



CCEA Specification in Personal Money Management Level 1

Operational start date: September 2010

Qualification Accreditation Number: 500/8157/3

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Foreword

This booklet contains the specification for CCEA's Level 1 Award in Personal Money Management. We have designed this qualification to meet the requirements for Level 1 qualifications.

The CCEA Level 1 Award in Personal Money Management has been mapped against the Adult Financial Capability Framework and the DfES Guidance for Schools Financial Guidance through Personal Financial Education.

We will notify centres in writing of any major changes to this specification. We will also publish changes on our website at www.ccea.org.uk

This specification is provided online (http://www.rewardinglearning.org.uk/microsites/personal_money/specification/index.asp), so the version available on our website is the most up-to-date edition. It is important to note that copies of the specification that have been downloaded and printed may be different from this authoritative online version.

QAN	500/9134/7
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You may download further copies of this publication from www.ccea.org.uk

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1 Introduction

This specification sets out the content and assessment arrangements for our Level 1 Award in Personal Money Management.

Total Qualification Time (TQT) includes all supervised or direct contact time (Guided Learning (hours)/GL(hours) and an estimate of the hours a learner will approximately spend studying independently, not under direct supervision.

TQT for this qualification is:

TQT: 30 hours

GL: 30 hours

1.1 Aims and rationale

The qualification aims to:

- provide learners with the knowledge and skills required to manage personal money and to anticipate future needs and wants
- provide motivation towards further study and increased options for employment
- reduce financial exclusion
- allow learners to use knowledge gained in own personal financial circumstances

The objectives of the qualification are to help learners to understand the:

- importance of shopping around when buying financial products and services
- need to plan finances and review the plans regularly
- differences between short, medium and long-term planning/saving

1.2 Progression and prior learning

There are no specific recommended prior learning requirements for this qualification. Access to this qualification is open to all learners; however, a basic level of numeracy and literacy is required to comply with the Health and Safety and assessment aspects of the qualification.

Entry onto a course of study remains at the discretion of the centre based upon the above criteria.

The CCEA Level 1 Award in Personal Money Management offers progression to:

- CCEA Certificates in Essential/Key Skills

Essential/Key Skills materials, including unit specifications, tracking and guidance documents, are available free of charge from the Distribution Operations Team at CCEA or can be downloaded from the CCEA website (www.ccea.org.uk). For further information regarding Key Skills, please visit the QCDA website <http://www.qcda.gov.uk/qualifications/functional-skills/6234.aspx>.

1.3 Key features

The Level 1 Certificate in Personal Money Management is an ideal qualification to provide learners with the knowledge and skills to manage personal finance beneficially and to anticipate future needs and wants. It is likely to be of particular relevance to young people receiving a wage or living away from home for the first time.

It is suitable for learners aged 14+

This qualification consists of 1 mandatory unit with three learning objectives::

- Unit 01 Personal money management
 - Learning Objective 1 Understand personal money management
 - Learning Objective 2 Know how to apply methods for personal money management
 - Learning Objective 3 Be able to plan for a significant expenditure or purchase and determine ways this can be financed

Assessment requirements: Independently assessed portfolio

To be awarded the CCEA Level 1 Award in Personal Money Management learners must successfully complete a portfolio which provides evidence for all the assessment criteria associated with each of the three learning objectives.

The detail for each learning objective is provided in Section 3.

We have designed this specification to be as free as possible from ethnic, gender, religious, political or other forms of bias.

1.4 Endorsement by Sector Skills

This qualification is endorsed by the Financial Services Skills Council (FSSC). In designing its content, we took into account:

- the purposes for qualifications as required by the *Regulatory arrangements* (<http://www.ofqual.gov.uk/>)

Learners and providers can, therefore, be confident that the specification is up to date and reflects sector priorities.

1.5 Qualification Accreditation Numbers

Every qualification listed on the National Database of Accredited Qualifications (NDAQ) is assigned a Qualification Accreditation Number (QAN). Since the QAN identifies the qualification, it is required for registration and entry purposes. The QAN for this qualification is 500/9134/7

2 Specification at a Glance

The table below summarises the structure of this qualification.

The unit stated below is **mandatory**

Content	Assessment	Availability
Unit 1: Personal money management (M/601/2612)	Independently assessed portfolio	Summer and Winter series

3 Qualification Content

3.1 Unit structure of the qualification

This CCEA Level 1 Award in Personal Money Management comprises one mandatory unit.

