

Financial Guide to College

Information about the financial supports that are available if you are considering further education



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Introduction

Welcome to National Traveller MABS guide to the financial supports available if you are considering going to third level.

National Traveller MABS works to reduce poverty, discrimination and the financial exclusion of Travellers in Ireland. We work with the Traveller community and organisations to change policy and practice which impacts Travellers financially. We try to ensure that Travellers are informed and can access all available services when it comes to managing money. National Traveller MABS decided to produce this guide to the financial supports available for those going to third level education based on suggestions and feedback from the community. National Traveller MABS is funded and supported by the Citizens Information Board [CIB].

We hope this guide helps you identify ways to fund your educational journey - wherever it may take you.

Remember:

- Apply for everything and never count yourself out!
- Give yourself as much time as possible to complete your applications.
- Ask for help. If something in an application form doesn't make sense or seems confusing, ask for help from the helpdesk or contact the college's access officer or student's union welfare officer.

We would like to thank David Friel, Academic Tutor, Access Office, IT Sligo and Marie Clarke, Service Delivery Manager, Ballyfermot MABS for their help in reviewing this document.





Free Fees Initiative

Most undergraduate students attending publicly funded third-level courses do not have to pay tuition fees.

Under the terms of the Free Fees Initiative, the Department of Education and Skills pays the fees to the colleges instead.

To qualify for free fees:

You must have been living in Ireland, the EU, Iceland, Norway, Liechtenstein or Switzerland for at least 3 of the 5 years before starting your course.

You must also fulfil one of the following 6 conditions

- ▶ Be a citizen of Ireland, the EU, Iceland, Norway, Liechtenstein or Switzerland or
- ▶ Have official refugee status or
- ▶ Be a family member of a refugee and have been granted permission to live in the State or
- ▶ Be a family member of an EU national and have permission to live in the State, with a stamp “4EUFAM” on your residence card or
- ▶ Have been granted humanitarian leave to remain in the State or
- ▶ Have been granted permission to remain in the State by the Minister for Justice and Equality, following a determination by the Minister not to make a deportation order under Section 3 of the Immigration Act 1999. Most undergraduate students attending publicly funded third-level courses do not have to pay tuition fees.

You must also fulfil all of the following 3 course requirements:

- ▶ You must be undertaking a full-time undergraduate course that is at least 2 years long.
- ▶ You must be a first-time full-time undergraduate.

But if you have a Level 6 or 7 qualification and are progressing on to a Level 8 qualification you may qualify for free fees. You should check with the college providing the level 8 course. You may be eligible for free fees if you attended a course but did not complete it. Again check with the college you want to apply to.



- In general, you must not be repeating the year because of failing your exams or changing course. This requirement may be ignored if you are repeating a year due to certified serious illness.

The undergraduate courses for which the free fees arrangements apply are courses in:

- Universities
- Institutes of technology
- Publicly funded colleges of education
- National College of Ireland
- A number of religious education institutions

Free fees do not apply to courses in private colleges, whether they have Quality and Qualifications Ireland (QQI) approval or not.

The fact that a course is listed by the Central Applications Office (CAO) is not enough to make it a free fees course so make sure to check that the course you have picked is covered by the free fees initiative.





Student Contribution or Registration Fee

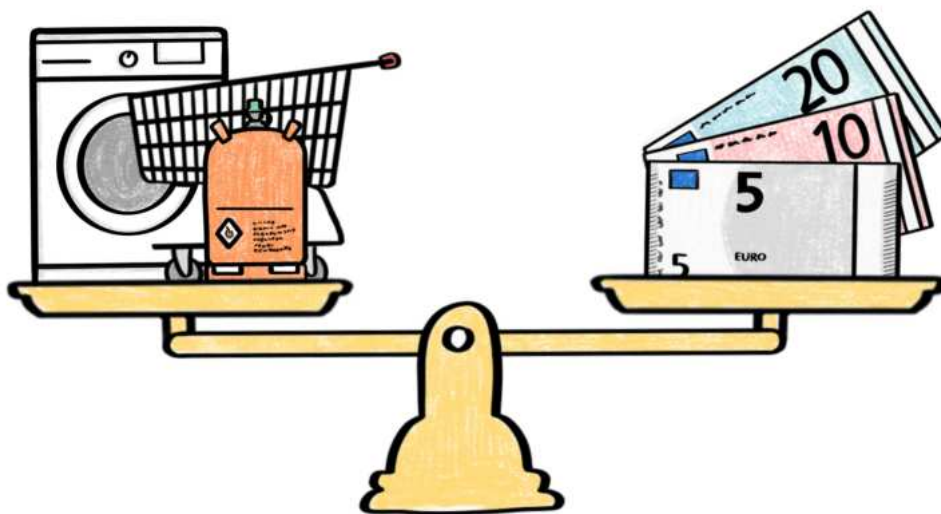
Every year a separate annual charge must be paid to colleges for the costs of student services and examinations. This is called an annual student contribution or registration fee.

