition year students, but also previously fulfilled the objective via the roll-out of national programmes targeted at different learner groups and tailored to their needs, developed in partnership with third parties with an interest and shared goal in relation to education, e.g., the Financial Regulator, the VEC's and St. John of God's Carmona Services. More detail about the work of MABS can be accessed at www.mabs.ie
National Traveller MABS also provides educational supports and programmes and more detail can be found at <https://www.ntmabs.org/>

The remainder of the template includes two sections. Section 1 invites your overall comments and observations on the *Draft Primary Curriculum Framework*. Section 2 is structured to align with the six key messages related to the framework. Each message is summarised as a support for you in working on the submission.

Please email your submission to PCRRsubmissions@ncca.ie

Section 1

Please outline your overall response to the *Draft Primary Curriculum Framework*.

We welcome the vision as set out.

We greatly welcome the draft and the focus on:

‘the importance of children’s experiences in their formative years and how these experiences shape their lives as children and as adults into the future’

The curriculum has been in existence since 1999 and over the intervening 20 years Irish society has changed dramatically. For MABS, founded in 1992, those changes have been apparent in our casework.

In the lead into the financial crisis of 2008, we had seen in our casework, signals that many households we were working with were becoming ‘over borrowed’ and the consequence when the crisis occurred was that they became ‘over-indebted’. In practice, for households affected, this imposed huge costs both financial and non-financial and those legacy debts remain problematic more than a decade later. Directly related psycho-social consequences include, illness, family and relationship breakdown etc. There were impacts for children in households affected in terms of fear and anxiety about loss of income, potential loss of housing etc. and we know that one of the hardest parts for parents was having to explain to their children that there would be lifestyle changes.

The last crisis obviously attracted much media attention and a generation has grown up with a new lexicon of value-laden terms like ‘bad bank’, ‘bank bailout’, ‘strategic defaulter’ and ‘moral hazard’ but with no objective basis from which to build an understanding of these terms, what they might mean for themselves, their community or society.

We note through our work that debt remains stigmatised and talking openly about money, (how much we have, how much we need, how much we want or expect), remains perhaps one of the last taboos on Irish society.

We know that it is exceptionally hard for our clients to open up to anybody about money worries or debt, but it is also often very hard for clients, regardless of their educational level or occupation, to understand the day-to-day mechanics of their household finances, how much they need to achieve their goals and what the risks are in their consumption of financial goods and services.

We know too that money can become ‘weaponised’ in interpersonal and interfamilial relationships and that far too few of our clients are sufficiently aware of, and can utilise, their rights as citizens and consumers of financial services in ensuring that they can secure money they are entitled to from the State or optimise their use of financial services/seek remediation for wrongs caused to them in their use of financial services.

All of this is wrapped in layers of emotion and conditioning and also concerns about secrecy/privacy about money and a view that often individuals have little power in their dealings with large institutions.

Many of these views and beliefs are formed within family settings where money can be a cause of stress or tension fear and anxiety. Mainly for MABS clients, because there is not enough, but sometimes because of a pre-occupation with money and acquisition as symbols of success and achievement and a view that a loss of income is a mark of 'failure'.

Money as the currency of life needs to be 'normalised' and as part of our 'social maturation' we need to appreciate that correctly approached, placing financial/money management education within the primary school curriculum, will neither harm nor hurt any child but rather, is a unique opportunity to empower and protect future generations by cultivating an essential life-skill from an early age. Within the school environment a key focus must be placed on enabling children to view 'money management', like health, mental health, sexual health etc. as something important to each child and each person, which is subject to external influence but also something over which they can exercise positive agency even from an early age.

We think that the 8 principles are appropriate.

Two are particularly important to MABS because they resonate strongly with our own work:

Partnerships and collaboration between schools, families and communities enrich and extend children's learning by acknowledging and supporting their lives in and out of school.