The detail that follows includes:

- unit title and reference number;
- the level and credit value of the unit; and
- the learning outcomes and assessment criteria.

The learning outcomes for each unit set out what learners are expected to know, understand or be able to do at the end of their learning experience. The assessment criteria specify the standard that learners must meet to demonstrate that they have achieved the learning outcomes.

3.2 Unit 1: Personal money management

Unit summary:

This unit will help learners to understand what money is. They will be given the opportunity to record their income and expenditure and identify ways that savings can be made.

Learners will gain an understanding of why money management is important, learn about bank accounts, statements and items on payment slips and gain an understanding of the different types of savings products and how and when they can be used.

Learners will use this new understanding to plan for a significant expenditure and learn how to raise the finance needed for the expenditure, compare prices and identify suitable insurance.

Title	Personal money management
Unit reference numbers	M/601/2612
Level	1
Guided learning hours	30
Unit expiry date	31/08/2020

Learning outcomes	Assessment criteria
The learner will:	The learner can:
1 Understand personal money management	1.1 Identify three different sources of finance 1.2 Give at least one example of the cost associated with borrowing money 1.3 Identify areas where they could make savings in their personal spending over the last month 1.4 State the consequences of: (a) overspending (b) not repaying money that is owed

Learning outcomes	Assessment criteria
<p>2 Know how to apply methods for personal money management</p>	<p>2.1 Give examples of different types of current accounts and deposit accounts based on the information they have collected</p> <p>2.2 Choose an account to suit their personal needs or the needs of someone they know and explain reasons for this choice</p> <p>2.3 Identify different money transactions within accounts, including: (a) Direct debit (b) Standing orders (c) Cheques (d) BACS</p> <p>2.4 Describe the difference between Gross and Net pay</p> <p>2.5 Give examples of the possible deductions that can be made from a pay slip, including: (a) Tax (b) National Insurance (c) Pension contributions</p> <p>2.6 Give two examples of the possible additions that can be made to a pay slip</p> <p>2.7 Identify the benefits of saving for the future and give two examples of why saving is important</p>
<p>3 Be able to plan for a significant expenditure or purchase and determine ways this can be financed</p>	<p>3.1 Indicate a suitable expenditure or purchase they would like to make</p> <p>3.2 Give examples of two different cost options from different sellers/suppliers</p> <p>3.3 Select the best supplier and identify an appropriate suitable way to finance their purchase</p> <p>3.4 Identify how their purchase could be protected</p>

4 Scheme of Assessment

4.1 Assessment opportunities

This specification is available for assessment twice a year in both the summer and winter series.

4.2 Methods of assessment

Assessment is the process of measuring a candidate's skill, knowledge and understanding against the standards set in the qualification.

The CCEA Level 1 Award in Personal Money Management is internally assessed. Each candidate is required to produce a portfolio of evidence which demonstrates achievement of all learning outcomes and assessment criteria associated with this qualification

Learning outcomes and assessment criteria specify what each candidate has to achieve.

The main pieces of evidence for the portfolio could include:

- personal income and expenditure list
- annotated brochures and leaflets
- illustrations of cost calculations
- records of oral and/or written questioning
- assessor observation – completed observational checklists and related action plans
- witness testimony
- assignments/projects/reports
- professional discussion
- record of oral and written questioning
- candidate and peer reports
- evidence may be drawn from actual or simulated situations, as appropriate

all of which are appropriate to the qualification and to the needs of candidates.

Assessment Guidance Unit 01	
Lists and individual notes from a group discussion	Type of Evidence: Lists and individual notes from a group discussion
	Learning outcome: 1.1 - 1.4
	Additional Information: Candidates could produce lists to demonstrate the possible sources of obtaining money or write a comparison of different ways of raising additional money. Candidates could also write about the consequences of overspending and not repaying.
Annotated printout from an internet search	Type of Evidence: Annotated printout from an internet search
	Learning outcome: 1.1
	Additional Information: Candidates could use the internet to obtain information on sources of obtaining money and compare the different costs of borrowing. The printouts from the internet searches can be used as evidence if accompanied with comments and/or annotations made by the candidate
Annotated leaflets from banks and/or building societies	Type of Evidence: annotated leaflets from banks and/or building societies
	Learning outcome: 2.1
	Additional Information: Candidates could obtain promotional information from banks and building societies on the accounts cited. These leaflets should then be annotated or candidates can provide additional comments to support the information and explain the reasons for their choice of account.
Individual notes from group discussion	Type of Evidence: Individual notes from group discussion
	Learning outcome: 2.2
	Additional Information: Following group discussions candidates could produce their own notes on their chosen account and the reasons for their choice