The amount of the contribution varies from one institution to another. The maximum rate of the student contribution for the academic year 2021/2022 is €3,000.

The registration fee or annual student contribution is payable whether or not you qualify for free fees.

If you have qualified for a SUSI maintenance grant, you will generally qualify for a fee grant which means that the student contribution will be paid for you.

If you do not qualify for a maintenance grant, but your family's reckonable income is below certain limits, you may qualify for a partial fee grant. This means that you will either be exempt from 50% of the student contribution, or exempt from 50% of any tuition fees and all of the student contribution.





Tax Relief

You may be able to claim tax relief on tuition fees, if you are doing an approved third-level course. The full list of approved courses is available on www.revenue.ie.

If you are a parent paying fees for more than one child you can claim tax relief for all of them. There is no limit on the number of people or courses you can claim for.

The maximum amount that can be claimed is €7,000 per person per course.

If you are a full time student there is no tax relief on the first €3,000 you spend on tuition fees (including the Student Contribution) for the academic year.

This is reduced to €1,500 for part-time students.

Tax relief is given at the standard rate of 20% and can be claimed using Revenue's myAccount service.

Remember that only the person who actually paid the fees can claim the tax relief, so if your parent pays your fees then they can claim tax relief not you.

Families who pay student contributions for more than one student in a year can also claim tax relief on the second and subsequent contributions.



SUSI (Student Universal Support Ireland)

SUSI (Student Universal Support Ireland) is Ireland's single national awarding authority for all higher and further education grants.

SUSI offers funding to eligible students in approved full-time third-level education in Ireland.

Student grants provide financial support to eligible students.

There are 2 elements to the student grant - a maintenance grant and a fee grant.

A maintenance grant is a contribution towards your living costs.

A fee grant can cover:

- All or part of your tuition fees
- All or part of the student contribution
- Costs of essential field trips

If you have qualified for a maintenance grant, you will generally qualify for a fee grant.

If you do not qualify for a maintenance grant, but your family's reckonable income is below certain limits, you may qualify for a partial fee grant.

This means that you will either be exempt from 50% of the student contribution, or exempt from 50% of any tuition fees and all of the student contribution.

To qualify for a student grant, you must meet all the conditions of the scheme. These include:

- Nationality condition
- Residence condition
- Means test
- Approved course of study: you must be attending an approved course of study
- Progression: you must be progressing from your previous level of study
- Maximum period of grant assistance



1. Nationality Condition

To get a student grant you must be a citizen of:

- Ireland
- UK
- An EU or EEA country
- Switzerland

If you are not a citizen of one of these countries, you may still qualify for a grant if:

- You have refugee status.
- You have subsidiary protection status.
- You are the family member of an EU/EEA citizen.
- You are the spouse, civil partner or dependent child of an Irish citizen.
- You were granted 'leave to remain' under Section 3 of the Immigration Act 1999. This is also called residency following a notification of intention to deport.
- You were granted 'leave to remain' under Section 49 of the International Protection Act 2015.
- You were granted Humanitarian Leave to Remain before the commencement of the Immigration Act 1999.

2. Residence condition

You must have lived in the State for 3 of the previous 5 years to qualify for a maintenance grant.

If you fulfil all the criteria for a maintenance grant except for the residence condition in the State, you may still qualify for a fee grant or a tuition fee contribution as a postgraduate student.

3. Means Test

If you are under 23 and/or live at home the means test for a student grant is based on you or your family's gross income for the previous full tax year.

Independent mature candidates are candidates aged 23 or over on 1 January in the year of entry to the course.

To be assessed as an independent mature candidate you must live separately from your parents from 1 October of the year before you start your course.

If you are an independent student, you are assessed on your own income. (Unless you are married or cohabiting, then your joint income is assessed).

The thresholds for the means test are available on www.susi.ie



4. Approved course of study

You must be attending a course that is approved for a student grant. You can read a list of approved institutions and courses on SUSI's website www.susi.ie

5. Progression

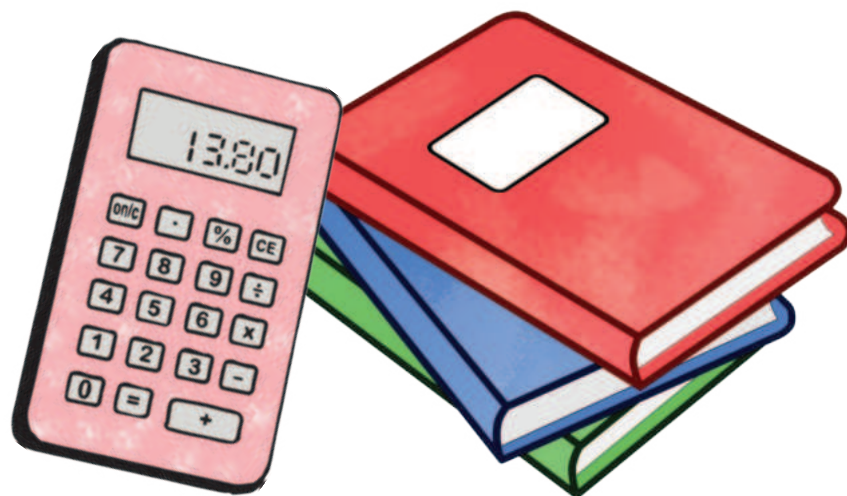
You do not get a grant for repeating a year or attending a course at a level that does not represent progression from your previous studies.

