

Winter/Spring 2023

# ECHO

Information for the youth of today

Letterkenny Youth Information Centre

16 - 18 Port Road, Letterkenny

074 91 29630





# : WHAT'S ON?

**MON**

**6PM-8PM:  
OUR GROUP - AUTISM SOCIAL GROUP**

**TUES**

**5PM-6PM: FIT FOR LIFE  
6PM-8PM: ART GROUP**

**WED**

**6PM-8PM: WORLD WIDE VOICES DROP IN  
6PM-8PM: ELEVATE RADIO GROUP**

**THRS**

**6PM-8PM: GAMING GROUP**

**FRI**

**3PM-5PM: HEALTHY HACKS  
5PM-9PM: LOFT DROP IN**

**SAT**

**2PM-6PM: LOFT DROP IN  
YOUNG CARERS MEETING MONTHLY**

**OTHER SUPPORT SERVICES AVAILABLE  
FOR MORE INFORMATION CONTACT US ON: 0749129630**



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# Let's talk about tax



## **What is Income Tax and how does it work?**

Almost all money earned at your job is taxed, this is normal.

The standard rate of tax is twenty percent of your total earnings.

If you earn over a certain amount (depending on your status) you may be charged forty percent of what you earn above your standard cut off rate (but most entry level jobs such as cashier, waiting staff, floorstaff etc do not exceed this amount so do not concern this extra tax).

The good news is that this money you pay on tax is not gone forever. It can be reclaimed through various schemes and initiatives on revenue.ie such as tax credits. Which can reduce the amount of tax you will be charged in the future.

## **What is Emergency Tax?**

When all your money is taxed at forty percent regardless of income it is because it is being Emergency Taxed.

This can happen for a number of reasons but typically it is because the the Job is not regis-

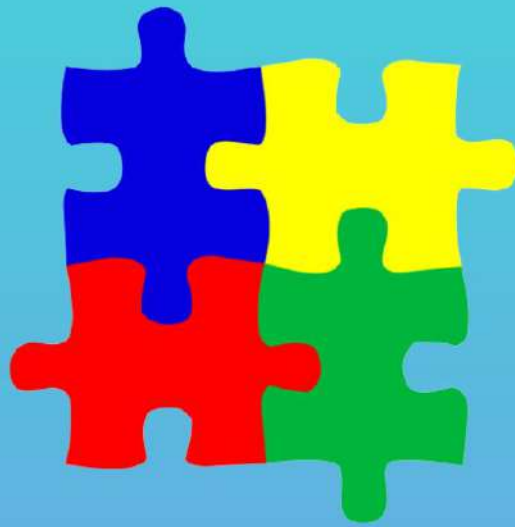
tered properly with the Revenue.

If you have provided your information correctly to the Revenue and your Employer the fault may be on the Employers side who should have used your PPS Number to apply for a RPN (Revenue Payroll Notification). If they have not done this then you will be Emergency Taxed.

If you are being Emergency Taxed then be sure to check with your Employer and the Revenue to make sure the problem is solved as soon as possible. You may need to resubmit or edit forms depending on the issue.

Once the issue causing your Emergency Tax has been sorted then you shall receive all the money you were entitled to that had been kept from you due to Emergency Tax. From then on you will be taxed at the Standard Rate for your income.

It can be a real bother to chase people down for this but it is worth it. Emergency Tax takes nearly half of your earnings and it is money you are fully entitled to so making sure you put an end to it as soon as you can is vital.



# OUR GROUP

**Monday 6 - 8pm**  
**The Loft Letterkenny**

**FOR MORE INFORMATION CONTACT  
PAURIC ON 074 9129630**

# How to apply for a driver's license

## Driver Theory Test

The Driver Theory Test is the first thing you will need to complete in order to get your Driver's License. It covers a wide range of topics concerning road safety, car maintenance and rules of the road. You can take this test either practically or online but it is the same test either way. To get started the easiest thing to do is:

- go to [theorytest.ie](http://theorytest.ie)
- Click on Book A Theory Test (Car or Bike)

You will be taken to a page with a series of steps on it. The first one is to revise official RSA material. You can access the RSA material through the Prometric Store which has a link on the page. Select "car theory test revision material" to access the store page.

