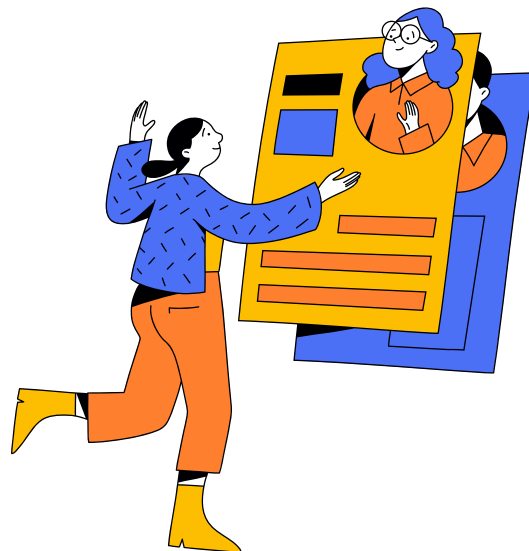


DIDACTIC-INFORMATIVE PILLARS



# Counting on myself

A path of economic and financial  
education for a new autonomy



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# Work

## The Employment office

*According to Legislative Decree No. 150/2015:*

- it facilitates the matching of work demand and supply
- it offers free services to jobseekers who need support in choosing an educational and/or employment pathway, as well as to companies looking for staff



**For registration** at the Employment Officer, **you need:**

- An **identity card or passport**
- A **residence permit** (if it expired, you can register with a copy of the renewal application)
- A **health insurance card** with the tax code



# Work

## The Employment Office



In **Pisa**, the employment office is located at **Via Cesare Battisti 14**

**tel: 055 19985121**

**centro.impiegopisa@arti.toscana.it**

For other provinces:

<https://arti.toscana.it/recapiti-cpi>



main entrance to the Pisa headquarters

# Work

## Searching for job



- from the Employment Office's website

### Elenco Offerte di Lavoro

Descrizione qualifica:  Tipo offerta:  Tipo contratto:

Localizzazione sede di lavoro

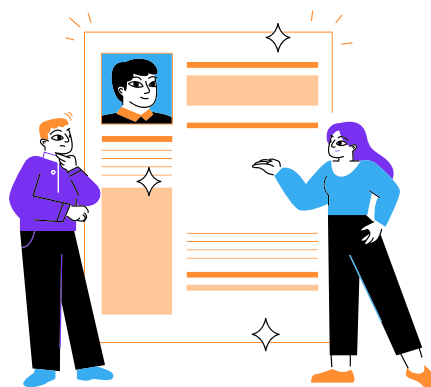
Competenza amministrativa e codice offerta

Condividi Ricerca Azzera Ricerca Cerca

Provenienza	Codice Offerta	Tipo offerta	Tipo contratto	Qualifica - Descrizione qualifica	Sede di lavoro	Scadenza
Nessuna Offerta soddisfa i criteri di ricerca						

- through advertisements, social networks (Linkedin), connections (friends and family) and consultation from other bodies

**Prepare** a clear and **up-to-date CV** and remember that it will be your **business card** for future employers!



# Work

## Searching for job



Through the Employment Office, after registration, it is possible to apply for the **unemployment status** through the **Immediate Declaration of Availability (DID)**:

an **Employment Pact** is stipulated between the person and the Office. The unemployed person makes him/herself available to participate in active job search initiatives promoted by the Office and certifies his/her immediate availability for work.

**the Unemployment status ends** when the person finds a job and **is denied** when he/she does not fulfil the commitments made in the Employment Pact and/or refuses a suitable job offer



# Work

## The work contract

is the **official document** on which the entire employment relationship between you (the employee) and the company that hires you is based

In Italy there are different **types of contracts:**

- open-ended
- fixed-term
- Part-time
- Stage (or internship)
- On-call
- Apprenticeship
- Coordinated and continuous collaboration
- Occasional service
- Contract for private works  
(for the completion of a work)



**It is essential to first read  
the contract carefully  
and then sign it!**



# Work

## The work contract

### Open-ended

the open-ended contract means that **the hiring is definitive**: there is no end date!  
There may be a probationary period for the employee not exceeding 6 months

