COLLEGE AND FUTURE READY

A FINANCIAL PROGRAMME FOR PARENTS/GUARDIANS

South Kerry Development Partnership CLG.

Killorglin Community & Family Resource Centre

Rialtas na hÉireann
Government of Ireland

Arna chomhchistiú ag an Aontas Eorpach

Co-Funded by the European Union

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Competition and Consumer Protection Commission

ALL Adult Literacy for Life

"Adult Literacy is co-funded by the Government of Ireland and the European Union."

Contents

Acknowledgements

Content for this programme has been taken from a number of online sources including;

- www.mabs.ie
- www.citizensinformation.ie
- www.careersportal.ie
- www.teagasc.ie
- www.apprenticeships.ie
- www.ccpc.ie
- www.cao.ie
- www.susi.ie
- https://nto.hea.ie/courses/
- www.garda.ie
- www.irishprisons.ie
- www.military.ie
- www.phecit.ie
- https://about.leapcard.ie/young-adult-and-student-card-launch
- www.1916bursasy.ie
- www.hea.ie
- www.ucc.ie
- https://www.universityofgalway.ie/
- www.tudublin.ie
- https://www.heanet.ie/store

SECTION 1 - PATHWAYS

WHAT OPTIONS ARE AVAILABLE ?

SOUTH KERRY DEVELOPMENT PARTNERSHIP CLG.

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Pathways

The importance of choosing the right option

FEBRUARY 2024

- The number of third level students who did not progress from first to second year rose to 15%, according to the latest data from the Higher Education Authority.
- The data relates to 2021/2022 and is up by three percentage points on the previous year.
- Dropout rates fell to a record low of 9% in 2019/2020 when the Covid-19 pandemic led to remote lectures and open book exams for students. While a rise was expected as college life returned to normal, the proportion of students failing to progress was higher than it was prior to the pandemic.
- Just prior to the pandemic the non-progression rate was at 12%. It returned to this level in 2020/2021.
- **Students from disadvantaged backgrounds are most likely to drop out** - 23% of them do not make it to second year. Those from affluent families are most likely to progress. Male students are more likely to drop out, at 18%, compared to 13% of female students.

Pathways

Whats the difference between Further Education and Higher Education?

Further education and training covers education and training after post-primary level and up to higher education. E.g. Kerry College

Higher education and training is provided mainly in universities and colleges of technology or equivalent bodies. E.g. UCC

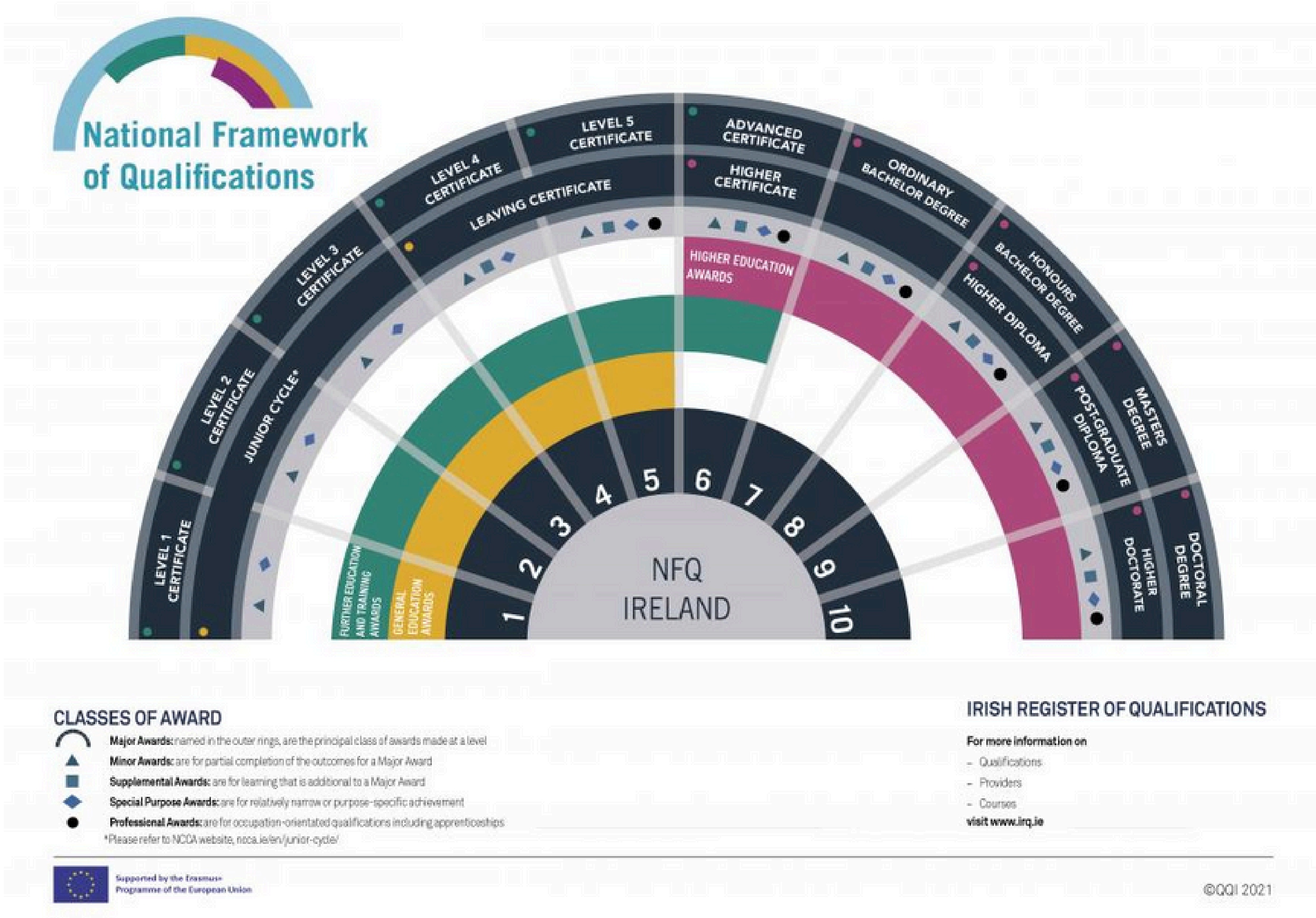
What is QQI?

QQI stands for Quality and Qualifications Ireland, and it's essentially the organisation in charge of making sure that the education you receive in Ireland meets certain standards. Think of it like a quality control team for education.

How many levels of QQI qualifications are there?

The **National Framework of Qualifications (NFQ)** is a system of **10 levels** which allows the different standards and levels qualifications to be compared. The NFQ is aligned to the European Framework of Qualifications. The NFQ can also help you to compare a foreign qualification with its Irish equivalent and can help with the recognition of Irish qualifications abroad.