From the store page select what form of revision material you will need. These materials may also be found in some Newsagents and Bookstores

Once you are familiar with the material and confident that you can pass the Theory Test.

it is then time to decide what test you are going to take. The tests are split into categories for different vehicles.

- Type A is Motorcycles
- Type B is Cars
- Type C is Trucks
- Type D is Buses

You cannot change your test on the day so be sure you select the test you want. Once that is done you should make sure you have the correct form(s) of identification with you. Accepted forms include:

- Passport (valid up to 12 months after expiration date)
- Public Services Card (with photograph)
- Irish Passport Cards
- Valid Irish Travel Documents
- An existing Drivers License (type A or B)
- A National Identity Card from EU member states or Switzerland

The Theory Test costs 45 euro







## Driving Lessons

EDT (Essential Drivers Training) is a required set of 12 lessons each lesson is 1 hour long.

While you may already have an informal instructor for a time only an ADI (Approved Driving Instructor) is qualified to take you through the EDT. You can find a qualified instructor through the RSA Website. Go to "Learner Drivers" then click on "Driving Lessons" and select "Find an Instructor"

From there input your location and the type of training you would like to receive and select an instructor from the list provided

Remember that each ADT will have their own prices so be sure to shop around and find the price that works for you.

## Driver's License Process

Whether it is for a job or just to get that bit of freedom a Driver's License is a great way to expand your horizon (forgive the pun). Thankfully the National Driver's License Ser-

vice (NDLS) have made applications online easier than ever for new drivers and those who are looking to renew their License. To apply online all you need is:

- Your MyGovID.ie login
- Your Public Services Card
- To have passed your Driver Theory Test
- Proof of address
- Proof of residency in the Republic of Ireland (only for those whose birthplace is outside of the EU)
- Medical Report form (If required)

The Application fee of 55 euro

Once your application is accepted you will be given a Provisional License which means you will be allowed to drive under supervision of someone with a full license. You will have to show Learner Plates "L" on your vehicle for two years.

# Revenue and you



The website [revenue.ie](https://revenue.ie) is there to help equip people with the tools they need to take control of their own finances. Unfortunately, the website can be intimidating for a lot of people because it is very technical and uses a lot of legal terms. So, in an attempt to make it easier for people to engage with here is a few straightforward instructions to allow you to navigate what might be the most common and important parts of the website for people entering work for the first time.

## **How to apply for an account with [revenue.ie](https://revenue.ie) and [mygovid.ie](https://mygovid.ie)**

You can set up an account in one of two ways. The first is the direct route through [revenue.ie](https://revenue.ie) for which you will need:

- Your PPS(Personal Public Service) Number
- Your date of birth
- A phone number either mobile or land-line
- Your email address
- Your home address

If you have access to certain other documents such as Drivers License, Information from your payslip or Income Tax notice of assessment or verification of self-assessment then the process can be a lot faster.

The other way to access [revenue.ie](https://revenue.ie) is to use [mygovid.ie](https://mygovid.ie) which will grant you access to a number of other helpful websites if you have an account there. The down side of this is it is a more involved process because while you can make an account on [mygovid.ie](https://mygovid.ie) with only your name and email to access the full benefits including accessing [revenue.ie](https://revenue.ie) you will need a verified account.







To create a basic account you will need your first and last name and your email address.

Once the basic account is set up you may verify your account at any time.

To verify your account, you will need a basic mygovid.ie account, a phone that can receive text messages, your PPS(Personal Public Services) Number and your public services card

Once your account is verified you may then use it to access revenue.ie

### **A closer look at how revenue.ie may help you when starting your first job**

Once you have access to revenue.ie and you are faced with the grid of topics. To access more information on revenue.ie concerning your new job, click on “Jobs and Pensions”

then click on “Starting your first job”.

### **Registering your job**

Whether it is your first or simply your latest job the process for registering it is the same

Sign in to revenue.ie using either your revenue.ie or mygovid.ie login.

Enter myAccount on revenue.ie.

Click on PAYE (Pay As You Earn) Services.

Click on Update job or pension details.