However, second-chance students may be eligible for a grant. A second-chance student is someone who is aged over 23, did not successfully complete an earlier course and is returning to do an approved course after a full break in studies of at least 5 years.

6. Maximum Period of Grant Assistance

You do not qualify for the Student Grant Scheme if you have already got a grant for the maximum number of years allowed for the level of study you are undertaking. You can check this on the SUSI website.

There is an eligibility reckoner available on www.susi.ie which will help you find out if you might be eligible for a SUSI grant.





The SUSI Grant opens for applications in April of each year and closes in November. Check the SUSI website for exact opening and closing dates.

You must make your grant application online.

You do not need to know what course you will be taking to apply online. To register with SUSI and apply, you will need your Personal Public Service (PPS) number, an email address and a phone number.

You can use your verified MyGovID account to automatically create and log in to your SUSI account without having to register directly with SUSI.

If you are considered eligible on initial assessment of your application, you will get a provisional grant approval in the post and a personalised list of the supporting documents that you need to provide. You should send the necessary documents (photocopies, not originals) as soon as possible in the envelope supplied. SUSI will then process your application to award stage, subject to confirmation of your acceptance on an approved course.

You can use SUSI's online application tracker to get the most up-to-date information about your application and confirm that supporting documentation has been received.

SUSI has a helpdesk which you can contact by phone or email if you have any queries:

Tel: 0818 08 7874

Email: support@susi.ie

www.susi.ie





The 1916 Bursary

The 1916 Bursary Fund is funded by the Department of Further and Higher Education, Research, Innovation and Science (DFHERIS).

The purpose of this bursary is to encourage participation and success by students who are most socio-economically disadvantaged and who are from groups most under-represented in higher education.

To qualify for the 1916 Bursary:

You must have been resident in the Republic of Ireland for 3 of the past 5 years on the date on which their first year of study commences

and be from one or more of the following target groups:

- students from communities that are socio-economically disadvantaged or that have low levels of participation in higher education;
- first-time mature students (23 or older on 1 January of their year of entry to higher education);
- students with a disability
- members of Irish Traveller community;
- further education and training award holders progressing to higher education;
- lone parents
- students from ethnic minorities

You must be able to demonstrate that you would qualify for the highest level of the SUSI grant and/or are in receipt of a Department of Social Protection (DSP) long-term means-tested social welfare payment.

You must apply directly to the institution you are interested in or are attending to be considered for the 1916 Bursary.



Dublin City University

Dundalk Institute of Technology

Galway-Mayo Institute of Technology

Institute of Art, Design and Technology, Dún Laoghaire

Institute of Technology Sligo

Letterkenny Institute of Technology

Marino Institute of Education

Mary Immaculate College

Maynooth University

Munster Technological University – Cork campus

Munster Technological University – Kerry campus

National College of Art and Design

National University of Ireland, Galway

RCSI – University of Medicine and Health Sciences

South East Technological University (SETU)

Technological University Dublin

Technological University of the Shannon Midlands Midwest - Athlone Campus

Technological University of the Shannon Midlands Midwest - Limerick Campus

Trinity College Dublin

University College Cork

University College Dublin

University of Limerick



Fund for Students with Disabilities

The Fund for Students with Disabilities (FSD) is there to help colleges, universities and IT's to make sure that students with disabilities have all the assistance and equipment that they need to fully participate in and finish the course they have chosen to do.

The FSD also supports students from Ireland to study on approved courses in other EU countries and in the UK, including Northern Ireland.

Students that qualify for the FSD and are on an approved course can receive assistance from post-leaving certificate to doctoral level during any year of study.

- have a verifiable disability;
- have lived in Ireland for 3 of the last 5 years;
- be an Irish, EU, European Economic Area or Swiss national;
- be a participant on a full-time, or part-time (Republic of Ireland only), course;

AND

- have a verified need for specific supports to enable participation on their chosen course.

Full-time undergraduate courses must be two or more years long.
Part-time undergraduate courses (Republic of Ireland only) must be at least one year long.
Postgraduate courses (Republic of Ireland and Northern Ireland only) must be at least one year long.