### Fixed-term

the fixed-term contract has a **minimum duration** of 12 days and is renewable four times without exceeding a total of 12 months

### Part-time

compared to the fixed-term contract, the **time distribution** changes: 20 to 30 hours per week instead of 40

### Occasional Service

It concerns occasional work for different professional categories. It has **economic limits**: the worker may not exceed EUR 5,000 per year in total remuneration



# Work

## The work contract

### On-call

the contract is characterised by the **employee availability** when the employer calls (at least one day's notice must be given). After 400 working days over three years, it becomes an open-ended contract.

### Stage of internship

It represents an **employment training course**. There are various types depending on the worker's objective

### Apprenticeship

turned at **young people between the ages of 15 and 29**, it provides a minimum salary and vocational education. It has a variable duration depending on the type

### Continuous Collab.

the worker has a continuous relationship with the same employer but **works autonomously** (she chooses time, mode, place, etc.)

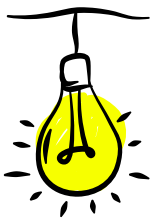
# Work

## The pay slip

is the document certifying the **remuneration** received for work performed. It is delivered monthly to the employee and contains all the details of her earnings and contributions

CATEGORIA		CATEGORIA		CATEGORIA		CATEGORIA		CATEGORIA	
1	2	3	4	5	6	7	8	9	10
5	6	6	38.76	2.00	8.0964	58.7308	1.527.04		
6	RETROSCSSIONE ORDINARIA	GIORNI	8,000		58,7308	302,40			
102	TICKETS MENSA		20,000		2,060,00	81,97			
230	FESTIVITA'	GIORNI	1,000		58,7308	58,73			
500	MATERIALE OBBLIGATORIA CUNIPS	2011	22,000		48,29254	1,088,04			
819	Rata INPS					5,82			
826	Rata INPS - Contributo aggiunt.	2011				11,26			
828	Rata Assicurazione Regionale	2011				31,02			

sample model taken from the internet



It is important to **check your pay slip in detail**. Your lawyer or a trade union can help you with this!

# Work

## The pay slip

this document contains:

- the **worker's personal data** and some company data
- the **framework level** of the worker and the C.C.N.L. applied by the company

**To each framework level, it corresponds a specific economic remuneration. The framework level must be present in the work contract!**



- the **minimum salary** calculated on the basis of holiday reimburse, seniority pay increase, cost of living allowance (to mention a few examples)
- determination of **daily and hourly amount** of salary
- the **wage system** (hourly or monthly)
- tax **contributions and deductions**

# Work

## The framework level

What does **C.C.N.L** is?  
it stands for  
**National Collective  
Labour Agreement**

C.C.N.L are work contracts concluded by the organisations representing the interests of employers and the associations representing workers, which differ according to category

These organisations and associations are called trade unions. After the work contract is signed, it is passed on to the trade unions that protect the rights of workers

# Work

## The trade unions

The employee is not obliged to join a trade union. If she wishes to do so, she can join the national trade union that follows the professional category and production sector she has chosen with the job.

-the **CGIL trade union** offers various services to members, including periodic pay slip checks!

## INPS

The National Institute for Social Prevention (one of Europe's largest and most complex social security institutions) offers help and support to all citizens for the protection of their economic and social rights in the area of employment

# Work

## INAIL

National Institute for Insurance against Accidents at Work. It is our right to claim sickness benefits from our employer!



### Remember:

With a work contract, the **protections** and **guarantees** declared by trade unions and social security institutions are **your right!**

# Work

## Resignation and rights

INPS provides **monthly unemployment benefits** (NASPI). It must be applied for when:

- the work contract has expired and is not renewed
- the employee is dismissed before the end of the contract by
- the employee resigns for **voluntary justified dismissal**



**For example:**

- 1) The employer does not pay you monthly **(one month's delay is enough!)** or the salary is not the same established in the work contract
- 2) **Bad behaviour** on the part of the employer

# Work

## Resignation and rights



### What should be done before resigning for voluntary justified dismissal?

1) In the case of non-payment of wages, you need **proof** that the monthly payment was demanded from the employer (**exchange of messages can be a proof!**)

2) In the case of misconduct by the employer, you need **evidence** from colleagues. (*It is not always easy to get them, but it is our right to report!*)



# Work

## Resignation and rights

For each working month, the employee accumulates a **percentage of money** that corresponds to the benefit resignation (TFR). It is our right to receive it and must be paid at the end of the work contract. (In the pay slip you can see this percentage!)

