**Personal Finance**

**Understanding the importance of managing personal finance**

**A2: Different ways to pay**

**A3: Current Accounts**

**Different Methods of Payment**

One function of money is as a means of exchange. This means you can use it to pay for things.

**Complete the diagram below with all the different methods of payment:**

Different Methods of Payment

Complete the A3 tables defining each of the different methods of payment and stating the advantages and disadvantages of using each method.

## What’s the difference between BACS, CHAPS (same-day UK payments) and Faster Payments?

Faster Payments

These are electronic payments that can be made online, over the phone, in a branch or using our self-service machines.
As long as the receiving bank or building society uses Faster Payments too, the payment will arrive almost immediately (though sometimes, it can take up to 2 hours).

To check whether the bank or building society you’re sending money to can receive Faster Payments, use our [sort code checker](http://www.fasterpayments.org.uk/consumers/sort-code-checker).

CHAPS

These are payments to UK accounts that are guaranteed to arrive on the day you make them, as long as you set up the payment in branch, by phone (Business and Premier customers only) before 3.30pm or online before 5pm.\*

If you set up the payment after the cut-off time, on a weekend or on a public holiday, we’ll usually send the payment the next working day.

There’s a £25 fee per CHAPS payment. If you’re a Platinum Banking customer, there’s no charge.

\*Monday to Friday, excluding public holidays. There might be delays if we need to speak to you about your payment before we send the money.

BACS

This is an electronic system to make payments directly from one bank account to another. They’re mainly used for Direct Debits and direct credits from organisations. The payments take 3 working days to clear, so money paid into your account on Monday will clear on Wednesday.

\*Although most electronic payments sent through Faster Payments will arrive at the recipient bank on the same day, this isn’t guaranteed. For details of the service, visit the [Payments Council website](http://www.paymentscouncil.org.uk/resources_and_publications/faster_payments_value_limits/).

[**https://www.barclays.co.uk/help/payments/payment-information/bacs-chaps-faster-payments/**](https://www.barclays.co.uk/help/payments/payment-information/bacs-chaps-faster-payments/)

## What's the difference between payments, transfers, standing orders and Direct Debits?

A **payment** refers to a one-off payment to another person or organisation. This could be to a friend or family member or it could be a bill payment or a payment to a credit card company (Barclaycard or otherwise).

A **transfer** is a one-off transaction where you move money between two Barclays accounts that you own, such as transferring cash from your current account to your savings account.

A **standing order** is a regular payment that you can set up to pay other people, organisations or transfer to your other bank accounts. You can amend or cancel the standing order as and when you like.

A **Direct Debit** can only be set up by the organisation to which you're making the payment. Normally, you sign a mandate that gives the company permission to take funds from your account in an agreed way – like a monthly gym membership or your mobile phone bill. It normally confirms who's receiving the payment, the account to be debited, the amount and the dates of the payment. You‘re protected under the Direct Debit Guarantee scheme so that any amount debited in error is refunded immediately.

[**https://www.barclays.co.uk/help/payments/payment-information/difference-order-debits/**](https://www.barclays.co.uk/help/payments/payment-information/difference-order-debits/)

**A3: Current Accounts**

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| **Current accounts** |  |
| **Overdraft** |  |

**Current Accounts**

Banks and building societies offer a choice of four main types of current account for everyday use.

Most people will use a current account to get wages paid into, to pay cheques into and out of, pay bills and other frequent expenses, and to withdraw cash.

In the same way as a business changes the features of it products to try and be competitive and attract customers, banks will try to attract customers by changing the features of their accounts. The features of a current account will include:

* Rate of interest paid on any positive balance
* Rate of interest charged on a negative balance
* Overdraft limit
* Charge on unauthorised overdrafts
* Additional incentives

**Types of current accounts**

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| **Type of current account** | **Features of account** | **Advantages** | **Disadvantages** |
| **Standard** |  |  |  |
| **Packaged, Premium** |  |  |  |
| **Basic** |  |  |  |
| **Students** |  |  |  |

Look at the different current accounts Nationwide offer and summarise the features of each in the table below. (Use Link on GoL)

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| --- | --- | --- | --- | --- | --- |
| **Name of Account** | **Is there a fee for this account?****If yes how much?** | **Who’s eligible for this account?****Do you have to be a certain age/pay in a certain amount each month?** | **What is the credit interest rate?****Is there a maximum balance you will receive interest on?** | **Is there an overdraft facility?****If yes:****How much can you borrow? Is there a charge?** | **Are there additional benefits (incentives) with this account? E.g. home insurance** |
| **FlexPlus** |  |  |  |  |  |
| **FlexDirect** |  |  |  |  |  |
| **FlexAccount** |  |  |  |  |  |
| **FlexBasic** |  |  |  |  |  |
| **FlexOne** |  |  |  |  |  |
| **FlexStudent** |  |  |  |  |  |

**Questions**

**Using the links on GoL answer the following questions:**

What is the difference between a bank and a building society?

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Summarise the difference between BACS, CHAPS and faster payments.

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What is the difference between a credit card and a debit card? Which one provides an overdraft facility?

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What is the difference between a current account and a savings account?

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What does the Bank of England do?

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**Exam Style Questions**

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| **Customers for financial services have access to a range of products, which are subject to regulations.** |

**Give two functions of a premium current account. (2 marks)**

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Explain **two** benefits of pre-paid credit cards of the type used when on holiday. **(4 marks)**

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2. **-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------**



Evaluate which student current account would be most suitable for Nick. (12 marks)

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**Discuss the differences between direct debits and standing orders. (6marks)**

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