- assistive technology equipment and software (including student training)
- non-medical helpers (e.g. personal assistants, notetakers)
- academic/learning support
- deaf supports (sign language interpreters, speedtext)
- transport support



assessment or diagnosis of a disability
any medical equipment, assistance or support
services that can reasonably be expected to be
provided by the HEI or by another
agency (e.g. HSE)
course-related equipment, materials or software
(i.e. applicable to all students on the course)
support or assistance provided outside the academic
year, or when the college is closed
subsistence, mileage and accommodation costs for
personal assistants, note-takers, speed-text operators
or ISL interpreters
staff training and development
policy work or research
student accommodation (on-campus or off-campus)
salaries of staff in disability or access services
involved in administrative work
membership fees or subscriptions (AHEAD or similar)



You will have to register with the Disability/Access service in your college and give them medical documentation verifying your disability.

The Disability/Access service will carry out a confidential needs assessment with you to determine what educational supports you need to minimise the impact of your disability on your learning.

The Disability/Access service will apply for the Fund for Students with Disabilities on your behalf.

The college receives the funding from the National Access Office and puts the supports you need in place.

Students registered blind or visually impaired.

Students registered deaf or hearing impaired.

Students with a specific learning difficulty such as Dyslexia.

Students with a mobility impairment.

Students who have significant long term illness.

Students with medical verification of any stated condition that affects their ability to study at third level.

For further information about the FSD see www.ahead.ie or www.heai.ie



Back to Education Allowance

If you are unemployed, parenting alone or have a disability and are getting certain payments from the Department of Social Protection, you may take part in a second-or third-level education course in Ireland or Northern Ireland and get a Back to Education Allowance.

You must be at least 21 years of age to get the Back to Education Allowance or 24 if applying for a postgraduate course.

If you want to attend a third-level course, you must have been getting one of the qualifying payments below for 9 months or more:

- Jobseeker's Allowance or Jobseeker's Benefit
- Jobseeker's Transitional Payment
- Farm Assist
- One-Parent Family Payment
- Deserted Wife's Benefit or Allowance
- Widow's, Widower's or Surviving Civil Partner's (Contributory or Non-contributory) Pension
- Carer's Allowance
- Blind Pension
- Disability Allowance
- Invalidity Pension
- Incapacity Supplement (based on a life Disablement Pension)
- Illness Benefit

If you are going to a second-level course, you must have been on one of the qualifying payments for 3 months or more.

Time spent in Youthreach, in prison, on the Supplementary Welfare Allowance (SWA) or in direct provision can be counted as part of the qualifying period for Back to Education Allowance.

This only applies if you can establish an entitlement to a qualifying payment immediately before you start your course and satisfy the linking rules.

If you qualify for the Back to Education Allowance you can keep any extra benefits you already have, such as Fuel Allowance or Rent Supplement.



The rate of payment is the same as what you were getting before the Back to Education Allowance.

For example if you were receiving Jobseeker's Benefit of €208 a week, then you will receive €208 a week on the Back to Education Allowance.

If you have a dependent child, you can get an annual Cost of Education Allowance of €500.

If you are getting:

- Jobseeker's payment
- Farm Assist
- One-Parent Family Payment
- COVID-19 Pandemic Unemployment Payment

Send your application form to your local Intreo Centre or Social Welfare Branch Office.

If you are getting the Illness Benefit payment you should contact:

Illness Benefit Section
Department of Social Protection,
Dublin 1,
PO Box 1650
illnessbenefit@welfare.ie
(01) 704 3300

If you are getting one of the following payments:

- Blind Pension
- a Deserted Wife's payment
- Widow's, Widower's or Surviving Partner's (Non-Contributory) Pension
- Widow's, Widower's or Surviving Partner's (Contributory) Pension
- Disability Allowance
- Invalidity Pension
- Incapacity Supplement
- Carer's Allowance

You should contact :
Department of Social Protection,
College Road,
Co Sligo
Phone: (071) 915 7100

You can find more information about the Back to Education Allowance at www.gov.ie or on the Citizens Information website www.citizensinformation.ie



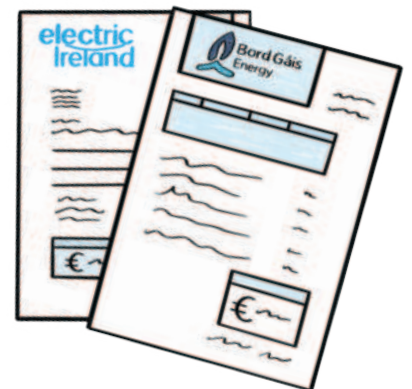
The Student Assistance Fund

The Student Assistance Fund provides financial support to full or part-time students who find themselves in financial difficulties while attending college.

Students can apply for the Student Assistance Fund to help with either temporary or ongoing financial difficulties.

The Student Assistance Fund is available to help with costs such as:

- books and class materials
- rent and other utility bills
- food
- essential travel
- childcare costs
- medical costs



Other costs may be considered and it is important that the nature of the costs that you would like assistance with are clearly identified.

- Tuition fees
- registration fees
- student loan repayments
- any costs borne by your college



Students on full- or part-time courses in Irish universities, institutes of technology and other approved colleges can apply.