Pathways


National Framework of Qualifications
LEVEL 1 CERTIFICATE
LEVEL 2 CERTIFICATE
LEVEL 3 CERTIFICATE
LEVEL 4 CERTIFICATE
LEVEL 5 CERTIFICATE
ADVANCED CERTIFICATE
HIGHER CERTIFICATE
ORDINARY BACHELOR DEGREE
HONOURS BACHELOR DEGREE
HIGHER DIPLOMA
MASTERS DEGREE
POST-GRADUATE DIPLOMA
DOCTORAL DEGREE
HIGHER DOCTORATE
JUNIOR CYCLE*
LEAVING CERTIFICATE
HIGHER EDUCATION AWARDS
FURTHER EDUCATION AND TRAINING AWARDS
GENERAL EDUCATION AWARDS
1
2
3
4
5
6
7
8
9
10
NFQ IRELAND
CLASSES OF AWARD
Major Awards: named in the outer rings, are the principal class of awards made at a level
Minor Awards: are for partial completion of the outcomes for a Major Award
Supplemental Awards: are for learning that is additional to a Major Award
Special Purpose Awards: are for relatively narrow or purpose-specific achievement
Professional Awards: are for occupation-orientated qualifications including apprenticeships
*Please refer to NCCA website, ncca.ie/en/junior-cycle/
IRISH REGISTER OF QUALIFICATIONS
For more information on
- Qualifications
- Providers
- Courses
visit www.irq.ie
Supported by the Erasmus+ Programme of the European Union
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Pathways

What options are available to students?

Some of the options available after secondary school include:

1. Further Education including PLC (Post-Leaving Certificate Courses) and Teagasc
2. Apprenticeships
3. Higher Education - Universities/Colleges
4. Public Services - Gardai/Defence Forces/ Prison Service/Emergency Services
5. Study Abroad
6. Direct Employment - Part time or full time

Pathways

EDUCATION & TRAINING OPTIONS
CAREERSPORTAL.ie
Ireland's Leading Career Guidance Website
Postgraduate Courses
Springboard Entry
Postgraduate
CAO Entry
Direct Entry
Springboard Entry
Distance / Blended Programmes
Undergraduate
Higher Education
HE
Apprenticeships
Evening Courses
VTOS
Community Education
SafePass
PLC Courses
Youthreach
Distance / Blended Learning Courses
e-College
BTEI (Back to Eductation Initiative)
Community Training Centres
Further Education
ETB and SOLAS
FET
Apprenticeships
Traineeships
FIT (Fastrack into IT)
UK (UCAS)
Europe
Study Abroad
USA and Canada
Australia and New Zealand
Industry Supported Programmes
Specific Skills Training (SST)
Skillnets
State Training
Bord Iascaigh Mhara (BIM)
Teagasc
Public Services
Gardaí
Defence Forces
Prison Service
Emergency Services
State Examinations Commision
Junior Cycle
Junior Certificate
Senior Cycle
Transition Year
Leaving Certificate Applied (LCA)
Leaving Certificate
Leaving Certificate Vocational (LCVP)
Disclaimer: This poster provides a simplified view of the key education and training options available to people in Ireland as of August 2017.

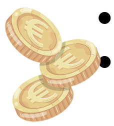
Pathways

Further Education

Further education in Ireland, also known as Further Education and Training (FET), is any education or training after second-level schooling but not part of the higher education (third-level) system. FET courses, which are offered at National Framework of Qualifications (NFQ) Levels 1-6, provide a variety of pathways to gain vocational skills, access employment, or prepare for higher education. Options include Post Leaving Cert (PLC) courses, apprenticeships, traineeships, and community education, all designed for adults and young people over 16.

What FET offers:

- Vocational training:
- Gain practical skills and qualifications for specific job roles.
- A path to higher education:
- Develop skills and a sample of subject matter that can help prepare you for university.
- Career change:
- Acquire new skills and knowledge to change career direction or return to the workforce.
- Affordable learning:
- FET courses are generally inexpensive, with low tuition fees and affordable registration costs.



- **Examples of FET courses:**

- Post Leaving Cert (PLC) courses: These are typically for school leavers who want to sample a subject area or gain specific skills before higher education.
- Apprenticeships and Traineeships: Hands-on learning combined with on-the-job training.
- Community Education: Local programs that offer diverse skills and lifelong learning opportunities.
- Adult Literacy and Numeracy: Services to help improve essential skills

Pathways

How to find more information:

- Education and Training Boards (ETBs): Your local ETB provides a wide range of FET courses in your community
- SOLAS: Visit the SOLAS | Learning Works website for more details on the FET sector.
- Qualifax and CareersPortal.ie: These websites offer comprehensive information on FET courses and colleges.

Local Information

Contact **Kerry College** for more information about local FET courses

Pathways

Teagasc

Teagasc – the Agriculture and Food Development Authority – is the national body providing integrated research, advisory and training services to the agriculture and food industry and rural
communities.

Teagasc Colleges

Teagasc colleges are strategically located and deliver a wide range of Level 5 and Level 6 courses in agriculture, horticulture, equine and forestry. The colleges also collaborate with a number of third level institutions in the delivery of Higher Level courses in agriculture and horticulture. Teagasc colleges are located a Ballyhaise, Clonakilty, Kildalton and Botanic Gardens

Private Colleges

The education department of Teagasc partner with Gurteen, Pallaskenry and Mountbellew agriculture colleges in the delivery of agriculture education. These colleges offer a range of Level 5 and Level 6 courses in agriculture, machinery and mechanisation. They also collaborate with third level colleges in the delivery of Higher Level courses.

Adult and Continuing Education Courses

Teagasc Distance Education Green Cert (for Non Agricultural Award Holders), Teagasc Part Time Green Cert Programme, Horticulture – Part-time Courses, Teagasc Short Courses for Adults and Industry, Teagasc Farm Safety Courses

Pathways

Agriculture and Food Development Authority

Teagasc Higher Education Apprenticeships

Teagasc has four apprenticeship programmes available.

- Sportsturf Mananagement, Horticulturist, Farm Technician, Farm Manager

Higher Level Courses

These are courses where the student is registered with the higher education institute. Elements of the course are delivered in a Teagasc or Partner Private College.

How to Apply

Applications for Teagasc courses are done directly through the Teagasc website. See QR code below for information from Teagasc about how to apply .

Local Information

See **Salesian Agricultural College Pallaskenry** for courses offered locally.

Apprenticeships

An apprenticeship is how people are trained in a craft trade or profession. You can get training in a traditional craft apprenticeship such as plumbing or carpentry or a new apprenticeship such as accounting technician .

An apprenticeship programme provides on-the-job training with an employer along with off-the-job training in an education centre. An apprenticeship can last 2 to 4 years, during which time you will spend some time in off-the-job training.
When you complete an apprenticeship programme, you will get a recognised qualification at Level 5 or above on the NFQ framework.
You can start an apprenticeship from age 16 to 18 years depending on the apprenticeship programme. There is no upper age limit.
You can get advice on apprenticeships: Freephone 1800 794 487 from 11am to 5pm, Monday to Friday.

Apprenticeships are available in the following sectors: Agriculture and Horticulture, BioPharma, Construction, Electrical, Engineering, Finance, Hairdressing, Health and Social, Hospitality & Food, ICT, Insurance, Logistics, Motor, Property Services, Recruitment, Sales & Marketing.

There are 2 key types of apprenticeships. The main craft trades and professions are set by SOLAS, employers and unions.