This will direct you to fill out a few short forms. At this point all the details you need should be available from your employer. In some cases, they may be given to you already but do not be worried about contacting them in reference to filling this form out. It is a part of employing you that they give you this information.

# Tenants, Know your rights

A Tenancy Agreement is a legal agreement (verbal or written) between the Landlord/Letting Agency of a property and the Tenant of said property. It usually details the terms of a Tenancy such as.

- The Address of the Property
- On what date the Tenancy begins
- Who the Landlord/Letting Agent is and who the Tenant is
- Contact details for both Landlord/Letting Agent and Tenant
- The Amount of Rent to be paid and at what intervals (weekly, bi-weekly, monthly etc.)
- What the Landlord/Letting Agent is responsible for in terms of property maintenance. Lawn maintenance, exterior cleansing, replacement appliances etc.
- What the Tenant is responsible for in terms of house maintenance. Interior cleaning, keeping Landlord aware of breakages or damage to the property etc.

Additional details may also be included that may not relate to some Tenants. Here are some common examples.

- Whether Pets are allowed on the property
- If smoking is permitted in the property
- What parking spaces are available for the property
- The exact contents of the property at start of Tenancy, also referred to as a Snag List

Not all Tenancy agreements will be the same so it is important to read yours completely and be aware of what your and your Landlord/Letting Agents responsibilities are.

## Your Rights as Tenant

Both Tenants and Landlords have certain rights that are unchanged by any Tenancy Agreement. **No matter what your Tenancy Agreement says these rights do not change.**





- **Privacy.** No matter what the Tenancy Agreement states a Landlord or Representative of the Letting Agency may only enter your home if you allow it.
  - **Quality.** Certain appliances like, cookers, hobs, fridge/freezers and washing machines are **mandatory** for homes and should always be provided by the Landlord/Letting Agent
  - **A Rentbook.** Not very exciting but a good way of keeping track of when you paid rent and how much you paid
  - **Peaceful Tenancy.** If you find that neighbours or other Tenants are being too loud you have the right to contact your Landlord/Letting Agent about it. Don't be shy about it, if you have young children or work late hours this is specifically important
  - **Reimbursement.** If you carry out repairs on a property then you have the right to be paid back what you spent on those repairs
  - **Visitors.** Unless stated otherwise you are completely entitled to have overnight visitors. For how long is between you and your Landlord/Letting Agent
- but generally speaking a weekend visit should be perfectly acceptable.
- **Notice.** A Landlord/Letting Agent must give at least 90 days notice before any review of the agreed rent may be made
  - **Energy Rating.** You may request the energy rating of your accommodation. This is useful for negotiating bills and preparing for potential instalments (such as insulation or solar panels)
  - **Contact Information.** Your Landlord/Letting Agency should be available during reasonable hours for you to contact them. They should provide you with current address, phone numbers or e-mail addresses to do so
  - **Records.** The Residential Tenancies Board should make any records of the Property they have open to you
  - **Dispute.** You as Tenant have the right to alert the Residential Tenancies Board to any issues you are having without it affecting your status as a Tenant. **You are protected in this way from being penalized in future incidents**
- Being aware of these basic rights empowers you to take control of your living situation and avoid being taken advantage of.





# MyGovID.ie

## What is it good for?

MyGovID.ie is a social services hub that allows you to access multiple online services provided by the Government of The Republic of Ireland. Using only a single profile you can access the following useful services:

### My Welfare

- Revenue
- NDLS (National Driver License Service)
- National Childcare Scheme
- My Road Safety (RSA)
- SUSI
- JobsIreland.ie
- Voter.ie
- The Department of Agriculture, Food and Marine
- The Department of Foreign Affairs

You might be wondering what these things do and while some of them are pretty obvious here is a breakdown of some of the things these services can provide.

### My Welfare

My Welfare is a website designed to put the various Welfare services of Ireland at your fingertips. It allows you to seek out and find various kinds of welfare options such as Back to Education schemes, Family Payments, Jobseekers allowance, Applying for your Personal Public Services Number (PPS Number),

Applying for or renewing your Public Services Card, Request various Public Services Statements and Check eligibility for Illness/Disability benefits.