Part-time students who are lone parents are encouraged to apply as extra funding has been made available to support this group.

Support from the Student Assistance Fund may also be available to students studying for a Professional Master of Education, for example to cover the cost of school placements.



You should contact the access or student services office in your college for more information on how to apply for the Student Assistance Fund.

It is important to apply as soon as you can.

Some colleges have a closing date for applications and you should check when this is.

Your college will tell you what documents you need to provide to support your application to the Student Assistance Fund. This may include proof of your own or your parents' income, as appropriate, and receipts for costs such as rent, bills or childcare.

Yes.

The Student Assistance Fund is administered on a strictly confidential basis by your college. Any information you provide as part of your application is protected under the data protection regulations of your college.

Your individual circumstances and financial means will be taken into consideration by your college when assessing your application to the Student Assistance Fund.

Final decisions on awards may be taken by a small committee, including the access officer and student welfare officer.

Your college will let you know exactly what will happen when you contact them.

Funding amounts vary and will be determined by your college following an assessment process.

For more information contact the Access Office or Student Services Office in your college. You can also ask the Welfare Officer in your students union for advice and support.



Scholarships, Funding and Bursaries

According to the EU Funding Guide, an initiative of the European Commission, there are more than 12,000 scholarships, grants, loans and other funding options available in European third-level institutions (including Irish institutions), worth an estimated €27 billion. It also says that more than two-thirds of students never even think to apply for any type of scholarship.

There are many different types of scholarships available from higher education institutions in Ireland.

Obviously there are scholarships for academic achievements but there are a whole range available from sports scholarships to performing arts scholarships.

For information about the types of third level scholarships available visit <https://careersportal.ie/scholarships/index.php>

You should contact the college you would like to attend to find out more about the scholarships they offer.

Many colleges and IT's offer a number of sports scholarships – you should contact the college where you might like to attend to find out more about the scholarships they offer.

For more information about sports scholarships on offer in Ireland visit <https://sportsscholarshipsireland.com/>



Department of Further and Higher Education, Research, Innovation and Science Scholarship

The Department of Further and Higher Education, Research, Innovation and Science runs a number of scholarship schemes, such as the Third Level Bursary Scheme, the Ernest Walton STEM Bursary, the All Ireland Scholarship Scheme and the European University Institute scheme.

This is a scheme of bursaries for students from DEIS schools based on Leaving Certificate examination results. Applications are not needed for these bursaries as they are awarded on a regional basis (Dublin, rest of Leinster, Munster and Connacht/Ulster) based on Leaving Certificate results.

The Ernest Walton STEM Bursary are being made available on a similar basis to the Third Level Bursary Scheme but are aimed at students who intend completing a third level course in the STEM (Science, Technology, Engineering and Mathematics) field.

A bursary available to a student from DEIS schools based on Leaving Certificate examination results who intend on completing a third level course in the Medicine, Zoology, Physiology and Bio-Medical field. Applications are necessary for the Professor William C Campbell bursary.

The department funds postgraduate scholarships to the European University Institute (EUI) in Florence each year.

Further information is available on the EUI website www.eui.eu



The All Ireland Scholarship Scheme is administered by the Department of Further and Higher Education, Research, Innovation and Science and funded by J.P. McManus.

No applications are necessary for the All Ireland Scholarships as they are awarded based on the Leaving Certificate exam results.

They are available to first-time Leaving Certificate students who have been exempt from paying the Leaving Certificate exam fee and who have attended non-fee paying post primary schools.

For further information on any of the above scholarships visit <https://www.gov.ie/en/service/third-level-scholarships/>

Or contact

scholarship@education.gov.ie
Higher Education Equity of Access,
Department of Further and Higher Education, Research, Innovation and Science,
Portlaoise Road,
Tullamore,
County Offaly,
R35 Y2N5
Phone: 087 407 3410 or 087 097 6601





Scholarships for students with a disability

This scheme is reserved for students with a disability undertaking a postgraduate degree in any discipline. The scholarship covers one academic year and is not renewable. Visit www.crc.ie for more information.

This scheme provides financial support for undergraduate students who have serious physical and/or sensory disabilities and who are in the first year of a primary degree programme in a recognised college or university of the NUI.

To apply, new students should contact the Disability Office in their college in September/October.

The annual Gerard Byrne Bursary is for students with a vision impairment.

The annual bursary is €1,500 per annum for the duration of their undergraduate degree.

For more information email bursary@ncbi.ie and see www.ncbi.ie





Traveller Specific Scholarships/Funding

Many colleges offer Traveller specific scholarships and funding. Some of those are outlined below.

The Gisele Schmidt Scholars Fund for Travellers aims to ease the financial burden of students from the Traveller community in order that they may avail of the full benefits of a third-level education. One prize of €1,500 for each year of the student's course will be awarded annually to an undergraduate or postgraduate student from the Traveller community studying in Trinity College. Students interested in applying to the fund should contact the Trinity Access Programme Office by the end of October during the year in which he/she begins their course of study in Trinity.