If money management education/financial education is placed on the curriculum MABS would greatly welcome an opportunity to work in a more structured way with the NCCA, CCPC, schools, teachers, parents, communities etc. in ensuring learning and messaging about money can be approached on the basis of partnership and collaboration. MABS is a rights-based service and a key focus in our work with clients and our education work is on empowering the people we work with to build their resilience and capacity for financial self-reliance. We do this directly and also through collaboration with all major stakeholders in the financial services landscape including work with regulators, creditors, Government Departments and Agencies and NGO's of social concern at local and national levels.

Inclusive education and diversity Inclusive education provides for equity of opportunity and participation in children's learning. Inclusive education celebrates diversity and responds to the uniqueness of every child.

While our statistics show broad trends in the composition of our client base, every case and household is different, (possibly because money management/education is not on the curriculum, and there are therefore no shared 'building blocks') every household is different in the patterns and habits and systems it has for managing money. Many are passed through generations and some are a reflection of where money comes from, (wages, self-employment or social welfare). There are important differences between one and two income households, households headed by a lone parent and households whose incomes and expenditure patterns are predominantly cash-based, older and younger parents have different concerns as do renters (social and private) and mortgage holders.

Family break-down, illness and disability of a parent or a child are also important influencing factors both on income and expenditure.

A very important factor, more prevalent in recent years, is the experience of households living in temporary forms of accommodation (hotels and family hubs, direct provision centres) and the impact this has on how money is managed and what bills are (can be) paid by the household. Our colleagues in National Traveller MABS have recently published research on financial inclusion and its impact on Travellers <https://www.ntmabs.org/publications/development/2020/ntmabs-building-the-box-equality-report-final.pdf>

It is essential that no element of the curriculum could alienate a child growing up in any household where income and expenditure patterns are 'different'. Rather, the aim should be to embrace that full diversity through a key underpinning goal of personal empowerment and imparting the capability to manage money effectively regardless of how it is earned or what the expenditure priorities are.

Section 2

Agency and flexibility in schools

The Draft Primary Curriculum Framework proposes that the redeveloped curriculum will:

- Be for every child.
- Recognise teachers' and principals' agency and professionalism to enact the curriculum in their individual school context.
- Give more flexibility to schools in terms of planning and timetabling to identify and respond to priorities and opportunities.
- Connect with different school contexts in the education system.
- Give greater opportunities for flexibility and choice for children's learning.

The Draft Primary Curriculum Framework outlines important messages in relation to agency and flexibility in schools. Please give your overall feedback in relation to this key message.

We concur fully with the need for agency and flexibility and as our previous responses have indicated we believe that the curriculum must be for every child.

Agency

With regard to agency – we think that the curriculum must also focus on developing each child's sense of agency and their capabilities and belief in their ability to influence their own lives and, with regard to MABS core focus, their individual agency as regards money and its management over their lifetimes, from childhood and across all life-stages.

Curriculum connections between preschool, primary and post-primary schools

The Draft Primary Curriculum Framework proposes that the redeveloped curriculum will:

- Provide a clear vision for children's learning across the eight years of primary school.
- Link with learning experiences provided through the themes of the *Aistear: the Early Childhood Curriculum Framework* and connect with the subjects, key skills and statements of learning in the *Framework for Junior Cycle*.
- Support educational transitions by connecting with what and how children learn at home, in preschool and post-primary school.

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The *Draft Primary Curriculum Framework* outlines important messages in relation to curriculum connections between preschool, primary and post-primary schools. Please give your overall feedback in relation to this key message.

We concur with the linkage and transitions across each educational stage and again with regard to money management/financial education believe there are opportunities for significant and age-appropriate learning and development of life-skills at each stage, and while not the focus of this consultation, also into further education and the world of work (inside or outside the home).

With regard to money management/financial education – the perspective and the learning needs to be ‘whole of life’ and children and students need educational inputs that will broaden the horizon and create linkages between their current consumption and spending of limited sums (pocket money) to what they will need and spend as teenagers, young adults, when they move out of home, in their working lives, if/when they have children, and onto retirement and later years.

