

Moville Community College



Funding Third Level Education

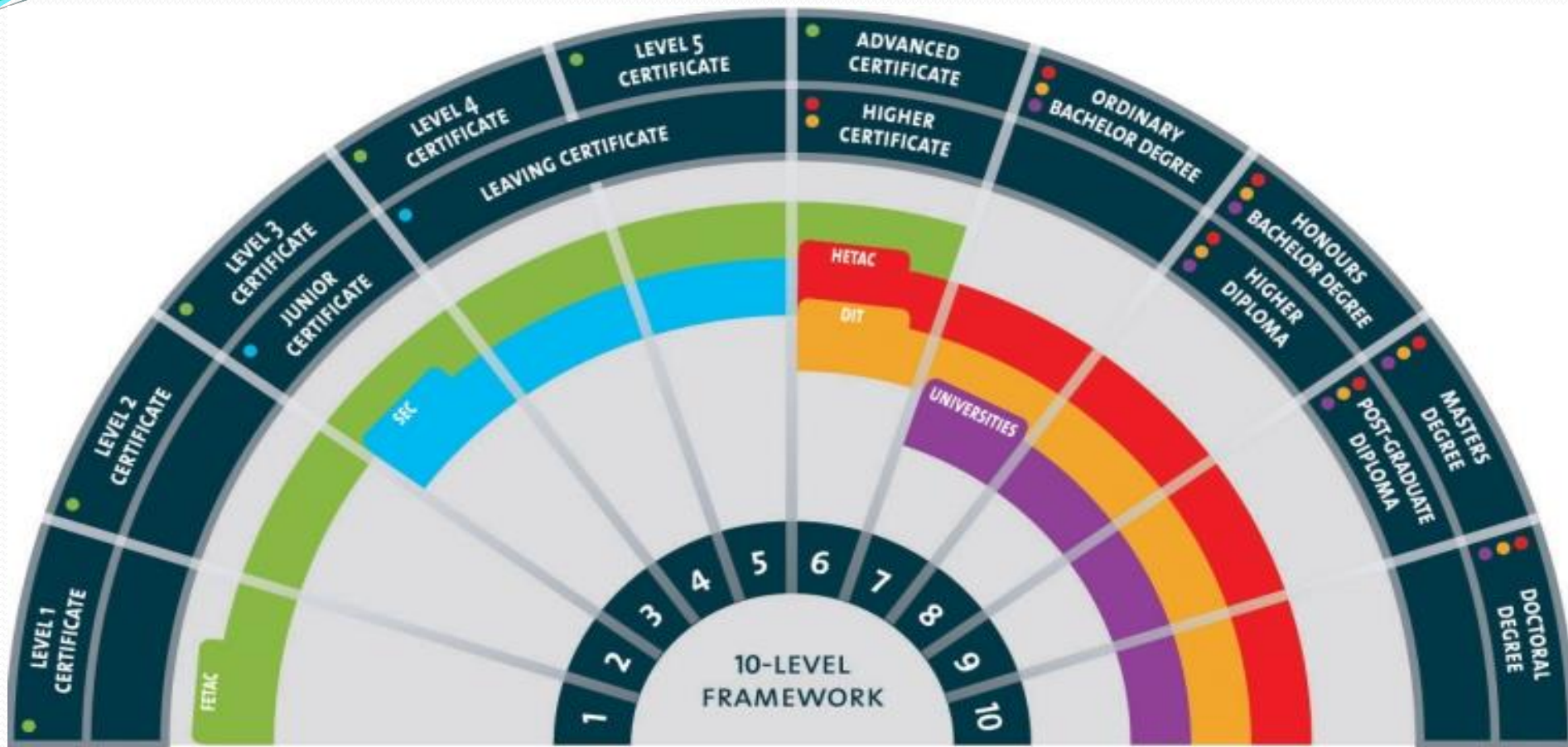
Information Night

- **Part 1 – Cost**

- Ireland
- Scotland
- England
- Northern Ireland & Wales
- Living Costs

- **Part 2 – Finance**

- Maintenance Grants – SUSI
- Access Programmes
- Scholarships and Bursaries
- UK Bank Accounts for students