The UL foundations awards scholarships to members of the Traveller Community amongst other groups to pursue a course in UL. For more information see www.ulfoundation.com

RCSI's Traveller Community Access Programme (TCAP) Scholarship aims to increase the participation of members from the Traveller Community in RCSI's Undergraduate Medicine, Physiotherapy and Pharmacy programmes. The TCAP Scholarship provides reduced points entry, financial support and opportunities for students from the community who might otherwise be unable to attend third level education due to social disadvantage or financial constraints.

For more information see www.rcsi.com



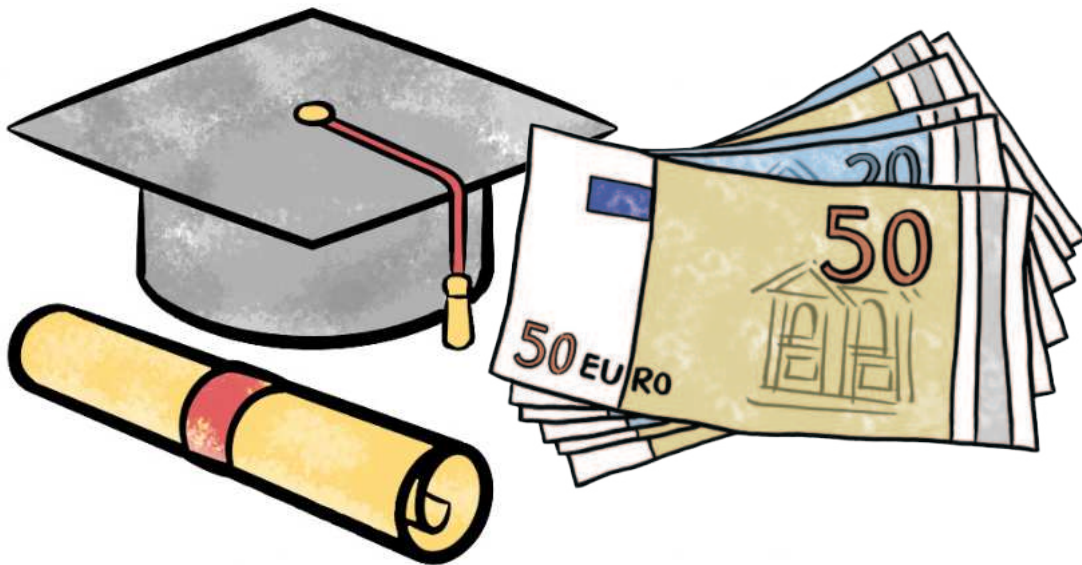
The University of Sanctuary Scholarship Programme is designed to increase participation at NUI Galway for International Protection Applicants, refugees, vulnerable immigrant groups, and Irish Travellers.

For more information see <https://www.nuigalway.ie/sanctuary/scholarships/>

This scholarship will support students from Traveller, Roma, Asylum Seeker and Refugee groups to attend UCD. The scholarship will provide a fixed amount of money to cover living expenses and accommodation for the duration of the student's undergraduate course. They will also be eligible for free fees.

For more information see

<https://www.ucd.ie/all/cometoucd/financialsupport/scholarships/cnf-traveller/>





General Funding

The Society of St Vincent de Paul Education and Training Bursary Fund supports students of all ages who may financially struggle to access or stay in third level education and training programmes.

Postgraduate studies (Master or PhD) or private colleges are not eligible.

Students must demonstrate that they have applied for all available state funding or other grants.

For more information contact your regional office or visit www.svp.ie/what-we-do/education-grants.aspx for more information.

Uversity's Scholarships are intended to unlock adult learners' potential. By providing meaningful, multi-annual financial support, Uversity's Scholarships aim to remove the financial barriers to pursue a bachelor's degree for the first time.

Scholarships are not limited to particular subject areas and will enable recipients to complete a bachelor's degree in one of the participating institutions in the Republic of Ireland or Northern Ireland.

More information is available from www.uversity.org/

This Irish Refugee Education Fund financially assists people in the asylum process in accessing further education.

For more information visit www.irishrefugeecouncil.ie

The Naughton Scholarships were established in 2008 to promote the study of engineering, science and technology at third level in Ireland.

For more information visit www.thenaughtonfoundation.com



Leaving Certificate students in the Republic of Ireland who are interested in a career in tax but who require financial support to progress to third level can apply for this scholarship.

For more information see

<https://taxinstitute.ie/career-in-tax/scholarships/third-level-scholarship/>

The National University of Ireland runs a wide range of award schemes at undergraduate and postgraduate level, in addition to their Equal Educational Opportunities Scheme to support students in economically disadvantaged circumstances.