Perhaps one of the greatest advantages of placing money management education on the primary school curriculum is that younger children are, in the main, not overly conditioned about needs and wants and have a very independent view of what their priorities are (security, food, shelter, light and heat, friends, social outlets and activities (often accessible free of charge- parks, libraries etc), a healthy environment, family, community etc. which is not yet overly mediated by marketing or consumer culture. There is, therefore, great scope to affirm and cultivate these important values and beliefs as a bedrock or foundation for how each child learns about, and comes to use, money as they mature and for the same messaging to carry through each educational stage.

Emerging priorities for children’s learning

The Draft Primary Curriculum Framework proposes that the redeveloped curriculum will:

- Embed seven key competencies across children’s learning outcomes from junior infants to sixth class.
- Focus on developing children’s skills, knowledge, dispositions, values and attitudes. The Learning Outcomes and the Key Competencies are broad in nature to describe this wider understanding of learning.
- Have increased emphasis on some existing areas such as PE and SPHE (Wellbeing) and digital learning, and have new aspects such as Modern Foreign Languages, Technology, Education about Religions and Beliefs (ERB) and Ethics, and a broader Arts Education.

The *Draft Primary Curriculum Framework* outlines important messages in relation to emerging priorities for children’s learning. Please give your overall feedback in relation to this key message.

We agree with the focus on developing children’s skills, knowledge, dispositions, values and attitudes and, as outlined, believe many younger learners have very positive and constructive attitudes and beliefs about money that could be a solid foundation for the development of skills and knowledge that they will need as they develop.

A main weakness arising from the absence of money management/financial education on the current curriculum is that much of what children come to learn about money as they develop is mediated either in household/familial settings where money can be emotive, or by what they see on TV/ web/social, which is targeted advertising and starts to influence them from a relatively young age. There is very limited opportunity for children to be exposed to any countervailing narrative or a safe and objective space for them to start to consider the things that are of real value to them and the role of money in enabling or facilitating their attainment.

We welcome the increased emphasis on SPHE (Wellbeing) and digital learning, and new aspects including Technology, and Ethics, and see opportunities in each of these areas for children to learn more about money management/financial education.

Within 'wellbeing' we think there is scope to link money management education into early and safe discussions on 'needs and wants'. MABS uses this approach as a cornerstone for its education work with transition years students and adult learners and finds that when learners develop a firmer 'fix' on what they need and what they want, they can start to better determine how both can be achieved and how money features in securing both.

With regard to the teaching of Ethics, we think this is a very positive development within the curriculum and again think there is scope within this area to teach children more about money management education. The subject could include, consumerism, marketing that targets children and its effects on them, and environmental sustainability and perhaps, content relating to human rights and a related but very light and age-appropriate content on consumer and data rights, as well as the risks of manipulation and fraud that they can be exposed to from a relatively early age. In teaching Ethics content should touch on subject matter related to honesty, transparency, fairness and openness and so enable and empower children to talk about money in a more objective and 'matter of fact' way.

All children will need money as they grow, but a cohort of tomorrow's children will go on to work within sectors and services that will shape our society, our economy and our way of life i.e. in the public sphere, in business and commerce etc. and so what they learn of Ethics at any early age will also inform important institutional cultures in years to come.

With regard to 'digital learning' and 'technology' – these will be vital subjects in enabling and empowering children from an early age. Most children currently learn about the value of different coins as part of maths education - adding coins together to 'pay' for various items.

Traditionally, where households can afford it, MABS has encouraged giving 'pocket money' from a relatively early age, so that children can experience a little autonomy and learn about earning, saving and spending. We note that children, from an early age, can purchase 'credit' for online games and again may not understand how this is influencing and patterning their behaviours, or how 'gamification' may have both positive and negative effects on their attitudes to consumption, saving and spending.

The use of 'hard cash' is in rapid decline worldwide and we have seen an acceleration in this trend as a result of COVID-19. It is therefore vital that children learn about making payments online/with a card – even though most will currently lack individual payment capability unless they have a 'child account' on a parent's digital account. As payments' technology and mobile payments spread, children will have to learn more about their 'digital footprint' and how, through the use of mobile payments, advertisers can become aware of their preferences and target advertising at them. They will have to learn about newer mobile/digitally -enabled payment types which they will be exposed to as young adults such as 'buy now pay later', which are very different to traditions of saving euros and cents towards a fixed goal and going to make a purchase in a physical store.