1. Craft apprenticeships

A craft apprenticeship will generally last for 4 years, during which time you will spend 3 different periods in off-the-job training.
Generally, you will start the first off-the-job training phase in an Education and Training Board (ETB). Later, your off-the-job training will be in a Technological University or Institute of Technology.
The skills you develop will be assessed through on-the-job competence testing as well as off-the-job modular assessment and examinations. If you complete these assessments successfully, you will be awarded an Advanced Certificate – craft (level 6 on the National Framework of Qualifications).
Craft apprenticeships include carpentry, plumbing, motor mechanics and electrical apprenticeships.

Pathways

2. New apprenticeships in other industries

New apprenticeships introduced since 2016 lead to an award between Levels 5-10 on the National Framework of Qualifications. Each apprenticeship programme is between 2 and 4 years.
There are a number of models of on-the-job and off-the-job training, as well as different models of delivery and different target groups (including people already in employment). Industry-led groups (consortia), work with education and training providers and other partners, to oversee the development and roll-out of new apprenticeships.
New apprenticeships in ICT, finance, hospitality, farming and the public service offer apprenticeship jobs in software development, accounting technician, commis chef, farm management and digital marketing.

Currently there are 77 apprenticeship programmes available with more due to be launched over the coming months.

See www.apprenticeships.ie for more information

Local Information

Contact **Kerry College and MTU** for information about local Apprenticeships

Higher Education - Universities/Colleges

Third-level educational institutions

The third-level education sector in Ireland is broadly divided into the:
- University sector
- Technological sector
- Colleges of education

There are also a number of independent private colleges.
The Higher Education Authority is the statutory agency responsible for the effective governance and regulation of the higher education system. It has an advisory role in relation to the whole sector of third-level education.

University sector

The universities in Ireland are:
- The National University of Ireland (NUI) which is the umbrella university covering University College Dublin (UCD), University of Galway (UG), University College Cork (UCC), and National University of Ireland, Maynooth.
- The University of Dublin, which is generally known as Trinity College Dublin (TCD)
- The University of Limerick (UL)
- Dublin City University (DCU)
- RCSI University of Medicine and Health Sciences

Most universities in Ireland are State-funded, but they are generally autonomous. The Royal College of Surgeons in Ireland (RCSI) is a private university.

Pathways

Technological sector

The technological sector includes:

- Technological universities (TUs)
- Institutes of technology (ITs)

The Technological Universities Act 2018 allows institutes of technology to apply to become a new type of higher education institution with technological university status. TUs and ITs provide programmes of education and training in areas such as business, science, engineering, linguistics and music to certificate, diploma and degree levels.

There are 5 technological universities:

- Technological University Dublin (TU Dublin) – formerly Dublin, Tallaght and Blanchardstown institutes of technology
- Munster Technological University MTU) – formerly Cork and Tralee institutes of technology
- Technological University of the Shannon: Midlands Midwest (TUS) – formerly Limerick and Athlone institutes of technology
- Atlantic Technological University (ATU) – formerly Galway-Mayo, Sligo and Letterkenny institutes of technology
- South East Technological University (SETU) – formerly Carlow and Waterford institutes of technology

There are 2 institutes of technology:

- Institute of Art, Design and Technology (IADT), Dun Laoghaire
- Dundalk Institute of Technology

Colleges of education

Several colleges of education in Ireland provide specialised training for primary school teachers. They offer a 3-year Bachelor of Education degree and an 18-month postgraduate diploma.

Post-primary teachers generally do a primary degree, followed by a postgraduate diploma.

Other colleges

In addition to State-funded colleges, a number of fee-paying third-level educational institutions offer courses, mainly in professional vocational training and business.

Some of these colleges are linked to universities or professional associations and their qualifications may be accredited accordingly

Pathways

Applying to college in Ireland

You apply for almost all full-time third-level education undergraduate courses through the Central Applications Office (CAO).

What is the CAO?

The Central Applications Office processes applications for undergraduate courses in Irish Higher Education Institutions (HEIs). Decisions on admissions to undergraduate courses are made by the HEIs who instruct CAO to make offers to successful candidates.

See www.cao.ie for more information

Undergraduate courses available in universities and institutes of technology include:

- Higher Certificates (Level 6)
- Ordinary Bachelor degrees (Level 7)
- Honours Bachelor degrees (Level 8)

You can find a list of the courses on offer and information on how to apply in the CAO Handbook.
In most cases, you apply to study in third-level institutions through the CAO portal.

Pathways

Courses outside of the CAO

The **tertiary education programme** is a new pathway to get a degree. You don't need to apply through the CAO. Read how to apply on the National Tertiary Office (NTO) website.
You can apply for Post-Leaving Certificate (PLC) courses directly to the individual colleges. You don't apply through the CAO.

The tertiary education programme is a new way to get a degree at third-level in Ireland.
How the programme works:

1. You start your course in a further education college, usually an Education and Training Board (ETB). You attend the ETB for 1 to 2 years depending on your course. There are no fees when you attend an ETB.
2. You then progress to third-level to complete your degree in a higher education college or university. There are course fees when you move to third-level, but you may qualify for free fees and a student grant. All courses lead to a degree at Level 7 or 8 on the National Framework of Qualifications (NFQ).

QR code below to see what courses are available through this programme.

Pathways

Tertiary Education Programme

Studying Abroad

Before deciding whether to study abroad, you should find out about:

- How you apply for courses in different countries
- College fees and grants you can access to help with costs
- Other practical matters, like accommodation and living expenses
- Visa requirements if you are considering studying outside the EU

Options available for studying in the UK, including Northern Ireland, an EU country, a country in Europe that’s not in the EU, or in a country outside of Europe.

see Citizens Information website for lots more details

Finding out about courses and studying abroad

If you are already a third-level student in Ireland, your university or college may have information about opportunities for studying outside Ireland.
You can also get information by contacting a third-level institution directly and requesting a prospectus.
You can find information about studying abroad from:

- The European Commission, including college admissions, course fees and grants, and other areas relevant to studying in Europe
- The European Youth Portal, which covers studying in Europe, studying abroad from Ireland, and working, travelling, and volunteering in Europe
- The International Association of Universities and UNESCO, who have collaborated to provide a searchable online database of higher education institutions from around the world – the database has information on admission requirements, applying for different institutions, and fees
- EUNiCAS, an independent application support service that helps Irish students access college programmes abroad

Pathways

Student exchange programmes

Many Irish third-level institutions offer their students the opportunity to travel through their course of study, often through student exchange programmes.
Irish institutions establish initial contact with institutions abroad and maintain an ongoing relationship with them.
Students move between the 2 institutions on study and work placements. Students are offered services such as:

- Student orientation
- Language training
- Accommodation services

Contact your college for information about any student exchange programmes they may offer.

Public Services - Gardai/Defence Forces/ Prison Service/Emergency Services

Gardai

Paid Training: Garda trainees receive a weekly allowance, which is €354 per week as of recent recruitment campaigns.
Free Accommodation and Food: During the 36-week training period, residents at the Garda College receive free food and lodging.
Degree Accreditation: The training leads to a Level 7 Bachelor of Arts (BA) Degree in Applied Policing, accredited by the University of Limerick.
Immediate Employment: After completing the 36 weeks of training, Garda trainees become Gardaí and start on a professional salary.
How to Apply: Apply through www.publicjobs.ie

See www.garda.ie for more information

Pathways

Defence Forces

From time to time or when required, the Defence Forces will advertise Army/Naval Service Reserve Recruitment Competitions through all social media platforms, websites and the national newspapers.