**When you decide to resign you will get the benefit resignation but you will not receive NASPI!**

It is important to remember that voluntary resignations must always be **declared electronically** to the employer via INPS



# The bank

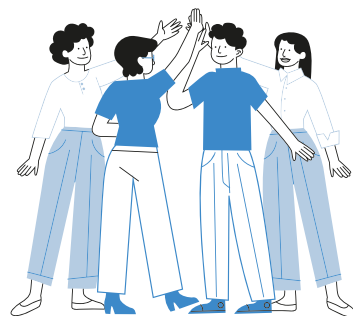
## The current account (c/c)

It is the financial instrument that allows one to **control** one's finances. It can be single or shared. *Opening a current account is your right!*

**Every current account transaction has a cost.** So **always ask the bank** which type of current account may be best for you.

For example, depending on your ISEE, having a current account may be free but with limitations on operations.

There is currently **no linguistic-cultural mediation** service within banks. Contact a trusted notary or have a friend who knows the language coming with you!



# The bank

## The current account (c/c)

It can be:

- **ordinary** (with a cost for each individual operation)
- **packaged** (with fixed cost for operations and banking services)
- **basic account** (has a limited operativeness but can be free with **ISEE** (the Equivalent Economic Situation) less than €11,600.00 or pensioners up to €18,000.00 gross)
- **affiliated** (discounts and supports for categories of customers. For example: CGIL members)

**ISEE: is an useful instrument to understand the economic condition of the household and, in general, the income of the individual citizen**

# The bank

## The current account

### the C/C is used for:

- withdrawing money, transfers (deposits) and debiting bills, through the **IBAN** code
- for physical payments (in shops, supermarkets, etc.) through the **Bancomat** card, issued by the bank when a current account is opened

### the C/C is not used for:

- writing cheques (*for this you need a specific passbook!*), opening a securities deposit, obtaining a credit line or going into overdraft (*i.e. requesting a sum of money granted by the bank*)

**Every C/C can be cancelled  
without charge and without  
penalty!**



# The bank

## IBAN

International Bank Account Number

Composizione Codice Iban



The IBAN code is linked to the current account. The code **can be shared** with other people to send money or to receive it. For example: **your employer can send you your salary via IBAN code!**

## Homebanking



By downloading the **App** of your bank, you can make certain **operations online**. For example, you can make transfers, check your current account balance, receive your bank statement, have your IBAN code at hand

# The bank

## Payment cards

These are the instruments linked to the current account for making **'physical' payments**. For example: in shops, at the supermarket, via POS, etc. The payment cards are:

- the **Bancomat** (you receive it with the opening of any current account. *It can be used within the limits of the money in your current account!*)
- the **Prepaid Card** (can also be used without opening a current account. In fact, a prepaid card can also be purchased at the Post Office. *It is recommended for online purchases!*)
- the **Credit Card** (costs more!)
- the **cheque book** (bank/post office)

**The latter two are not included in the Basic Current Account.**

For some cards there is an  
annual fee!



# The bank

## Passwords



- must remain **personal**
- remember not to share them with anyone, unless it is **a trusted person!**
- remember to mark them in a **safe place**, where they are easily accessible only to you! (*not on your mobile phone!*).
- when you open your current account you will be given **activation codes** that you can change to the passwords you prefer after your first login!
- to use homebanking you are asked for a **'strong' authentication** (using instant security codes) in addition to the access passwords you choose

# The bank

## Passwords

### Beware of online scams!

- 1) for every **suspicious movement** (e.g. a payment you do not recognise) contact the bank and block the cards!
- 2) when you get a **text message** from the bank, do not reply! It's usually a scam, banks don't send sms
- 3) don't save your card data on **websites**, it could be cloned!