National Qualifications Framework

Ireland

- Student pays new “Student Contribution” – replaces Registration Fee - €3000
- Irish Government covers this if student qualifies for a student grant
- Student pays for a repeat Year

Private Colleges in the CAO system

- American College Dublin
- College of Computer Technology
- Dublin Business School
- Dorset College
- Grafton College
- Griffith College
- Independent College Dublin
- IBAT College
- ICD Business School
- Irish College of Humanities & Applied Sciences*
- Portobello Institute

Scotland

- SAAS – no plans to introduce fees for EU students in near future
- College fees paid by Scottish Executive for EU Nationals
- Fees paid via Student Awards Agency for Scotland directly to College
- No repayment of fees later

England

- Annual College Fees increased to: £6000 - £9,250 for Degree Courses
- Fees published in each college website & under UCAS course search facility
- Payment by student may be deferred until after Graduation (loan from Student Loans Co.)

Northern Ireland & Wales

- Annual Fees currently £4,275 for degree courses and £2,500 for Foundation Degree courses.
- Payment by student may be deferred until after Graduation (loan from Student Loans Co.)

Student Loans

- Students resident in the EU for 3 years entitled to an interest free tuition fee loan from the Student Loan Company (www.slc.co.uk)
- Pay back when you start to earn £25,725 per year
- Payment amount rises annually with inflation
- Payment is 9% of your income above £25,725
- Debt wiped out 30 years after graduation
- www.moneysavingexpert.com
- www.thecompleteuniversityguide.co.uk (fee repayment calculator)

Repayment

If you lose your job repayments drop accordingly

If you earn £27,000 in a year, what do you repay?

The answer is £115, as £27,000 is £1,275 above the threshold and 9% of £1,275 is £115.

And if you earn £35,000, what do you repay?

The answer is £835. £35,000 is £9,275 above the threshold and 9% of that is £835.

Contact Details

Student Finance Services European Team
PO box 89
Darlington
County Durham
England
United Kingdom
DL1 9AZ

- Phone: 0044 141 243 3570
- Email: EU_Team@slc.co.uk

Living Costs

Living Costs

Monthly Cost of Living Away from Home	Euro €
Books/printing/photocopying	€ 34
Accommodation (on campus)	€680
Light/Heat/Power	€ 80
Food	€180
Clothes, laundry, etc...	€ 50
Local Travel (bus)	€148
Extra-curricular, other travel, misc	€132
Entertainment	€ 80
Photocopying & books	€ 35
TV License	€ 14
Bin	€ 10
Internet/phone	€ 31
Medication	€ 20
Total	€ 1, 494 per month
	Yearly total = €13,446

How to apply for a 3rd Level Maintenance Grant

- Online at: www.susi.ie
- Check online to find out when online system opens for 2020/2021 Academic Year

Student Universal Support Ireland (SUSI)

Welcome to the SUSI website, a comprehensive source of information that provides you with a quick and user friendly way to apply for your student grant. Before applying for your grant however, we would encourage you to review the eligibility criteria by selecting your student type from the options below.

We would also encourage you to use our Eligibility Reckoner where you can quickly and easily self-assess whether you may be entitled to a grant. Links to the student grant legislation and a step-by-step guide to help with filling in an application can be found in our Resources page.



PLC Student

Are you considering attending a Post-Leaving Certificate course? (Further Education levels 5-6)

[MORE](#)



Undergraduate Student

Are you considering attending an Undergraduate course? (Higher Education levels 6-8)

[MORE](#)



Postgraduate Student

Are you considering attending a Postgraduate course? (Higher Education levels 8-10)

[MORE](#)



Students Studying Outside the State

Are you considering studying outside the State? (Courses must meet specified criteria)

[MORE](#)

Eligibility Reckoner

The Grants Online Application system for the 2015/16 academic year is now closed for new applications. You can view your existing application by clicking on the My SUSI Account link

My SUSI Account

Will I be eligible for a maintenance grant?