- **Application**

Applications are only accepted through www.military.ie. In the application form, you will be offered the choice of 26 locations in the case of the Army Reserve, and 4 locations in the case of the Naval Service Reserve. You may only choose 1 location.

- **Qualifications**

There are no formal education qualifications to join the Reserve Defence Forces as a Recruit. With the exception of age limits, the criteria for enlistment to the RDF are the same as the PDF with regard to fitness assessment, medical examination and security clearance.

More information can be found on www.military.ie

Prison Officer

- Apprenticeship: The training period for a Recruit Prison Officer is an intensive, two-year apprenticeship program.
- Higher Certificate: This apprenticeship leads to a Higher Certificate in Custodial Care.
- Waterford Institute of Technology Accreditation: The Higher Certificate is accredited by Waterford IT.

More information can be found on www.irishprisons.ie

Pathways

Emergency Services

IThe Pre-Hospital Emergency Care Council (PHECC) is an independent statutory body whose functions include establishing and maintaining the sixth statutory healthcare register in Ireland.

Emergency Medical Technician (EMT)

An Emergency Medical Technician (EMT) is a registered practitioner who has completed PHECC's Standard of Education & Training at EMT level. This is the minimum clinical level that is recommended to provide care and transport of an ill or injured patient. The duration of education and training is five weeks (159 hours) and is designed to provide the EMT with the knowledge and skills for working primarily in patient transport services and in supporting the prehospital response to patients accessing the 112/999 emergency medical services. The EMT may work for the HSE – National Ambulance Service, Dublin Fire Brigade, fire, rescue and auxiliary services, voluntary or private ambulance services. Successful completion of an EMT course at a PHECC-Recognised Institution entails four weeks theory and one week clinical practice. The National Qualification in Emergency Medical Technology (NQEMT) at EMT level is awarded to successful candidates following a multiple choice question exam (MCQ) and a skills assessment using an objective structured clinical examination (OSCE). EMT is the minimum clinical level required when transporting an acute patient.

Contact Kerry College for more information about local EMT courses

Local Information

Pathways

Paramedic (P)

A Paramedic (P) is a registered practitioner who has completed PHECC's Standard of Education & Training at Paramedic level. This is the minimum clinical level that is recommended to provide care & transport of an ill or injured patient following a 112/999 incident classed as serious or life threatening. The Paramedic is principally engaged in responding to patients who access the 112/999 service for emergency medical assistance. The Paramedic may work for the HSE – National Ambulance Service, Dublin Fire Brigade, fire, rescue and auxiliary services, voluntary or private ambulance services. The education and training for Paramedics consists of 28 weeks theory, supervised clinical practice on emergency ambulance vehicles and healthcare service placements as well as one year Internship. The Paramedic assessment comprises of three components: 1) multiple choice question (MCQ) computer based, 2) short written answer (SWA) written paper exam and 3) OSCE (practical exam). In addition, successful completion of a structured competence assessment during the one year Internship including case study submission, completion of professional development modules and competency assessment is required prior to full registration on the Paramedic division of the PHECC Register. The NQEMT at Paramedic level is awarded to successful candidates.

Student Paramedic

Paramedics are trained at the National Ambulance Service College which has three campuses in Tallaght (Dublin), Ballinasloe (Galway) and Tullamore (Offaly) with more campuses planned. Our Paramedic course is a degree level programme and takes three years and upon completion you will obtain a Bachelor of Science (Honours) degree.
There are some very attractive benefits on offer to Paramedic trainees including the following:

- Paramedic trainees are paid while they are attending the 3 year course at the National Ambulance Service College (commencing salary in year one of 3 year training is €35,392)
- Successful completion of the course leads to the awarding of a Bachelor of Science (Honours) degree
- Successful candidates will be able to apply to apply for full time Paramedic vacancies at the end of their training
- UCC & UL now also offer Paramedic Studies Courses.

SECTION 2 -FINANCES

FEES , STUDENT COST OF LIVING

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Finances

Fees & Costs for:

- Further Education
- Apprenticeships
- Higher Education
- Studying Abroad

Student Cost of Living:

- Accommodation
- Utility Bills
- Transport
- Food , Social Life & Entertainment
- Miscellaneous Costs

Further Education

Post Leaving Certificate (PLC)

- Post Leaving Certificate (PLC) courses are full-time courses for people who have finished post-primary school (second-level education) and adults returning to education. PLC courses usually last one to 2 years.

- You **do not** have to pay a participant contribution fee for a PLC course.

- However, colleges offering PLC courses may have an additional 'course charge' to cover such expenses as books, uniforms, student services, professional registration fees and exam fees. The amount varies from college to college. You should check with your college if there are charges for your course.

- Financial supports - You may qualify for a student grant or a Back to Education Allowance, depending on your circumstances.

- PLC courses take place in your local Education and Training Board (ETB) schools, colleges and education centres.

Apprenticeships

Apprenticeship fees

Generally, an apprentice **does not pay fees**. However, apprentices pay a pro-rata registration fee (student contribution) if their off-the-job training takes place within a college such as an Institute of Technology or Technological University. The registration fee is generally based on the amount of time the apprentice spends in the college. You can find information about the pro-rata registration fee on apprenticeship.ie.

Apprentices are **not** eligible for the SUSI grant.

MTU Apprenticeships

MTU Campus	Term - Duration	Student Contribution	Students Union Levy	Total
Cork	10 – 11 Weeks	€1,000	€3.50	€1,003.50
Kerry	10 – 11 Weeks	€1,000	N/A	€1,000

Apprenticeships

What grants are available to Apprenticeship Employers?

1. **Apprenticeship Employer Grant:**

What is the Apprenticeship Employer Grant?
The Apprenticeship Employer Grant is a grant payable to employers who employ apprentices. Employers of apprentices in social work are eligible to apply for the Apprenticeship Employer Grant for each apprentice they employ.
Key Features:

- €2,000 per year per apprentice
- Two instalments of €1,000 each payable in May and November each year

2. **What is the gender-based bursary?**
The gender-based bursary is available to employers who employ apprentices on any national apprenticeship programme with greater than 80% representation of a single gender.
Key Features:

- Employers who employ apprentices on any national apprenticeship programme with greater than 80% representation of a single gender can apply.
- Payment of €2666 for each registered apprentice from the minority gender. €1,333 is payable following completion of 6 months training by the apprentice(s). The second payment of €1,333 is payable following completion of 18 months training by the apprentice(s).

3. Traveller Apprenticeship Incentivisation Programme (TAIP)

What is the Traveller Apprenticeship Incentivisation Programme (TAIP)?
The Government has introduced a Traveller Apprenticeship Incentivisation Programme which offers bursaries to apprentices from the Traveller community.
The Traveller Apprenticeship Incentivisation Programme has grants available to Travellers enrolled in a SOLAS approved apprenticeship, preapprenticeship and access to apprenticeship. They are designed to support Travellers and employers in purchasing equipment, paying for courses and college fees, transportation, and other related expenses.
Key Features:
€3,000 bursary each for 25 Travellers who are employed as new apprentices and €2,000 incentive payment each for their employers.
€3,000 bursary each for 25 existing Traveller apprentices.
€3,000 bursary each for 25 Travellers to access pre-apprenticeship and Access to Apprenticeship programmes.