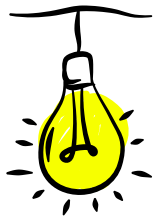
# The bank

## Asking for a loan

You can apply to the bank for a loan for:

- **mortgage** (to buy a house)
- **based on consumption credit** (to buy a car, a language course, an appliance, etc.)
- and other types...

Remember that when applying for a loan it is important to make an **analysis of the financial situation** you are in! **It is essential not to get into too much debt**



**If the loan instalment becomes too high** over time, compared to your means, it is possible to **renegotiate** with the bank or the intermediary with which the loan was agreed

**Contact different banks to compare loan options!**



# The bank

## The mortgage

- can have a **variable duration**: minimum 5 years - maximum 40 years
- can be at a **fixed rate** (constant instalment) or **variable rate**
- usually, **80%** (even 100% in some cases) of the value of the property is financed
- the longer the duration of the loan, the more the instalment will cost (**but there is more interest!**)
- **ancillary costs** (= to be paid in addition to the loan) must always be considered. For example: notary fees, technical expertise costs, insurance policies, etc.
- It may be necessary for a trusted person to act as **guarantor** for the payment of the loan

# The bank

## Based on consumption credit

- when there is a need to buy a car or an electrical appliance, for example, or to attend a language course or to cope with periods of lack of liquidity (=no money)
- the **amount** granted can vary from €200.00 to €75,000.00
- it can be requested **in the form of:** an instalment loan, backed by a current account, with a salary fifth of the salary or with a Revolving credit card (--> instalment credit card)



# The bank

## Before applying for the loan

- 1) make a list of your **needs** and **priorities**
- 2) monthly loan instalments should not exceed **30%** of your salary
- 3) compare and evaluate the **APR**

What is the APR?  
stands for  
**Annual Percentage Rate**

Indicates the **real cost** of the loan on an annual basis (also includes fees and commissions).

The APR must be published on the **information sheet**, by law!  
Ask several banks to compare and decide which one is best for you..



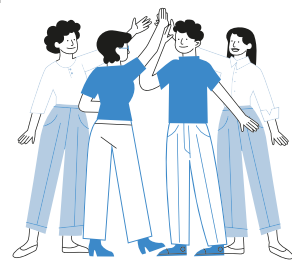
# The bank

## After obtaining the loan

- 1) you have **the right to cancel** the loan agreement within 14 days of signing
- 2) in the event of a serious economic situation, you can **suspend the loan**
- 3) there is the possibility of **transferring the loan** to another intermediary/bank free of charge
- 4) at any time you can **refund** part or all of the loan at once

It is essential to **fully understand** what is involved in starting a loan in your life. If you do not feel confident or have difficulty understanding what you are signing, **always ask a friend or someone you trust!**

Always be aware!



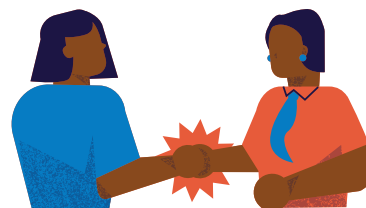
# The Notary

## Who is? What does he/she do?

the notary performs a job of **controlling** the legality of people's **actions** and **wills**. Through **notarial acts** they ensure that the law is correctly implemented.

The figure of the notary is present in various situations. For instance during the purchase of a house, the opening of a business, the writing and reading of a will, etc.

This person plays an important role during decisive moments in your life, so **choose a notary you can trust!**



# The Notary

## Purchase a house

After applying for and obtaining the loan from the bank, a **proposal to purchase** the chosen property must be made to the owners. When the proposal is accepted, a **preliminary contract** must be signed committing the seller and the buyer to complete the transaction. Finally, there is the signing of the **final contract**.

The notary's choice during the house purchase should not be guided by the real estate agency or the bank, but solely by you!