For more information see www.nui.ie/awards/default.asp

Erasmus+ is the EU's programme to support education, training, youth and sport in Europe. Erasmus+ has opportunities for people of all ages, helping them develop and share knowledge and experience at institutions and organisations in different countries.

For further information visit erasmus-plus.ec.europa.eu/opportunities/individuals/students

The aim of this scheme is to encourage outstanding students from the Republic of Ireland and Northern Ireland to cross the border to undertake postgraduate study and experience life in the other Irish jurisdiction.

For further information see www.universitiesireland.ie/northsouth-postgraduate-scholarships/

The aim of the scheme is to support suitably qualified research masters and doctoral candidates pursuing, or intending to pursue, full-time research in any discipline.

For more information see www.research.ie/funding/goipg/?f=postgraduate

The Irish Research Council's Enterprise Partnership Scheme is a unique national initiative linking excellent researchers to enterprise.

The scheme co-funds awardees to bring great research ideas into an enterprise with the support of a higher education institution.

For more information see www.research.ie/funding/eps-postgrad/?f=postgraduate



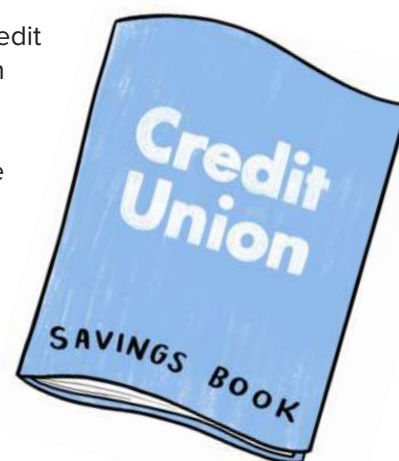
Credit Unions and Loans

Each year many credit unions across the country offer scholarships and funding to students who will be attending 3rd level education or further education courses.

The majority require that the applicant be either a member of the credit union or the son/ daughter of a member. It doesn't matter how much money you have in your account to apply for the funding.

It's never too early or too late to join the credit union. Putting as little as €5 a week away will help you build a savings habit and a regular savings record with the credit union.

Credit Unions also offer low interest rate educational loans to members.



From a financial perspective going to college can be tough. Sometimes students take out loans to help them fund their way through college.

You can usually avail of a loan from your bank or credit union.

A loan is a set amount of money your bank or credit union gives you that you pay back over time. Most loans have interest rates, which means: the longer you take paying back the loan, the bigger the loan fee will be. This is how banks make their money on loans. Make sure you know about interest rates before you apply for a loan. Visit www.ccpc.ie to learn more about interest rates and to compare the interest rates charged by banks.

Most banks offer educational and student loans at a lower interest rate than other types of loans.

Credit unions also offer student loans, often at lower interest rates than banks. Credit Unions offer flexible student loans of all sizes. You can pay off your loan early or increase your repayments, all without any penalties. Credit unions are not-for-profit and owned by their members; the people who save with them borrow from them. All decisions are taken at local level, in the best interest of all members. You do need to be a member of your local credit union to apply for a loan.



Always remember that if you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

Before you borrow make sure you know the answers to the questions below:

- What is it going to cost me overall?
- What will the repayment amounts be each week or month?
- What interest or fees will I have to pay?
- What will happen if I miss a repayment or I can't pay the loan back?
- How long it will take to pay off the loan?

Do your research and shop around

You have a choice, so shop around to make sure you are borrowing as cheaply as possible. Use the CCPC's cost comparison tools to shop around and compare options. You can access the CCPC's student loan comparison tool by clicking on this link <https://www.ccpc.ie/consumers/money-tools/student-loan-comparison/>

Make sure the loan is right for you

It's important that your loan is affordable and suitable for your circumstances. Your lender will need to be satisfied that you can pay back your loan without facing substantial hardship and that the loan is suitable for you.

Read the key information provided by the lender

Your lender must give you key information about your loan including interest rates and fees before you sign a contract. Make sure you read this information and understand all the terms and conditions associated with borrowing the money. Don't sign a contract if you still have questions. Ask your lender about anything you don't understand.

Try saving the repayment amount for a while

To see if you can stick to a credit agreement, try it for a while before borrowing. This will have the double advantage of showing you if you can manage your payment over time and you will have saved something and need to borrow less.



Get help from MABS

Before you borrow, it might be worth getting free expert money advice from MABS to get a clear picture of your finances.

MABS can help by supporting you to:

- Draw up a money management plan
- Check you've applied for all the benefits and entitlements you're due
- Make a payment plan for your bills
- Make a tackling debt plan for any other debts
- Manage any changes in your circumstances

You can contact MABS by calling 0818 072000 Monday –Friday 9am – 8pm

You can also text MABS by WhatsApp on 086 035 3141

You can visit www.mabs.ie for information and online budgeting tools.

You can find the details of your local MABS office and request a call back on www.mabs.ie





Feeling overwhelmed?