Higher Education

Third-level student fees and charges

Do I have to pay tuition fees?

Most undergraduate students attending publicly funded third-level courses do not have to pay tuition fees.
The Free Fees Initiative means the Department of Further and Higher Education, Research, Innovation and Science pays the fees to the colleges instead.
You still pay an annual charge to cover the cost of student services and examinations, even if you get free fees. This is called the student contribution.
Charges for Post-Leaving Certificate courses (PLCs) operate under different rules.

Do I Qualify for Free Fees?

To qualify for free fees, you must meet criteria based on:

- Residence
- Nationality and immigration status
- Course requirements

Detailed explanation of these requirements can be found on https://hea.ie/funding-governance-performance/funding/student-finance/course-fees/

Higher Education

What is the Student Contribution?

Budget 2026: changes to third level student contribution

The Student Contribution is the annual charge to cover the cost of student services and examinations, even if you get free fees. It was announced in Budget 2026 that the annual student contribution fee will be permanently reduced by €500. This means the maximum contribution any student will pay is €2,500 (previously €3,000). The Government announced that the reduced fee will benefit students in 2025-2026.

Tax relief for third-level fees

You may get tax relief on tuition fees paid for:

- Undergraduate courses
- Postgraduate courses
- Information technology (IT) and foreign language courses.

Lists of courses and colleges approved for tax relief each year are published on the Revenue website.

You can claim tax relief if you have paid the fees, either on your own behalf or on behalf of another person.

You cannot claim tax relief on:

- Examination or administration fees
- Any part of the tuition fees that is met directly or indirectly by a grant, a scholarship or otherwise (for example, where fees are reimbursed by an employer).

Student Cost of Living Accommodation Costs

Some of the types of accommodation available for students include:

- Campus Accommodation:
- Private Student Apartment Complexes
- Private rentals,
- House shares
- Homestay options.

Cost of accommodation varies greatly throughout Ireland. Examples of some accommodation costs below.

Cork

UCC gives the following information:

A breakdown of accommodation costs can be viewed at https://www.ucc.ie/en/accommodation/ or averages below:

private rentals: ranging from approx. €450 to €650 per month
students who secure private rentals are expected to pay one month's deposit and one month's rent in advance. private rental properties normally exclude the cost of utilities so you should always factor these into your overall budget. UCC has a dedicated accommodation search engine for private rentals known at studentpad. Students are usually expected to pay their rent each month for this type of accommodation.

student accommodation (apartment style): ranging from approx. €6,000 to €10,000 per academic year
the average cost of apartment style student accommodation is approx. €7,000 per academic year. prices for apartment style accommodation may include utility bills and a lease can last from 37 to 42 weeks.

The prices given in this document for accommodation are sample indicators of prices at this time - prices can and do change and increase so ALWAYS check for the most up to date and accurate prices for accommodation you are interested in.

Student Cost of Living Accommodation Costs

Galway

University of Galway's three student residences are Corrib Village, Goldcrest Village and Dunlin Village.

Rent for Corrib Village 2025/26

	Booking Deposit	Instalment Deposit	Monthly Instalment (9 payments)
Standard Twin Sharing bedroom with 1 person Sharing bathroom with 4/5 people Fee shown is per person	€250	€112	€362
Standard Single Sharing bathroom with 4/5 people Private bedroom with single bed	€250	€250	€500
Standard Double Sharing bathroom with 4/5 people Private bedroom with double bed	€250	€270	€520
Shared En Suite Single Sharing bathroom with 1 person Private bedroom with single bed	€250	€344	€594
Shared En Suite Double Sharing bathroom with 1 person Private bedroom with double bed	€250	€369	€619
Private En Suite Single Private bathroom Private bedroom with single bed	€250	€384	€634
Private En Suite Double Private bathroom Private bedroom with double bed	€250	€399	€649

Student Cost of Living Accommodation Costs

Goldcrest Village | Academic Year 2025-26. All rooms are for single occupancy.

	Booking Deposit	**Instalment Deposit**	**Monthly Instalment (9 payments)**
En Suite Single Private bathroom Private bedroom with single bed	€250	€483	€733
En Suite Double Private bathroom Private bedroom with double bed	€250	€513	€763

Dunlin Village | Academic Year 2025-26
All rooms are for single occupancy. Available in Dunlin Village.

	Booking Deposit	**Instalment Deposit**	**Monthly Instalment (9 payments)**
Standard Single Private bathroom Private bedroom with	€250	€483	€733
Standard Double Private bathroom Private bedroom with	€250	€513	€763
Standard Plus Double Private bathroom Private bedroom with	€250	€631	€881

Student Cost of Living Accommodation Costs

Dublin

The cost of student campus accommodation in Dublin varies greatly by institution and type of residence. Each college has details on their website of this years campus accommodation costs

See - TU Dublin Cost of Living Guide

https://www.tudublin.ie/media/website/for-students/student-services-and-support/accommodation/documents/Cost-of-Living-Guide-TU-Dublin-2025.26-.pdf

Student Cost of Living Accommodation Costs

Accommodation Scams!

Warning signs to watch out for

Rental scams typically aim to trick you out of your money by pretending to offer a property or room for rent. Here are some red flags to be aware of:

- Landlord is away: If the landlord claims to be out of town or living abroad and cannot show the property in person, be cautious.
- Upfront payments: Scammers often request a deposit and possibly the first month's rent upfront without showing you a lease.
- Fake contracts and keys: Scammers may send you false contracts or fake keys to make the scam appear legitimate.
- Unsolicited offers: Be wary of unsolicited emails or text messages offering you a place, especially if a landlord doesn't do background checks or ask questions.

How to protect yourself

Scammers often use similar names and cover stories across multiple attempts. They typically contact you through email, text, WhatsApp, or other social platforms. Here's how you can guard against these rental scams:

Do:

- Research rent prices: Be cautious if the price seems too cheap for the area.
- Verify property locations: Use online maps to ensure the advertised address exists.
- Visit in person: Always view the property yourself before making any payments.
- Maintain proper records: Keep detailed contact information for the landlord or agent and save all communication records.
- Get a written lease: Ensure you have a written lease or rent book explaining the deposit, rent, and who pays the bills before handing over any money.
- Obtain written receipts: Always get a proper receipt in writing for any payments you make.

Student Cost of Living Accommodation Costs

Don't:

- Agree without viewing: Never agree to rent a property you haven't seen in person.
- Pay if unsatisfied: Don't hand over money if you are unhappy with the accommodation's condition.
- Accept keys prematurely: Test all locks yourself before accepting keys as genuine.
- Use cash for deposits: Paying by card or bank transfer can help you recover money if something goes wrong.
- Skip relevant checks: Complete all relevant checks before making any payment.
- Pay without a lease: Don't make any payments until you have received the written lease and keys that fit.

What to do if you get scammed

If you fall victim to a scam, contact your bank or credit card company immediately to cancel your cards and secure your account. You may also be able to reverse the transaction through a chargeback from your card provider.
Additionally, report the incident to your local Garda station. Doing so may help stop the scammer and save others from becoming victims.