Assessment Guidance Unit 01	
Annotated sample bank statement	Type of Evidence: Annotated sample bank statement
	Learning outcome: 2.3
	Additional Information: Candidates could use a personal bank statement or a sample provided to highlight different money transactions. A table could be produced explaining the different sources of obtaining information about money transactions (<i>N.B. Please ensure that the candidate removes all personal information that would reveal their bank/building society account number etc. to a third party</i>)
Annotated sample payslip	Type of Evidence: Annotated sample payslip
	Learning outcome: 2.4 – 2.6
	Additional Information:
Witness statement from small group discussions	Type of Evidence: Witness statement from small group discussions
	Learning outcome: 2.7
	Additional Information: Candidates could discuss in small groups the benefits of saving for the future. Individual candidates should personalise their evidence by using examples of where their own personal savings could be made.
Written document on chosen expenditure	Type of Evidence: Written document on chosen expenditure
	Learning outcome: 3.1 – 3.4
	Additional Information: Candidates could carry out research to find a suitable expenditure or purchase they would like to make. Candidates could then produce a written document to provide all the information in 3.1 – 3.4.

The types of evidence listed above are for guidance purposes only. Within candidates' portfolios, other types of evidence are acceptable if all learning outcomes and assessment criteria are covered and if the evidence generated can be internally and externally moderated.

For further information on requirements (including training) contact Eleanore Thomas Educational Manager for Numeracy: ethomas@cccea.org.uk

The assessment arrangements for this qualification are in accordance with the criteria set out by the regulatory authorities.

4.3 Internal assessment

Each candidate portfolio must be 100% assessed by Assessors in the centre. Centres must nominate staff, who have the appropriate skills and knowledge to assess candidates' work in accordance with unit specifications.

Assessors must be satisfied that candidates have achieved all learning outcomes related to the unit being assessed prior to deciding whether candidates have been successful. Assessors are also responsible for supporting candidates through the assessment process.

Where a candidate fails to meet the required standards, the candidate may resubmit work until the Assessor and Internal and External Moderators are satisfied that the candidate has met the standards.

Candidates must meet all assessment criteria in order to achieve this award.

4.4 Internal standardisation

A sample of the portfolios that have been assessed by the Assessor must then be assessed by an Internal Moderator to ensure consistency with national standards. The Internal Moderator must be independent from the delivery of the qualification. They must also employ a satisfactory sampling strategy to ensure that all assessors are sampled over a defined period of time. Assessment of a poor standard may result in work being returned to the centre for re-assessment.

Centres must ensure that they have appropriate arrangements in place for standardisation and quality assurance of their assessment outcomes. Centres with more than one tutor must carry out internal standardisation of the assessments before submitting them to CCEA. This is to ensure that, as far as possible, each tutor has applied the assessment criteria consistently. The internal standardisation process may include meetings to discuss assessment decisions and feedback from previous submissions to us.

As a result of internal standardisation, it may be necessary to adjust an individual tutor's assessment decisions. This is to bring assessment into line with other tutors in the centre. Where adjustment is necessary, the achievement of assessment criteria should be amended.

N.B. It is essential that all centres complete a Declaration of Internal Standardisation form and submit it to us with their samples.

The centre's appointed External Moderator will provide advice on sampling strategies if required. CCEA recommends that Internal Moderators attend CCEA's Assessor and Internal Moderator training and/or hold A1 and V1 (Assessment and Verification) qualifications.

4.5 External moderation

Centres must submit assessment outcomes and samples to us according to the calendar of events set out in our *Qualifications Administration Handbook (Work Related Lifelong Learning section)*, which you can access at <http://www.ccea.org.uk/examhandbook/index.htm>. Moderators may adjust a centre's assessments in order to bring outcomes into line with their agreed standards.