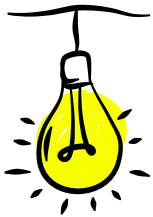
Its figure must, however,  
**be present at all stages!**



# The Notary

## The marriage

the notary also acts on the documentation of **community** or **separation** of **property** when deciding to marry. In the first case, all assets acquired during the marriage (even if only by one of the spouses) are jointly owned. In the second case, it works the other way round: the assets acquired will be the property of the spouse making the purchase.



Usually, if the notary is not asked to specify the separation of property, the marriage takes place with community of property. **You will find this detail in the marriage certificate!**



# The Notary

## Live together

When cohabiting but not married, it is possible to sign, in the presence of a notary, a **partnership contract**: to formalise the rules, rights and duties to be respected by both cohabitantes during cohabitation and until its end.

## Live for rent

The **lease** (or rental contract) between a landlord and a tenant must be signed by both parties and subsequently by the tax authorities.

## Children

Children born within marriage are automatically **recognised** by both spouses. In contrast, when one is not married, it is necessary to make a **written declaration** to recognise children

# The Notary

## The will

The notary is also important for the registration of a will: an **instrument** that allows you to decide, independently, on the **future of your assets** after your death

In the presence of a notary, it is also possible to make a **D.A.T (Disposizione Anticipata di Trattamento)**: to decide in advance on medical care and treatment in the event that you are no longer capable of understanding and willing



# The Grocery

## “Coop” supermarket

The name *Coop* stands for *Cooperative* and is one of the best known supermarkets in Tuscany. The **membership card** can be requested at any Coop shop. Being a member allows you to receive discounts and promotions on products and more! To make the card you need an identity document. The card costs €25 to pay at the time of application (this is not a monthly payment!). The card never expires and you can decide to return it at any time, you will be reimbursed the cost of the membership.



# The Grocery

## Products

Coop-branded products emphasise goodness, food safety, worker ethics and respect for the environment. They are grouped into different lines, depending on their characteristics.

### “Gli Spesotti” line

It is one of the cheapest lines. It encompasses a range of **products for different uses and is super cheap** compared to other brands in the supermarket.

Look for the ‘Gli Spesotti’ label on the packaging!



# The Grocery

## Coop for school

With the Membership Card, you get a **discount on school books** for your sons and daughters. As well as discounts on other books, dictionaries, exercise books...



the reference link for more information on how to book school books:  
**[www.librochevuoitu.it](http://www.librochevuoitu.it)**

# The Grocery

## Salvatempo

At the supermarket entrance, you can find the **Time Saving Tool**. It is activated with your Membership Card and allows you to save time at the checkout: simply register each product with the barcode while shopping and present the tool at the 'fast checkout' without having to go through each individual product at the till. What's more, you can see the partial value of your trolley throughout your shopping trip!

Sometimes it can happen that the tool asks for a **'manual check'** so that you have to go to the normal checkout and pass each product. This happens randomly!



# The Grocery

## The label

*It is the product's identity card!* On the product label you can find all the information you need to make an aware choice.

The label contains:

- the **product name** (different from the commercial name! --> Example: *Sugheroso croissant with lemon cream*)
- all the **ingredients**, listed in descending order by weight
- the **allergens** that differ from the ingredients because they are written in a different colour and/or shape (usually in bold!)
- the **additives** that may give colour, sweeten or preserve the product
- the **recommendations** for storing the product before and after opening

# The Grocery

## The label

- the **wording** 'best before' which is not the same as the expiry date after which a product is not good for your health. **Generally, the 'best before' date is on the top of the product packaging and not on the label and states 'best before'**
- the **nutritional values** which indicate the energy value, the amount of carbohydrates, proteins, sugars, fats, etc. contained in the product
- the **instructions** for use and cooking tips
- all **details** of the **person responsible** for production (usually the name of the manufacturer or distributor)
- the **guarantee marks**
- the **origin** of the product
- the **alcoholic strength** (if it contains alcohol)



# The Grocery

## The label

In addition to reading the labelling well, you can ask Coop workers for more information about non-packaged products, use the machines available in the supermarket to get further information about the product and ask Coop staff for more information!