Utility Bills

Utility Bills: Approx. €65 per month

Utilities include bills such as internet access (approx. €20*), electricity/gas (approx. €35*), and bins (approx. €10*). it is, however, reasonable to assume a bit of leeway here as bills can vary across different locations , with different suppliers, usage, number of people sharing the bills and can depend on the condition and age of the house.

Students should always check for the best supplier(if they have flexibility as tenants to change) and deal - A simple way to do this is by using a price comparison website such as www.switcher.ie - see QR code below

Transport

Transport: Cost Varies

Can be as low as €0 per month if within walking distance but if you are travelling within the city bus travel can cost up to 67.50 or if you are travelling from a rural area on public transport 146.00 euros. if you are deciding to travel by car, this cost is based on the parking, tax and fuel costs. this can be broken down to average 120 euros per month (not including insurance) over a 9 month academic term.

All students should get a LEAP Card to save money on public transport, as fare capping results in big savings for travel across the network.

Young Adult and Student Card

You can get 50% off adult public transport fares with the Young Adult or Student TFI Leap Card.
The Young Adult TFI Leap Card is available for all 19 to 25 year olds.
The Student TFI Leap Card is only available for Students in full time (16+ hours) education/training, who are either 16 -18 years of age or 26 years and above. The course must be for a duration of at least 6 months/26 weeks. Eligible courses spanning two academic years, must run for a minimum of three months from October 1st to qualify for a new Student Leap Card.
Please Note: Once you receive your card, you must register it online.

Food & Entertainment

Food: €200 per month approx

we all have to eat, and students need to factor in a food budget. you should put aside at least €50 per week for a weekly grocery shop. make sure to put your gut first, plenty of fruit and veg, your body will thank you for it.

Keep food costs by preparing a shopping list before your weekly grocery shop. Find out when your local supermarket tends to reduce items and arrange to do your shopping around that time, this is often after 6pm. When looking for accommodation, check that you have access to a good freezer, so your bargains last longer! Living with other people is usually cheaper than doing one big shop rather than shopping for one person. Always ask if there's a student discount; you'll be surprised at how many places offer them.

Social Life & entertainment: Varies

You need to factor in all costs for streaming services such as Netflix, Spotify, online shopping, nights out , takeaways etc .

Laptops

Laptop costs and Laptop Loan Scheme

Laptop/ICT Device Loan Scheme
As part of the package of support for higher and further education institutions, the Department of Further and Higher Education, Research, Innovation and Science has allocated funding to support disadvantaged students in the higher education sector in accessing ICT (Information and Communications Technology) devices.
Under this scheme, eligible students may receive a laptop on a long-term loan, to assist with their studies.

You will need to contact your individual college to see if this service is available. Eligibility criteria will apply and will be determined by each institution.

Invest in the right equipment and find out what software is freely available in your college. In addition, all universities and HEIs can access the HEAnet Store, which provides well-priced suitable laptops and equipment.

Miscellaneous Costs

Other costs students may encounter include

Books & Class Materials

The academic costs involved in being a UCC student can vary depending on your course, and also on how much efficient you are in terms of your study and the resources you require.

- Books
- Photocopying and printing

You may feel that you need to buy every book in relation to your course, which is very admirable but it will also be very costly, with the average cost of a book at third level being approximately €80.

- Some core books you will need to purchase, but be frugal in your urge to buy books – instead borrow them from the college library or share with your friends!
- Be careful when you are printing or photocopying notes etc.
- Every page you produce is costing you money so only print what you actually need and where possible, print “back to back” as this is cheaper.

Medical & Health Costs

All universities offer multiple supports, from free Student Healthcare to subsidised Sports and Gym facilities. While there are nominal costs to access some facilities, many services, such as Counselling and GP services, are free. Students should keep an eye out for college deals on healthy activities such as Yoga, Mindfulness and Spin classes.

SECTION 3 - GRANTS & SUPPORTS

SOUTH KERRY DEVELOPMENT PARTNERSHIP CLG.

Killorglin Community & Family Resource Centre

Rialtas na hÉireann
Government of Ireland

Arna chomhchistiú ag an Aontas Eorpach

Co-Funded by the European Union

CCPC
Coimisiún um Iomaíocht agus Cosaint Tomhaltóirí
Competition and Consumer Protection Commission

ALL
Adult Literacy for Life

"Adult Literacy is co-funded by the Government of Ireland and the European Union."

Grants & Supports

Grants and Supports Available include :

- Student Grant Scheme - Student Universal Support Ireland (SUSI)
- Student Assistance Fund
- Fund for Students with Disabilities (FSD)
- Bursary for Care Experienced Young People – (more information on Tusla website)
- 1916 Bursary Fund
- SICAP Supports – SKDP
- Kingdom Education Trust Fund
- St Vincent de Paul Education & Training Bursary Fund
- Back to Education Allowance
- The Irish Refugee Education Fund
- National Council for the Blind Ireland (NCBI) Gerard Byrne Bursary
- National University of Ireland (NUI) Grant Scheme for Students with Disabilities
- UVERSITY Higher Education Scholarships for Adult Learners
- North/South Postgraduate Scholarship Scheme
- Training and Education Support Grant – DEASP
- International Protection Grant Scheme
- Sanctuary Scholarship
- Student Accommodation Assistance
- DFHERIS scholarship schemes - including The All Ireland Scholarship Scheme & The European University Institute Scheme
- Teagasc Student Maintenance Grants

What is SUSI ?

Student Universal Support Ireland (SUSI) is Ireland's national awarding authority for further and higher education grants. SUSI offers funding to eligible students in approved courses at PLC, undergraduate and postgraduate levels in Ireland and in some cases, to students studying in the UK or EU. All types of students, from school leavers to mature students returning to education can apply for funding.

What funding is available?

Student grants are divided into:

- Maintenance grants
- Fee grants

Maintenance Grants

Maintenance grants help students with their living costs and are paid directly to the student's bank account.

Fee Grants

Fee grants pay tuition fees for students who do not qualify for the Free Fees Scheme. Fee grants can also pay the Student Contribution and the cost of essential field trips.
Student grants are available for students looking to study at PLC, undergraduate and postgraduate levels.
The table on the next page shows the type of grants available for each level.

Course Type	Maintenance Grant	Student Contribution and/or Fees	Postgraduate Fees
PLC Course	✓		
Full-Time Undergraduate Course	✓	✓	
Part-Time Undergraduate Course		✓	
Undergraduate Course in the EU or UK	✓		
Postgraduate Course	✓		✓

How does income affect my eligibility for a grant?

To be eligible for funding, your total reckonable household income must fall below specific income thresholds.

Whose income is included?

Your applicant class determines whose income is included in the income calculation for grant assessment purposes. There are three types of applicant class:

- Dependent Student
- Mature Dependent Student
- Independent Student

Applicant Class	Description	Income for Assessment
Dependent Student	Under 23 on 1 January of the year of your first point of entry into further or higher education	Your own Your parent(s)/ legal guardians(s)
Mature Dependent Student	Over 23 on 1 January of the year of your point of entry/re-entry into further or higher education and residing with your parent/legal guardians.	Your own Your parent(s)/ legal guardians(s)
Independent Student	Over 23 on 1 January of the year of your first point of entry into further or higher education and residing independently from October of the year prior to your first point of entry/re-entry into further/higher education.	Your own Your spouse/civil partner/co-habitant (as applicable)

What is Reckonable income?

