

## Geirfa'r Gyfraith

# Bil Addysg a Chynhwysiant Ariannol (Cymru)

## Cyflwyniad

Mae'r ddogfen hon yn rhoi crynodeb o'r termau technegol a deddfwriaethol Cymraeg sy'n gysylltiedig â'r **Bil Addysg a Chynhwysiant Ariannol (Cymru)** ('y Bil'), a hynny er gwybodaeth i Aelodau. Cyflwynwyd y Bil ar **15 Gorffennaf 2014** gan **Bethan Jenkins AC**, yr Aelod Cynulliad sy'n gyfrifol am y Bil. Mae'r Pwyllgor Busnes wedi cyfeirio'r Bil at y **Pwyllgor Plant, Pobl Ifanc ac Addysg**.

## Termau penodol i'r Bil

- annual percentage rate (APR) – **cyfradd ganrannol flynyddol**
- appropriate – **priodol**
- befriend, advise and assist – **cyfeillio, cynghori a chynorthwyo**
- Better Advice, Better Lives – **Cyngor Da, Bywyd Gwell**
- borrowing – **benthyca**
- budgeting – **cyllidebu**
- cold-calling – **galw diwahoddiad**
- Common Inspection Framework for 2010-2016 – **Fframwaith Arolygu Cyffredin ar gyfer 2010-2016**
- Communities and Culture Committee – **Pwyllgor Cymunedau a Diwylliant**
- compound interest – **llog cyfansawdd**

- continuing professional development (CPD) – **datblygiad proffesiynol parhaus**
- Corporate Financial Inclusion Standards for Wales – **Safonau Cynhwysiant Ariannol Corfforaethol i Gymru**
- corporate parent(s) – **rhiant / rhieni corfforaethol**
- corporate parenting – **rhianta corfforaethol**
- credit commitment(s) – **ymrwymiad(au) credyd**
- credit union – **undeb credyd**
- debt advice organisation – **sefydliad cynghori ar ddyled**
- debt management – **rheoli dyledion**
- Education Act 2002 – **Deddf Addysg 2002**
- gambling – **hapchwarae**
- financial / money management – **rheoli arian**
- financial competency – **cymhwysedd ariannol**
- financial decision-making – **gwneud penderfyniadau ariannol**
- financial education – **addysg ariannol**
- financial exclusion – **allgáu ariannol**
- financial inclusion – **cynhwysiant ariannol**
- financial inclusion champion(s) – **hyrwyddwr / hyrwyddwyr cynhwysiant ariannol**
- financial inclusion delivery group – **grŵp cyflawni cynhwysiant ariannol**
- financial inclusion strategy – **strategaeth cynhwysiant ariannol**
- financial literacy – **llythrennedd ariannol**
- Financial Service Authority – **Awdurdod Gwasanaethau Ariannol**
- financial service(s) – **gwasanaeth(au) ariannol**

- high interest borrowing – **benthyciadau llog uchel**
- household expenditure – **gwariant aelwydydd**
- indebtedness – **dyled**
- insurance – **yswiriant**
- interest rates – **cyfraddau llog**
- lead-in time – **cyfnod rhagarweiniol**
- Literacy and Numeracy Framework (LNF) – **Fframwaith Llythrennedd a Rhifedd**
- looked after children – **plant sy'n derbyn gofal**
- Manage Money – **Rheoli Arian**
- Money Advice Service – **Gwasanaeth Cyngori Ariannol**
- Money Matters – **Materion Arainnol**
- money-transfer service(s) – **gwasanaeth(au) trosglwyddo arian**
- mortgage(s) – **morgais / morgeisi**
- New Deal – **Bargen Newydd**
- No Cold Calling Zone(s) – **Parth(au) Dim Galw Diwahoddiad**
- non-profit making institutions serving households (NPISH) – **sefydliadau dielw sy'n gwasanaethu aelwydydd**
- Office for National Statistics (ONS) – **Swyddfa Ystadegau Gwladol**
- online professional learning profile – **proffil dysgu proffesiynol ar-lein**
- Organisation for Economic Co-operation and Development (OECD) – **Sefydliad ar gyfer Cydweithrediad a Datblygiad Economaidd**
- outcome(s) – **canlyniad(au)**
- over-indebted – **â gorddyled**
- payday loan – **benthyciadau diwrnod cyflog**
- payment protection insurance (PPI) – **yswiriant gwarchod taliadau**
- Personal and Social Education (PSE) – **Addysg Personol a Chymdeithasol (ABCh)**
- piggy bank – **cadw-mi-gei**
- post-16 provision – **darpariaeth ôl-16**
- post-compulsory school age – **hŷn nag oedran ysgol gorfodol**
- Public Policy Institute for Wales – **Sefydliad Polisi Cyhoeddus Cymru**
- savings – **cynilion**
- sex education – **addysg rhyw**
- Shared Purpose, Shared Delivery – **Cydamcanu– Cydymdrechu**
- single integrated plan – **cynllun integredig sengl**
- street-trading – **masnachu ar y stryd**
- sunrise clause – **cymal 'codiad haul'**
- tackling poverty – **trechu tlodi**
- United Nations Convention on the Rights of the Child (UNCRC) – **Confensiwn y Cenhedloedd Unedig ar Hawliau'r Plentyn**
- universal credit – **credyd cynhwysol**
- unsustainable borrowing – **benthyciadau anghynaliadwy**
- value-added tax (VAT) – **treth ar werth (TAW)**
- welfare reform – **diwygio lles**
- Welsh Financial Education Unit (WFEU) – **Uned Addysg Ariannol Cymru**
- work-related education – **addysg gysylltiedig â gwaith**
- world of work – **byd gwaith**
- young adult(s) – **oedolyn / oedolion ifanc**

## Rhagor o wybodaeth

I gael rhagor o wybodaeth, cysylltwch â **Jonathan Baxter** ([Jonathan.Baxter@cymru.gov.uk](mailto:Jonathan.Baxter@cymru.gov.uk)) neu **Sian Hughes** ([Sian.Hughes@cymru.gov.uk](mailto:Sian.Hughes@cymru.gov.uk)) yn y Gwasanaeth Ymchwil.