To be eligible for a grant the

- student must be at least 17 years of **age** on the 1st January 2020 (in the case of PLC courses the student must be at least 16 years of age on commencement of the course).
- A student must have been ordinarily resident in the Republic of Ireland for three out of the last five years and must be an EU National. (Form S1 or proof of JC & LC from School)
- Parents must qualify under the **means test** applicable for the 2019 year.

Types of Maintenance Grants

Students studying in EU are eligible to apply for a Maintenance Grant.

- In ROI/EU students must be studying at Level 5 (PLC), or Level 6 (Higher Certificate), or Level 7 (Ordinary Degree), or Level 8 (Hons. Degree).
- In UK students must be studying at HND/Foundation Degree or above.
- The threshold rates & amount of grant are the same for each of the above Maintenance Grant types.

Original Documentation to be submitted with your Maintenance Grant Application Form.

- All Leaving Certificate candidates must provide documentary evidence of their residency for 3 out of the last 5 years.
- **Photocopy Long Birth Certificate** (not baptismal Cert)
- Documentary evidence of parents' permanent address e.g. ESB or phone bill with parent (s)/mature students name and address.

PAYE Income

- If parents are PAYE workers they should forward P60 & P21 for the tax year ended 31st December 2019. (A P21 can be obtained by sending P60 to the tax office and requesting same). A P45 if you have left employment during 2019.

Self -employed

- If parents are self employed they should submit set of accounts for the tax year ended between January – December 2019 and a Notice of Assessment for the same period.

Student Income

- Payment of applicant's income from employment.

Social Welfare Income

- If parents are in receipt of any social welfare payments they must submit a statement from their social welfare office stating the type and total amount of benefits received during the January – December 2019 tax year.
- Please note that you **MUST** submit income details for the full 12 month period from January –December 2019. Therefore if parents are employed for part of the year and unemployed for the remainder they must submit a combination of the relevant documents.

Income from other Government Departments

- HSE , SOLAS, Teagasc, Youthreach , other

Retirement /Redundancy

- If you retired/were made redundant during the tax year, the following must be submitted:
 - Date employment ceased
 - Gross amount of lump sum
 - Number of years in that employment
 - Gross annual pension (retirement only)
 - P45 from employer stating details of lump sum.

Deposit Accounts

The interest element of Deposit accounts is regarded as reckonable income therefore interest certificates for 2019 must be supplied.

Income from Pensions

Other than state pensions

Income from Maintenance Arrangements

If no legal agreement , bank statement evidence

How does the Means Test work?

- To qualify for a grant you must satisfy a means test, that is, your income must be below a certain level.
- The following are the Reckonable Income Limits which apply for the current 2019/2020 academic year. (Rates reviewed annually)

No of Dependent Children	Full Maintenance and Full Student Contribution	Part Maintenance (75%) and Full Student Contribution	Part Maintenance (50%) and Full Student Contribution	Part Maintenance (25%) and Full Student Contribution
Less than 4	€39,875	€40,970	€43,380	€45,790
4 – 7	€43,810	€45,025	€47,670	€50,325
8 or more	€47,575	€48,890	€51,760	€54,630

The above limits may be increased by €4,830 if 2 children attending 3rd level.

Income limits for partial fee grant

No. Dependent Children	No Maintenance & 100% Student Contribution	No Maintenance and 50% Student Contribution
Fewer than 4	€ 49,840	€ 54,240
4-7	€ 54,765	€ 59,595
8 or more	€ 59,455	€ 64,700

Value of the Grant

- If your permanent address is 45 km (28 miles) or less from the Institute you are attending you will be eligible for the Adjacent Rate of funding.
- If you live over 45 km (28 miles) from the college you will be eligible for the full Non-adjacent Rate of grant.

	Non-Adjacent Rate	Adjacent Rate
Full Maintenance	€3,025	€1,215
Part Maintenance (75%)	€2,270	€910
Part Maintenance (50%)	€1,515	€605
Part Maintenance (25%)	€755	€305

What is the Special Rate Maintenance Grant?

The Special Rate of Third Level Maintenance Grant.