### JobsIreland.ie

Through JobsIreland.ie you can find various kinds of job listings from all around the country and apply online. It is constantly updating so be sure to check it daily to get the most out of it. You can also upload your CV for faster applications.

### Revenue.ie

The Online Revenue service allows you to navigate almost any Revenue related topic online allowing you to take more control of your money.

### My Road Safety

Through here you can apply for and book your driving test (both theory and practical) as well as providing access to various study aids for these tests.

### NDLS

The National Driver License Service allows you to apply for learner permits and driver's licenses online.

# Your single login for government services in Ireland

[GET A BASIC ACCOUNT NOW](#)

[SEE HOW IT WORKS](#)



## National Childcare Scheme (NCS)

This Scheme is designed to help with the costs of professional childcare. It provides options for applying online as well as a list of childcare services that are viable for the scheme.

## SUSI

SUSI is an organization that assists in obtaining grants for educational purposes such as Postgraduate, PLC and Undergraduate courses.

## Voter.ie

A helpful site to apply to be put on the Registrar of Electors or change your information such as your address.

## The Department of Agriculture, Food and the Marine

Online services which focus on Farming, Forestry and Fishing can be found here as well as information on licensing, animal transport and farm safety.

## Department of Foreign Affairs

Here you can apply for a Passport or Renew your old passport as well as information on both Foreign and Local Embassies.

As you can see the value of a MyGovID.ie account can make all the difference on a wide range of levels and allow you to access a great wealth of information and services from any computer with internet access.

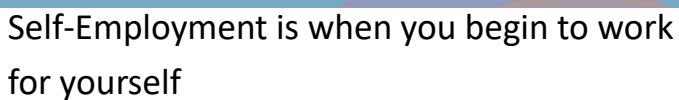
# The Alcohol and Drug Free St. Patrick's Day Celebration

In keeping with our long running tradition (not including the break due to Covid) of providing young people with a safe drug and alcohol free environment to go to on St. Patrick's Day, DYS returned with a fun packed event with food, live music, games and some old fashioned good craic.









What this means is that your success or failure in this business is yours alone and the good news is you decide when and how to work and who to work with. The down side is that if your business collapses and you owe money to creditors your possessions can be used as assets to settle that debt. [Citizensinformation.ie](http://Citizensinformation.ie) and [revenue.ie](http://revenue.ie) have more details on what this may mean for you.

What that means for selling on Etsy.  
Basically this means that if you are actively trading on Etsy your legal status is that of Self Employed Sole Trader and is subject to certain taxes and fees such as

Business Name Registration fee (You do not have to use a Business name. You may trade under your legal name).

Value Added Tax(VAT) for trading inside and outside the EU.

## The Back to Work Enterprise Allowance (BTWEA)

The BTWEA is a scheme designed to assist people currently on Jobseekers allowance to start their own business. It includes consultations, planning meetings for growth and helpful advice on getting the best start you can.

- You can apply for the BTWEA if you have been on Jobseekers allowance for over 9 continuous months.
- The BTWEA also allows you to keep 100% of your Social Welfare payment for the first year and 75% of your Social Welfare payment for the second year.
- To apply you must fill out the application form found on the gov.ie website. Once there click on the Social Welfare button and either scroll down to the Back to Work Enterprise Allowance link or search for it in the Search Bar.
- If your BTWEA is approved, then you may begin trading and not before if you are applying.



# HEALTHY HACKS

WOULD YOU LIKE THE OPPORTUNITY TO:

**ASK ABOUT GETTING FIT?**



**LEARN ABOUT FITNESS AND HEALTH?**

**SIT DOWN AND HAVE A CONVERSATION  
WITH A PERSONAL TRAINER?**

JOIN  
US  
NOW!

**MEET NEW PEOPLE AND MAKE NEW  
CONNECTIONS?**

**JOIN A GROUP THAT'S FOCUSED ON THE  
NEEDS AND AMBITIONS OF ITS  
MEMBERS**



**HEALTHY BODY,  
HEALTHY ME!**

**INTERESTED?  
PLEASE CONTACT**

**JASON**

**AT**

**074 91 29630**

**OR**

**[jason.doherty@donegalyouthservice.ie](mailto:jason.doherty@donegalyouthservice.ie)**



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