Basic skills relating to personal finances

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| **Tasks relating to personal finances:**   * balance income and expenses * keep an overview of personal finances |

**Reading**

* read receipts
* read recipes and write shopping lists
* read invoices
* read letters or emails containing financial information from public and private services
* read various posters, for example about offers
* read information in connection with entering into contracts and payment agreements
* read prices in the shop, online and in sales flyers
* read and compare offers from different suppliers
* read instructions on how to set up a direct debit agreement
* read instructions on how to set up BankID
* read instructions on how to add the BankID app or other apps
* read personal lease agreements
* read personal payslips
* read employment contracts
* read personal tax returns
* read purchase or service cancellation forms

**Writing**

* write a shopping list with correct amounts and quantities
* fill in correct information when buying and selling items online
* fill in correct information when purchasing services
* fill in application forms for loans, insurance, NAV (Norwegian Labour and Welfare Administration) services
* fill in self-certificates and forms relating to holidays or leaves of absence
* write letters to cancel various subscriptions
* write complaint letters in connection with claims
* fill in tax return
* fill in cancellation forms
* request discounts and offers

**Oral skills**

* speak up if the change doesn’t add up
* ask shop staff for help to find the right prices of items
* request discounts and offers, both in the shop and on the phone
* ensure that offers have been correctly understood, both in the shop and on the phone
* talk about loan offers from the bank
* discuss offers of goods from sellers
* ask \*\*questions about rights in relation to NAV
* complain about a product or service
* ask questions to clarify issues before saying yes in connection with telephone sales

**Numeracy**

* make an estimate of how much money is left in the account
* make estimates of the price of goods
* read and submit the correct numbers from different meters
* use different units of measurement
* double or halve recipes when purchasing ingredients, based on expected consumption
* fill in the correct information in Vipps and other payment services
* pay bills
* check own payslip
* check own tax return
* check own tax deduction card
* calculate value added tax (VAT) on the purchase of services
* calculate the new price of products on sale
* assess and compare prices when making purchases
* assess and compare prices of different pack sizes
* service a loan/debt
* set up and follow a budget
* keep an overview of fixed expenses
* calculate the cost of fixed expenses per month, quarter and year
* know the advantages and disadvantages of using a credit card
* be aware of compound rates when using a credit card
* calculate and assess different offers on goods and services from different

suppliers

* assess the costs of various offers received through messages and social media
* assess various offers on purchases with creditcards

**Digital skills**

* be able to log in to online bank, Altinn, Digipost and NAV’s websites using electronic ID
* be able to use online banking to transfer money and pay bills
* know the difference between an e-invoice and direct debit
* create an e-invoice and/or direct debit agreement
* be familiar with the use of KID (customer ID) numbers
* retrieve, change and submit tax return
* book tickets for events and trips
* use mobile phone apps to order and pay for services
* find and read numbers relating to agreements
* assess the costs of using a tablet and mobile phone in Norway and abroad
* know about common and hidden costs of buying apps
* be able to shop online using a credit card
* be able to use PayPal and similar forms of payment
* know how to opt out of phone sales and direct advertising
* be familiar with the right of cancellation in connection with online shopping
* be familiar with safe and unsafe websites (the padlock symbol) when making a payment
* recognise fake websites and links for buying and selling goods and

services

* know that government agencies and banks will never ask for passwords or information relating to BankID
* be familiar with two-step verification and other steps to safeguard personal data
* assess various offers from various suppliers such as mobile phones and streaming services
* know about and be familiar with different forms of competition that involve the purchase of subscriptions
* know of various types of scams through phones and internet