We issue full instructions at the appropriate time on:

- the details of moderation procedures;
- the nature of sampling; and
- the dates by which centres must submit assessments and samples.

Tutors and centre staff may contact CCEA officers (see Section 5) at any stage if they require advice, assistance or support regarding any aspect of assessment. We provide support to groups of centres, and also to individual centres, to discuss issues arising from the assessment and moderation processes.

5 Links, Resources and Support

5.1 Support

We provide the following free resources to support this specification:

- Personal Money Management microsite
http://www.rewardinglearning.org.uk/microsites/personal_money
- Learner Tracking booklet
- Exemplar portfolio
- Pupil/Parent leaflet for schools
- Portfolio consultancy service
- Training events
- Centre support visits
- Principal Moderator reports
- The CCEA website at www.ccea.org.uk

We are expanding our range of support to include the following:

- Teacher/tutor guide
- scheme of work
- mapping document to map this qualification to the Northern Ireland Curriculum

You can find details of the Annual Support Programme of events and materials for the CCEA Level 1 Award in Personal Money Management on our website at www.ccea.org.uk

5.2 Relationship with the Northern Ireland Curriculum

This specification builds upon the broad objectives of the Northern Ireland Curriculum. In particular, it enables learners to:

- develop as individuals and contributors to the economy, society and environment by providing opportunities to explore topics such as Financial Capability (http://www.nicurriculum.org.uk/microsite/financial_capability)
- develop personal skills in areas such as:
 - self-awareness, personal health and relationships (Personal Development);
 - diversity and inclusion, human rights and social responsibility, and equality and social justice (Citizenship); and
 - work in the local and global economy, and career management (Employability);
- develop an understanding of spiritual, moral, ethical, social, legislative (including equality and disability discrimination), economic and cultural issues by providing opportunities to explore topics such as the consequences from overspending and not repaying debt
- develop skills that will enhance employability by providing opportunities to understand money and how to apply methods for managing it; and
- make effective use of technology by providing opportunities to learn about e.g. e-banking

N.B. useful teaching and learning resources for Key stage 4 and upwards are available from the NIC Financial Capability website

http://www.nicurriculum.org.uk/microsite/financial_capability/key_stage4/resources/index.asp

5.3 Essential and Key Skills (2004 standards)

Essential Skills are nationally accredited adult qualifications available throughout Northern Ireland in:

- Literacy at Entry Level (Entry 1, 2 and 3);
- Numeracy at Entry Level (Entry 1, 2 and 3);
- Application of Number at Levels 1 and 2; and
- Communication at Levels 1 and 2.

You can find details of the current standards and guidance for each of these skills on our website at www.ccea.org.uk/essential_skills

Application of Number (Level 1)

Skill Ref: N1.1

Description: Interpret information from two different sources. At least one source must include a table, chart, graph or diagram.

Obtain the information you need to meet the purpose of your task; identify suitable calculations to get the results you need.

Cross-reference: 1.2, 1.3, 2.4, 2.9 and 3.3

Skill Ref: N1.2

Description: Carry out and check calculations to do with:

- (a) amounts or sizes
- (b) scales or proportion
- (c) handling statistics

Carry out calculations to the levels of accuracy you have been given; check your results make sense.

Cross-reference: 1.2, 1.3, 1.5, 1.6, 2.2, 2.4 and 2.9

Skill Ref: N1.3

Description: Interpret the results of your calculations and present your findings – in two different ways using charts or diagrams.

Choose suitable ways to present your findings; use more than one way of presenting your findings; present your findings clearly using a chart or diagram; describe what your results tell you.

Cross-reference: 1.2, 1.3, 1.4, 1.6, 2.4, 2.9 and 3.3.

Communication (Level 1)

Skill Ref: C1.1

Description: take part in either a one-to-one discussion or a group discussion.

Provide information that is relevant to the subject and purpose of the discussion; communicate clearly in a way that suits the situation and respond appropriately to others.

Cross-reference: 1.1, 1.2, 1.3, 1.6, 1.7, 1.8, 2.3, 2.5, 2.6, 2.7, 2.8, 2.9, 3.2, 3.5 and 3.6

Skill Ref: C1.2

Description: Read and obtain information from at least one document.

Read relevant material; identify accurately the main points and ideas; use the information to suit your purpose.