- Parents' (FIS, Means tested one parent family payments, Carers allowance) for the 12 month tax year ended December 2019
Rates reviewed annually income not exceeding **€24,000**

	Total
Adjacent Rate	€2,375
Non – Adjacent Rate	€5,915

Final Acceptance Form – FA1 Form

- When a student has received a definite course offer then they must complete their Final Acceptance form (online) together with their CAO/UCAS offer to the relevant authority to which they made their application.

Other points to Note

At present there is no funding available for the following:-

- Part-time and evening courses. Private colleges.
- Only Higher National Diploma/Foundation Degree courses are eligible for funding in Northern Ireland

Application Form and Guidance Notes

- Apply on line , guidance notes available for download and printing at www.susi.ie
- Complete forms online and forward all documentation as soon as possible to avoid delays in processing

Documentation from 2019



SUSI

STUDENT UNIVERSAL SUPPORT IRELAND

- **Website:** www.susi.ie
- **Email:** support@susi.ie
- **Facebook:** [facebook.com/susisupport](https://www.facebook.com/susisupport)
- **Twitter:** twitter.com/susihelpdesk
- **Telephone helpdesk:** 0761 087 874

Access

- HEAR Programme – Participating Colleges:

DCU	UCD	PONTIFICAL
TUD	MAYNOOTH	ST ANGELAS
IADT	UCC	LIT
IT SLIGO	UL	RSCI
NCI	NUIG	TRINITY
MARINO	LYIT	ATHLONE IT
CIT	DUNDALK IT	IT TRALEE
MI	TRINITY	

HEAR Programme

- Entry Criteria- household income below €45,790
- Less Points Required
- Extra Financial/Tuition support
- Apply by: February 1st 2020
- Documents by: 15th March 2020 (* 2018 documents)
- www.accesscollege.ie

Scholarships and Bursaries

- www.education.ie/en/Learners/Services/Scholarships
- www.studentfinance.ie

- ☐ Entrance Scholarships
- ☐ Ernest Walton STEM Bursary
- ☐ Third Level Bursary Scheme
- ☐ All Ireland Scholarship
- ☐ RSCI-Medicine, Pharmacy
- ☐ Naughton Foundation – Science and Engineering
- ☐ Donogh O Malley
- ☐ Reach Scholarship (LYIT)
- ☐ 1916 Bursary

Sport

- UCD Ad Astra – January
- Ulster University – January
- Maynooth – March
- DCU- July
- Limerick – March
- NUIG – March & July
- Waterford IT – March
- Letterkenny IT – June

Creative

- Art – NCAD
- Music – Maynooth, NUIG, UCC
- Creative Arts – NUIG
- French – UCC
- Dancing - UL

Other Categories

- Optum
- Computer and Electronic Engineering- UL
- Women in Technology-Intel
- History – UCC
- Business - UL

Careersportal Website



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Academic Achievement Entrance Scholarship

[Carlow College](#)



TYPE

Academic

APPLY

[Check Website](#)

LEVEL

Undergrad

SUBJECT AREAS(S)

Any Undergraduate Course

Incoming students will be awarded an *Academic Achievement Entrance Scholarship* by gaining the highest CAO points through their Leaving Certificate examination. This scholarship will be awarded to the highest point earner on each undergraduate programme, with an award amount of €500 per student. In addition to the monetary award the students, along with their families and Principles and Guidance Counsellors, will be invited to an awards ceremony where the former Principal will receive a plaque for the school marking this significant achievement.

[Full Details](#) >



UK Bank Accounts for Students

Who can help you open an account in N.I.

The team at Ulster Bank, Culmore Road.

Ulster Bank

Da Vinci Complex

Culmore Road

Derry. BT48 8JB.

- Phone: 04871 261882

How To Open a Bank Account

- What you'll need to bring (original's copies only):
 - One of the following for identification:
 - Passport or New Style Provisional Drivers Licence
 - Birth Certificate
 - To confirm your address:
 - A utility bill or bank statement from your parent or guardian will act as proof of your address, provided you share the exact same surname and address.
- or
- UCAS / CAO Letter outlining your personal details.

Questions