When calculating your eligibility for funding, SUSI looks at your reckonable income. Reckonable income is a proportion of your gross income and will determine if you are eligible for funding from SUSI and if you are, what type of funding you could receive.

What Income is included in Reckonable Income?

All income arising from both inside and outside the State including, but not exclusive to, income under the following headings is included in the income calculation:

- Income from employment including benefit-in-kind and directorships
- Social welfare payments including the social welfare state pension
- Payments from other government departments or state agencies
- Self-employment or farming
- Rental and other income from land and property
- Income from pensions
- Income from savings, deposit accounts and investments
- Income from maintenance arrangements
- Lump sum payments from retirement and redundancy
- Income from the disposal of assets or rights
- Gifts and inheritances
- Income from other sources not mentioned above

What income is NOT included in Reckonable Income?

There are quite a few sources of income which are not included in Reckonable Income - A full list of these can be found on the SUSI website. www.susi.ie

Although income received from pensions IS included in reckonable income - income PAID INTO pensions is NOT included

Eligibility Indicator

If you are unsure about your eligibility, then check out Susi's Eligibility Indicator first. Answer a series of questions to get an indication of your eligibility for a student grant. Link below

Income Thresholds and Grant Award Rates

What are the Income Thresholds and Grant Award Rates?

Income thresholds and grants awards rates for the following categories can be found on www.susi.ie

- PLC Income Thresholds and Grant Award Rates
- Full-Time Undergraduate Income Thresholds and Grant Award Rates
- Part-Time Undergraduate Income Thresholds and Grant Award Rates
- Outside the State Income Thresholds and Grant Award Rates
- Postgraduate Income Thresholds and Grant Award Rates

CHANGES TO SUSI RATES - BUDGET 2026

The new SUSI grant rates, which include a permanent €500 reduction in the student contribution fee for the 2025-2026 academic year, apply to this year. These changes, part of the Budget 2026 announcements, take effect for the 2025-2026 academic year, with further increases to maintenance grants and a new postgraduate fee contribution grant rate for the 2026-2027 academic year.

Key changes for the 2025-2026 academic year

- Student Contribution Fee:

Reduced by €500, making the maximum contribution €2,500 instead of €3,000.

- Income Threshold:

The income threshold for the €500 student contribution grant will increase from €115,000 to €120,000, which will allow more students to qualify.

Future changes for the 2026-2027 academic year

- Maintenance Grant:

Increases will be applied, with a further increase of €200 to €430 for students living more than 30km from their institution.

- Postgraduate Fee Contribution Grant:

Will increase from €4,000 to €4,500 for eligible postgraduate students.

STUDENT ASSISTANCE FUND

The Student Assistance Fund provides financial support to full- or part-time students in undergraduate or postgraduate courses who are experiencing financial difficulties while attending college.

The Student Assistance Fund supports students who are experiencing difficulty in meeting the day-to-day expenses associated with attending college, or who encounter unforeseen circumstances resulting in short or longer-term financial difficulties, (e.g. family difficulties, bereavement, accidents or health problems).
The Student Assistance Fund (SAF) is managed by the Higher Education Authority (HEA) on behalf of the Department of Further and Higher Education, Research, Innovation and Science (DFHERIS).

What you need to know:

- The fund is confidential and administered by the student's college.
- Students will usually get an email to their official college email address giving them information about the fund and how to apply.
- It helps with costs like books, rent, utility bills, and essential travel.
- Some emergency funds are paid out throughout the year as needed in some institutions.
- The best place to find the exact amount and eligibility criteria for your situation is to contact the access or student services office at your college.

1916 Bursary

The 1916 Bursary aims to encourage participation and success by students who are most socio-economically disadvantaged and from groups most under-represented in higher education.

Who is the 1916 Bursary for?

Applicants must show that their household income meets the criteria for the SUSI Special Rate of Maintenance Grant in the year ending 31 December 2024. This financial criteria is required for you to be considered eligible for a 1916 Bursary.

What are the criteria?

Financial + Priority Group + College Entry = Eligible for consideration.
To see if you may be eligible to apply for a 1916 Bursary, please see the Criteria Quick Check page on www.1916bursary.ie

Full details of all required information and how to apply can be found on www.1916bursary.ie

SICAP SUPPORTS

- Through SICAP (Social Inclusion Community Activation Programme) SKDP offers some financial supports for students.
- Students can be supported with fees, travel expenses or childcare.
- Eligibility criteria apply - students must be a member of one of our SICAP target groups.
- The maximum paid towards fees is €500.
- The maximum expenses are €300.

- Students can apply for this support by contacting Carol Naughton, SICAP Education Officer, cnaughton@skdp.net 087 9631935.

Kingdom Education Trust Fund

- This fund is administered by NEWKD.
- It is available to students who are from Co. Kerry or have lived in Kerry for a minimum of 3 years.
- Eligibility criteria and amounts for this grant are currently being reviewed.
- This fund is advertised in colleges, local newspapers and local radio.
- Students from North, East and West Kerry can contact NEWKD for further information.
- Students from South Kerry can contact Carol Naughton SKDP, cnaughton@skdp.net 087 9631935 for more information.

Apprenticeship Supports

There are a number of supports for apprentices and employers. You can check for supports on the apprenticeship.ie website and with your local ETB.

Apprentice supports

There are financial supports to help young people from under-represented groups, those leaving care and the Traveling community to access apprenticeships.

- The Access and Inclusion bursary supports young people from under-represented groups into national apprenticeships.
- The Traveller Apprenticeship Incentivisation Programme (TAIP) offers a limited number of bursaries to members of the Traveller community.
- The Apprenticeship Bursary for Care Leavers support care leavers to take up an apprenticeship.

The bursaries can provide up to €3,000. You can request an application form and information from apprenticeship@nao.ie

Employer supports

Certain employers who provide apprenticeships can get an apprenticeship employers grant of €2,000 per year for each registered apprentice.
Employers can get a gender-based bursary.
Small and micro business employers can get financial and training supports through One More Job if they employ one or more apprentices.

Apprenticeship Supports

Apprenticeship wages and allowances

Rates of apprenticeship wages and allowances can vary depending on the type of apprenticeship and the industry you have chosen:

- Apprenticeships developed before 2016: While you are training on the job, your employer will pay you a recommended apprenticeship wage. The ETB pay a weekly allowance equivalent to that wage while you are training off the job. In some cases, the ETB will contribute to your travel and accommodation costs. You can get information about off-the-job training payments and allowances for craft apprentices on www.apprenticeship.ie
- Apprenticeships developed from 2016: Your employer will pay you for the duration of the apprenticeship. The rate of pay is agreed between you and your employer.

Annual leave

Your statutory holiday entitlements continue to accrue during the off-the-job phases, but must be taken during the on-the-job phases at times agreed with your employer.

Apprentices who have children

Working Family Payment (WFP) is a weekly tax-free payment for employees with children. If you are an apprentice and you have at least one child you may qualify for WFP, if you meet the conditions for WFP.

Other allowances

You should check with your employer or local ETB if you are entitled to any allowances such as a tool allowance. You should also check if you qualify for employment tax credits and reliefs.