Cross-reference: 1.2, 1.3, 1.4, 1.6, 1.7, 1.8, 2.1, 2.2, 2.4, 2.5, 2.6, 2.7, 2.9, 3.3 and 3.4

Skill Ref: C1.3

Description: Write two different types of documents

Present relevant information in a format that suits your purpose; spell, punctuate and use grammar accurately; make your meaning clear.

Cross-reference: 1.3, 1.4, 2.4 and 3.5

Use at least one image *either* to obtain information *or* to convey information in your discussion or one of the documents you write to help the audience/reader understand the points you are making.

Information and Communication Technology (Level 1)

Overall, through two or more activities, you must:

- include at least one ICT-based information source
- include at least one non ICT-based information source
- use at least one example of text, one example of image and one example of number
- present evidence of purposeful use of email
- select and use appropriate sources of ICT information
- use appropriate search techniques to locate relevant information
- enter, develop and organize text that is fit for purpose and presents information effectively
- produce information using acceptable layouts and as fit for purpose and audience.

Skill Ref: ICT1.1

Description: Find and select relevant information.

Choose information that is relevant to your tasks.

Cross-reference: 1.1, 1.2, 1.3, 1.4, 1.5, 1.7, 1.8, 2.1, 2.2, 2.3, 2.4, 2.5, 2.6, 2.7, 2.8, 2.9, 3.2, 3.3, 3.4 and 3.6

Skill Ref: ICT1.2

Description: Enter and develop information to suit the task

Enter information using formats that help development, and save information so it can be found easily.

Cross-reference: 1.2, 1.3, 1.4, 1.5, 2.4, 2.9 and 3.3

Skill Ref: ICT1.3

Description: Develop the presentation so that the final output is accurate and fit for purpose. Use appropriate layouts for presenting information in a consistent way.

Cross-reference: 1.2, 1.3, 1.4, 1.5, 1.7, 1.8, 2.1, 2.2, 2.3, 2.4, 2.5, 2.6, 2.7, 2.8, 2.9, 3.1, 3.2, 3.3, 3.4, 3.5 and 3.6

Working with Others (Level 1)

Provide at least two examples of meeting the standard for WO1.1, WO1.2 and WO1.3.

Once example must show you can work in a one-to-one situation and one example must show you can work in a group or team situation.

Key Skill Ref: WO1.1

Description: Confirm you understand the given objectives and plan for working together.

Check that you clearly understand what you have to achieve together; identify what needs to be done and your individual responsibilities; make sure you understand the arrangements for working together.

Cross-reference: 1.1, 1.2, 1.3, 1.6, 1.7, 1.8, 2.1, 2.3, 2.8, 2.9, 3.2 and 3.3

Skill Ref: WO1.2

Description: Work with others towards achieving the given objectives

Carry out tasks to meet your responsibilities; work safely following the working methods you have been given; check progress, asking for help and offering support to others, when appropriate.

Cross-reference: 1.1, 1.2, 1.3, 1.6, 1.7, 1.8, 2.1, 2.3, 2.8, 2.9, 3.2, 3.3, 3.4, 3.5 and 3.6

Skill Ref: WO1.3

Description: Identify ways you helped to achieve things and how to improve your work with others.

Identify what went well and less well in working with others; identify how you helped achieve things together; suggest ways of improving your work with others for next time.

Cross-reference: 1.1, 1.2, 1.6, 2.1, 2.3, 2.8, 2.9, 3.2, 3.4, 3.5 and 3.6

Improving own Learning and Performance (Level 1)

Provide at least two examples of meeting the standard for LP1.1, LP1.2 and LP1.3 (each example should cover at least two targets). Overall, show you can use at least two different ways of learning to improve your performance.

Key Skill Ref: LP1.1

Description: Confirm your targets and plan how to meet these with the person setting them.

Make sure targets clearly show what you want to achieve; identify clear action points and deadlines for each target; identify how to get the support you need and the arrangements for reviewing your progress.

Key Skill Ref: LP1.2

Description: Follow your plan to help meet targets and improve your performance.

Work through your action points to complete these on time; use ways of learning suggested by your supervisor, making changes when needed, to improve your performance; use support given by others to help you meet targets.

Key Skill Ref: LP1.3

Description: Review your progress and achievements in meeting targets with an appropriate person.