Sometimes trying to organise funding for third level can be overwhelming especially if you have other things going on in your life. Don't give up. It's good to talk about things. If you would like to talk you can contact any of the organisations below:

Landline: 01 868 5761
Mobile: 086 308 1476
Email: info@travellercounselling.ie



Call 116123 free from any phone 24/7

Pieta House provides free therapy to those engaging in self-harm, with suicidal thoughts, or bereaved by suicide.

Call Freephone on 1800 247 247
TEXT HELP to 51444 (Standard message rates apply)
Visit Pieta.ie for more information

SpunOut.ie is Ireland's youth information website and contains lots of useful information about education, employment, health and wellbeing, mental health, LGBTI+ issues, sex and relationships and news and current events.

Spun Out offers an instant chat and email service for 18-25 year olds at www.spunout.ie
You can also text SPUNOUT to 50808 – free 24/7 text service



Information and Support

You can contact the Access Office of any college/IT/University you would like to attend to get information about financial and academic supports available. Some institutes have Traveller Access officers who you can speak to.

Maynooth University



Traveller Outreach Officer Megan Berry
megan.berry@mu.ie

Munster Technological University – Kerry campus



Christina Boland
Third Level Traveller Access Officer for Mature Students, Star Pupils and PATH 3 Travellers in Education programme.

Mobile: 085-1373907
Tel: 066 7191871
email: christina.boland@services.mtu.ie



Katie Coffey
Third Level Traveller Access Officer for Junior Cycle Students

Office: Room 103, D Block, South Campus
Mobile: 087-4322061
Tel: 066 7191871
email: katie.coffey@services.mtu.ie



Munster Technological University – Cork campus



Leanne McDonagh

Traveller Education Coordinator
leanne.mcdonagh@mtu.ie



Breda Hogan

Traveller Education Support Worker, Access Service
Breda.hogan@mtu.ie
087 3979490

Additionally we can also be reached at traveller.educationcork@mtu.ie

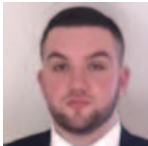
NUI Galway



Owen Ward

Traveller Education Officer
owenpatrick.ward@nuigalway.ie
086-0749304

IT Sligo



David Friel

Academic Tutor, Access Office,
David.Friel@mail.itsligo.ie



Access Officers

Dublin City University, Glasnevin Campus

Collette Keogh, Senior Access Officer
Telephone: 01 7008868
Email: colette.keogh@dcu.ie

Institute of Technology Sligo

Linda Mc Gloin, Access Officer
Telephone: 071 9305417
Email: access@itsligo.ie

Dublin City University, St Patricks Campus

Margaret Lamont, Access Officer
Telephone: 01 7009213
Email: margaret.lamont@dcu.ie

Letterkenny Institute of Technology

Brian McGonagle, Access Officer
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Email: brian.mcgonagle@lyit.ie

Dundalk Institute of Technology

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Marino Institute of Education

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Galway Mayo Institute of Technology

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Technological University of Shannon Athlone

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Institute of Art, Design and Technology

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Midlands Midwest (Limerick)**

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Institute of Technology Carlow

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Mary Immaculate College

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Maynooth University

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Munster Technological University Cork Campus

Deirdre Creedon, Access Officer

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Munster Technological University Kerry Campus

Valerie Moore, Access Officer Student
Services Kerry

Telephone: 066 7191682 Ext: 1682

Mobile/Text: 086 3682453

Email: Valerie.Moore@mtu.ie

National College of Art and Design

Finola McTernan, Student Support Officer

Telephone: 01 6364217

Email: mcternanf@ncad.ie

National College of Ireland

Olivia Lee, Access Officer

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Email: Olivia.lee@ncirl.ie

National University of Ireland Galway (NUIG)

Imelda Byrne Head of Access Centre

Telephone: 091 493553

Email: imelda.byrne@nuigalway.ie

Pontifical University St Patrick's College Maynooth

Ann O'Brien, Director of Access

Telephone: 01 7084519

Email: ann.obrien@may.ie

Royal College of Surgeons Ireland (RCSI)

Celeste Golden, Access Officer

Telephone: 01 4022228

Email: admissions@rcsi.ie

St. Angela's College Sligo

Access Officer

Telephone: 071 9195575

Email: access@stangelas.nuigalway.ie

Teagasc

Mary O'Flaherty, Access Officer

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Email: accessofficer@teagasc.ie

Trinity College Dublin

Kathleen O'Toole

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Email: kotoole@tcd.ie

TU Dublin – Blanchardstown Campus

Adrienne Harding, Access Officer

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TU Dublin – City Campus

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Waterford Institute of Technology

Nuala Lennon, Access Officer
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Email: access@wit.ie

University College Dublin (UCD)


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Thomand Coogan, Access Courses
Coordinator
Email: thomond.coogan@ucd.ie



National Traveller MABS
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Phone: 0818 072230
www.ntmabs.org

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The logo for the Citizens Information Board, which is a stylized white 'C' shape with a small white dot inside, set against a teal background.