It is also important to recognise that there are many households and, particularly those on lower incomes, that still rely on cash and it may be the case that parents/guardians lack the access (to a bank account or to technology in the home) or capability to demonstrate to their children how

payments can be made online or the related benefits and pitfalls and we see the need for some aspect of the curriculum to bridge this gap.

Changing how the curriculum is structured and presented

The Draft Primary Curriculum Framework proposes that the redeveloped curriculum will:

- Be broad and balanced in purpose and content.
- Be structured in five broad curriculum areas;
 - Language
 - Mathematics, Science and Technology Education
 - Wellbeing
 - Social and Environmental Education
 - Arts Education.

(In addition to the five areas above, the Patron's Programme is developed by a school's patron with the aim of contributing to the child's holistic development particularly from the religious and/or ethical perspective and in the process, underpins and supports the characteristic spirit of the school. These areas connect to the themes of *Aistear* and to the subject-based work in Junior Cycle.)

- Provide for an integrated learning experience, with curriculum areas in Stages 1 and 2 (junior Infants – second Class) and more subject-based learning in Stages 3 and 4 (third class – sixth class).
- Use broad learning outcomes to describe the expected learning and development for children.
- Incorporate the new *Primary Language Curriculum / Curaclam Teanga na Bunscoile*.

The *Draft Primary Curriculum Framework* outlines important messages in relation to changing how the curriculum is structured and presented. Please give your overall feedback in relation to this key message.

Our comments are limited to the 'broad areas of the curriculum' with a focus on the following 4

- Language
- Mathematics, Science and Technology Education
- Wellbeing

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- Social and Environmental Education

Language, Maths, Science and Technology

We have set out some views related to technology above. However, it is important to highlight that many of our clients, who are diligent and astute in their day-to-day management of money, are greatly disadvantaged by low levels of numeracy and literacy. This is particularly evident when they purchase financial products or engage with financial services that they do not fully understand. Even as trained and skilled advisers, in MABS we relatively often come across very complex areas within mainstream financial /consumer services that need detailed scrutiny before we can understand and ‘unpack’ the product and explain it to consumers. This applies, to areas such as arrears’ calculation, APR, and the structuring of tariffs or charges for insurance, utilities etc. and there are obvious disadvantages and risks for people who struggle with literacy or numeracy.

The gap in understanding between the consumer and the financial services provider is often currently too wide and this can cause significant harm. While service providers must do significantly more to simplify their products, there is a key role within the curriculum to better equip children with the literacy and numeracy skills they need as consumers of financial goods and services as well as empowering them to recognise and exercise their important rights as citizens and consumers.

Wellbeing

It is vital that there is a strong focus on wellbeing in the curriculum and again we would see money management/financial education as an important component of this subject. There is a growing body of literature internationally on the linkage between debt and mental health: *‘One in four adults will have a mental health problem at some point in their life. One in two adults with debts has a mental health problem. One in four people with a mental health problem is also in debt. Debt can cause - and be caused by -mental health problems¹’.*

Money is important to well-being, in ensuring that each child knows that they and their parents have important human rights and that as they grow and become adults there will be certain things that they will need to prioritise to stay safe and well- (at a minimum) food, housing, utilities/connectivity, medical and personal care, some social outlet or hobby and things that they

¹ <https://www.rcpsych.ac.uk/mental-health/problems-disorders/debt-and-mental-health#:~:text=One%20in%20four%20adults%20will,caused%20by%20%2D%20mental%20health%20problems>

will need if they have their own children. Within the curriculum, children should learn from an early age, that each of these is a key element of their overall well-being and that together, citizens and State have a role to play in ensuring that every person (child and adult) can have all of these basic essential elements in support of their individual well-being.

A common feature of MABS educational work with transition year students is their *'fear of not having enough money and not being able to afford the things they wanted when they grow up'*. Money management education is vital in countering such fears or worries by imparting an understanding of the supports that exist for them and the ways in which, through their own actions, they can lessen risks and overcome barriers.