Say what you learned and how you learned, including what has gone well and what has gone less well; identify targets you have met and your achievements; check what you need to do to improve your performance.

Cross-reference: Competence in this unit will be demonstrated throughout this qualification by planning, implementing and evaluating. The use of NCFE Improving own Learning and Performance (IOLP) documentation is strongly recommended to ensure full coverage of all IOLP criteria.

Problem Solving (Level 1)

Provide at least two examples of meeting the standard for PS1.1, PS1.2 and PS1.3 (each example should cover a different problem and identify at least two different ways of tackling it (for PS1.1))

Key Skill Ref: PS1.1

Description: Confirm with an appropriate person that you understand the given problem and identify different ways of tackling it.

Check that you clearly understand the problem you have been given; check how you will know it has been solved; come up with different ways to tackle the problem.

Cross-reference: 1.1, 1.2, 1.6, 2.9, 3.3 and 3.6

Key Skill Ref: PS1.2

Description: Confirm with an appropriate person what you will do and follow your plan for solving the problem.

Help decide how you will try to solve the problem; plan what you need to do; follow your plan, working safely and using support given by others to help tackle the problem.

Cross-reference: 1.1, 1.6, 2.9, 3.3 and 3.6

Key Skill Ref: PS1.3

Description: Check with an appropriate person if the problem has been solved and how to improve your problem-solving skills.

Check if the problem has been solved using the methods you have been given; identify clearly what went well and less well in tackling the problem; check what you need to do to improve your problem-solving skills.

Cross-reference: 1.1, 1.6, 2.9, 3.3 and 3.6

A course of study based on this specification also provides learners with opportunities to develop the following Key Skills, which are recognised throughout the UK:

- Application of Number;
- Communication;
- Information and Communication Technology;
- Improving Own Learning and Performance;
- Problem-Solving; and
- Working with Others.

You can find details of the current standards and guidance for each of these skills on the QCDA website at www.qcda.gov.uk

5.4 Entries and registration

Entry codes for this subject and details on how to register are available in our *Qualifications Administration Handbook (the Work Related Lifelong Learning section)*, which you can access at <http://www.ccea.org.uk/examhandbook/index.htm>.

Alternatively, you can telephone our Entries, Results and Certification team using the contact details provided in this section.

5.5 Equality and inclusion

We have considered the requirements of equalities legislation in developing this specification.

Vocational qualifications often require the assessment of a broad range of competences. This is because they are designed to prepare learners for the vocational area being studied.

The content of this qualification was reviewed to identify whether any of the competences required by the subject presented a potential barrier to any learners with disabilities. If this was the case, the situation was reviewed again to ensure that such competences were included only where essential to the subject.

Reasonable adjustments are made for learners with disabilities in order to reduce barriers to access assessments. For this reason, very few learners will have a complete barrier to any part of the assessment. It is important to note that where access arrangements are permitted, they must not be used in any way that undermines the integrity of the assessment. **You can find information on reasonable adjustments in the Joint Council for Qualifications' document *Access Arrangements and Special Consideration: Regulations and Guidance Relating to Candidates Who Are Eligible for Adjustments in Examinations*.**

5.6 Health and safety

As with all work-related programmes, centres must ensure compliance with all relevant health and safety legislation with regard to facilities, equipment and staff training. Centres offering the CCEA Level 1 Award in Personal Money Management may be restricted in the choice of units they offer due to insurance and resources. Learners' use of electrical/power equipment or machinery must be supervised at all times.

5.7 Contact details

The following list provides contact details for relevant staff members and departments:

- Specification Support Officer: Nuala Tierney
(telephone: (028) 9026 1200, extension 2292, email: ntierney@ccea.org.uk)
- Education Manager for the Qualification: Gavin Graham
(telephone: (028) 9026 1200, extension 2658, email: ggraham@ccea.org.uk)
- Entries, Results and Certification
(telephone: (028) 9026 1262, email: entriesandresults@ccea.org.uk)
- Distribution (support materials)
(telephone: (028) 9026 1242, email: cceadistribution@ccea.org.uk)
- Support Events Administration
(telephone: (028) 9026 1401, email: events@ccea.org.uk)
- Information Section (including Freedom of Information requests)
(telephone: (028) 9026 1200, email: info@ccea.org.uk).