Social and Environmental Education

We have mentioned the strong influence consumerism and targeted advertising and marketing have in shaping children's (and adults) views on their needs and wants and how they think about and spend money. One of the main focus of MABS work is that budgets and outlays should be sustainable. Historically in MABS, that has meant that the household is able to cover costs on a sustainable basis, but more recently we have become more focused on 'environmental sustainability' causing us to reconsider our approach to budgeting with greater attention on supporting households to reduce outlay on utilities, transport and consumer goods, not just as a means of reducing expenditure but also as a means of reducing environmental harm. There is again, a direct correlation between money management education, the framing of wants and needs and related expenditure and each child's environmental footprint.

Supporting a variety of pedagogical approaches and strategies with assessment central to teaching and learning

The Draft Primary Curriculum Framework proposes that the redeveloped curriculum will:

- Promote high quality teaching, learning and assessment.
- Conceptualise assessment as an essential and critical part of teaching and learning.
- Highlight the importance of teachers' professional judgement in supporting progression in children's learning.

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- Encourage teachers to make meaningful connections with children’s interests and experiences.
- Recognise the significance of quality relationships and their impact on children’s learning.
- Recognise the role and influence of parents and families in children’s education.

The *Draft Primary Curriculum Framework* outlines important messages in relation to supporting a variety of pedagogical approaches and strategies with assessment central to teaching and learning. Please give your overall feedback in relation to this key message.

This section relates to pedagogy which falls outside our direct experience, however we would strongly agree with all of the approaches and strategies listed and know that teachers are very skilled in these areas. With regard to money management/financial education and its potential inclusion on the curriculum and consequent content development and adaption to a classroom setting, MABS would greatly welcome an opportunity to contribute to curriculum design or the ‘formation’ of teachers in delivering such content.

The issues can be extremely sensitive and emotive and children can carry troubles and concerns from the home into the classroom or ideas and concepts learned in the classroom back into the home. We think that MABS could play an important role in informing good practices in the design and delivery of socio-culturally appropriate materials and suggesting ways in which they could be delivered to ensure that the role/influence of parents and families is harmonious with the ways in which children learn about money in the classroom. For a money management programme to be successful it must include parental, and ideally, community involvement. MABS could have a role here in working with parents and community groups, reinforcing the lessons learned in school and feeding back issues that arise in local areas for mention in school.

Further, MABS could have a role in mirroring the school curriculum with a community- based programme for parents and care givers as part of a wider strategy on financial inclusion or money management education².

² *‘In Ireland, there is a strong belief that the inclusion of financial education as a mandatory element of the school curriculum will enable us to make significant progress in growing financial capability of*

Building on the successes and strengths of the 1999 curriculum while recognising and responding to the challenges and changing needs and priorities.

The 1999 curriculum contributed to many successes including:

- Enhanced enjoyment of learning for children.
- Increased use of active methodologies for teaching and learning.
- Improved attainment levels in reading, mathematics and science as evidenced in national and international assessments.

The Draft Primary Curriculum Framework proposes that the redeveloped curriculum will:

- Address curriculum overload at primary level.
- Take stock of strategies, initiatives and programmes and clarify priorities for children's learning.
- Link with *Aistear* and *the Framework for Junior Cycle*.

The *Draft Primary Curriculum Framework* outlines important messages in relation to building on the successes and strengths of the 1999 curriculum while recognising and responding to challenges and changing needs and priorities. Please give your overall feedback in relation to this key message.

We have set out at the outset our views on the vision. We cannot overstate how important we believe it is that money management education/financial education gets a place on / is integrated across various components of the revised curriculum. We believe that it is essential in preventing

our citizenry ...inclusion at school will yield benefits, but the greater influence of the home cannot be ignored,' Dominant Discourse and Prevailing Practice: Positioning Financial Education within Education', (Baumann C, 2016)

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harm to children as they grow, creating awareness of what they will need to live well, developing an understanding about the digital economy and the related benefits and dangers and, also empowering them by engendering an understanding that they have important rights as citizens and consumers as well as responsibilities for what and how they consume and its impact on the environment.

When the current curriculum was drafted mobile usage in Ireland was definitely on the rise, but most parents would still, even at that point, scrutinise the bill and note the high cost of an individual call, where a child had spent too long on the landline to a friend. Smartphone ownership in Ireland is now amongst the highest in the world and *'rises incrementally with age, starting at 34% of 8 year olds and rising to 92% of 13 year olds'*³, and, as a consequence, parents have the related cost of an additional phone/bill for each child's use. Our standard budget sheets in MABS used to make provision for social outings such as 'trips to the cinema', now we recognise increasing prevalence of 'subscription' services for entertainment, apps etc. These changes are simply reflective of a changed way of life and changing needs and preferences. Nonetheless, our consumption patterns are changing rapidly and our children have a role in shaping how we spend but they have little understanding of how their consumption/ related household expenditure is shaping them (and how advertising is influencing this), its impact on the household's finances/their own future finances or the relationship of their day-to-day consumption on the environment.

MABS has long experience of education work and we know that creating awareness and developing skills are key to preventing harm⁴⁵. Even though we have helped and supported many thousands

³ https://cybersafeireland.org/media/1183/csi_annual_report_2017-final.pdf

⁴ https://www.mabs.ie/downloads/reports_submissions/lifting_the_load_sep11.pdf
'There is a lack of consistent financial education in schools on the financial complexities that today's young people will face as they grow up. Children and young people encounter money earlier and earlier, from spending and saving their pocket money to funding third level education on leaving school. Student loans; becoming a wage earner; and setting up home alone are just some of the issues they face. To make sense of the options open to them in adult life and become responsible consumers, children and young people need to learn to manage money now'. (p67)

⁵ See https://www.mabs.ie/downloads/reports_submissions/Mortgage_Report_Web.pdf Recommendation 6, Department of Social Protection, Department of Education and MABSndI: *Solid Money Management Education is a combination of attitude, knowledge and skill, and when consistently applied, it can maximise the level of control an individual has in life as well as having the potential to greatly reduce the incidence of problem debt. A national strategy on Money Management Education, which allows development of attitude, knowledge and skill within all learner groups, is required.*

of households harmed by the economic crash of 2008, we know that is only a subset of the total number of people who are living on inadequate incomes, recouring to high-cost credit or experiencing other harms attributable, in a significant part, to a lack of education and personal empowerment about money management.

We know that the curriculum can become 'crowded' and that it is a very difficult task to accommodate all of the issues that could, theoretically, be ameliorated through inclusion on the curriculum. However, as a holistic service we work with each client in the 'round' and have a unique insight into how money shapes their everyday experiences; their nutrition, their housing, the heat they have in their homes, their relationships with their families, their feelings about themselves, their community, the financial institutions they deal with and the State and how they plan for the future.

Yet, it is often only in coming to MABS (mainly in their 40's and older) that they have a **first** honest and open conversation about money and its role in their lives and get, through MABS, an opportunity to learn how to manage their money and build financial resilience. Most of our clients come to MABS following some adverse event, a loss of income, a period of illness, a build-up of debt and the accumulation of arrears. Many MABS advisers will relay the strong emotional response this elicits and the 'unburdening' that occurs when a client first talks about their situation. Feelings of grief and anger and regret are often involved and acute stress, depression and guilt or shame are also prevalent.

We think that tomorrow's children deserve much better and the revised curriculum is a unique opportunity to give them the freedom to learn to talk safely and openly about money, to articulate their needs and wants, and develop the skills and knowledge to empower them in their use of money as a core life-skill.

Data Protection

The NCCA fully respects your right to privacy. Any personal information which you volunteer to the NCCA will be treated with the highest standards of security and confidentiality, strictly in accordance with the Data Protection Acts. If you require further information related to data protection please

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visit www.ncca.ie/en/privacy-statement or you can contact the NCCA's Data Protection Officer at dpo@ncca.ie.

Thank you for your submission.

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