Teagasc Supports

Teagasc Student Maintenance Grants

The Teagasc Authority approved the introduction of means testing of maintenance grants for students attending Further Level Courses at Teagasc and Private Agricultural Colleges in 2012.
Means testing will apply to Teagasc Level 5 and Level 6 full-time courses for the academic year 2025/2026.
Teagasc student maintenance grants are paid through Teagasc and the grant scheme is managed by Teagasc. The Teagasc grant scheme will be implemented along the lines of the National Student Grant Scheme 2025 but varies in respect of what 'add backs' are used to determine overall reckonable income.
Please note that applicants cannot apply to Student Universal Support Ireland (SUSI) to be means tested for a Teagasc Student Maintenance Grant.
All queries on Teagasc Student Maintenance Grants should be directed to:
Email: teagascmaintenancegrant@southwestern.ie
Phone: 0818 161 000

Studying Abroad - Supports

EU grants

Erasmus+ provides students with a mobility grant to help with travel costs and living expenses. The amount varies from year-to-year depending on certain criteria. You can read about the award criteria in the Erasmus+ Programme Guide.
You can read about other grants and funding available in Europe in the European Funding Guide.

Irish maintenance grants

If you are studying in another EU country, you can get a maintenance grant under the Student Grant Scheme if:

- You are studying a full-time undergraduate course that lasts at least 2 years
- Your course is in a publicly-funded third-level institution
- You meet the income, residence, age, academic and nationality criteria to qualify for the grant

You apply for a grant online on the Student Universal Support Ireland (SUSI) website.

Read more about the different funds and grants available in Ireland on the Higher Education Authority website.

Tax relief on tuition fees

You can claim tax relief if you have paid the fees, either on your own behalf or on behalf of another person. You cannot claim tax relief on any part of the tuition fees that is met directly or indirectly by a grant, a scholarship or otherwise.
Undergraduate courses
Tax relief is available for tuition paid for approved full-time or part-time undergraduate courses in both private and publicly funded third-level colleges in any EU member state.
It is also available on full-time or part-time undergraduate courses operated by colleges in any EU member state providing distance education in the State.

SECTION 4
FINANCIAL PLANNING

SOUTH KERRY DEVELOPMENT PARTNERSHIP CLG.

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FINANCIAL PLANNING

What can students do to plan for and contribute towards education costs

- **Work while you study or before beginning your course.**

Casual, part-time employment could be a great way to bring in extra cash while you study. Many Irish universities have their own portals allowing students to search for casual jobs. You can find out more from your university's website or careers service.

- **Cash in on student discounts**

There are many companies offering money off for students in Ireland. You'll be able to get discounts at many restaurants, shops and from online retailers by presenting your student card. Some cinemas, theatres and music venues also offer reduced prices.
You can also register for a **Student Leap Card** for discounts on public transport across Ireland.

UNiDAYS is a free, digital platform that provides exclusive student discounts and benefits from a wide range of brands, including fashion, technology, food, and lifestyle. To access these offers, students must register and verify their student status to receive a digital ID that can be used online or in-store.

Student Beans is a platform that provides free student discounts, codes, and offers from a wide variety of brands. To use the service, students can create a free account and verify their student status to access deals on things like fashion, food, health, and more. The service is also available for recent graduates through a separate program called **Grad Beans**

- **Make a plan**

Obvious as it may sound, you're much more likely to stick to your money-saving goals if you make a budget (and stick to it!). It's a good idea to plan out your monthly expenses, allowing for major outgoings such as food, entertainment and travel.
Most universities have cost of living guides on their websites which lay out average expenses for students. These can be a good template for your own personal budget.

FINANCIAL PLANNING

To enable you to plan and save to support your young persons future in education you must first get a clear picture of your current financial situation and see where you can make any necessary changes.

List all sources of Income

- List all sources of income -wages/salary, childrens allowance, social welfare payments, maintenance payments etc.

Check your social welfare entitlements

You may be entitled to a social welfare payment and not be aware of it. Social welfare payments are available for:

- Working people such as the Working Family Payment
- Unemployed people
- Families and children
- Widows, widowers and surviving civil partners
- Guardians or orphans
- Older and retired people
- People with a disability and carers
- People returning to education

If you get a social welfare payment, you might also qualify for extra social welfare benefits such as the Fuel Allowance. It's easier than you might think to check out what benefits you are entitled to if you're on a low income.
In some cases, you may be able to claim an Exceptional Needs Payment. This is a single payment to help meet essential, once-off, exceptional costs, which a person could not reasonably meet out of their weekly income such as a funeral or a flood.

Tax Credits

- Personal Tax Credits
- Each pay period Revenue sends a summary of tax credits to your employer so they can deduct the correct amount of tax.It is important that you ensure you're getting the correct amount of credits, and inform Revenue if your personal circumstances have changed. A revised certificate is then issued by Revenue if your circumstances change during the year.
- Every taxpayer who is a resident of Ireland, regardless of his or her age, is entitled to a personal tax credit. The amount of credit that applies to you will depend on your marital status; Single Married. Widowed, In a civil partnership, Divorced, Former civil partner
- Employee Tax Credit
- All PAYE (Pay As You Earn) taxpayers are entitled to a tax credit known as the Employee Tax Credit, formerly known as the PAYE tax credit.

What additional Irish tax credits might you be entitled to?

- Earned Tax Credit
- Age Tax Credit
- Home Carer Tax Credit
- Dependent Relative Tax Credit
- Incapacitated Child Tax Credit
- Single Person Child Carer Credit
- Surviving civil partner tax credit or widowed person
- Widowed Parent Tax Credit
- Blind Person's Tax Credit
- Guide Dog Allowance
- Seafarers' Tax Allowance and Fisher Tax Credit
- Rent Tax Credit
- Third-Level Fees/ Tuition Fees
- Work-from-home tax relief
- Medical expenses
- Nursing home expenses

FINANCIAL PLANNING

Track your spending

Tracking all your spending will probably be time consuming initially but it is well worth it.

Reasons you should track your expenses

- to identify and eliminate wasteful spending habits in your financial life.
- consistently tracking your expenses will help you maintain control of your finances
- ·promote better financial habits like saving.

How to track your spending

- record all money spent in your weekly spending diary regardless of online, in person, cash or card.

Getting the Full Picture

- Record details of spending - daily, weekly, yearly
- Ensure you include all items such as insurance, nct costs, Local property tax, etc
- The MABS website and the CCPC website both have budget planning tools to help you.

Look at ways to reduce costs

- Utility Bills - Check on switcher.ie for better value from other suppliers
- Shop around for better deals on insurance,
- Grocery shopping - Learn to avoid marketing tricks when shopping -Plan your shopping and you will save money.
- Reduce your Food Waste
- Look at ''Deals'' carefully to see if they are really better value. - see next page

FINANCIAL PLANNING

Shopping on a Budget

- Use Coupons and Loyalty cards
- Have a plan and stick to it

Shop only once a week, if possible

- Bring your own shopping bags, as this will save you the expense of buying plastic bags.

Don’t be fooled by special offers - A supermarket's job is to make us spend. Below are some of the tricks they use.

- Treats and magazines placed by the till. These are impulse buys, so putting them near the till gives stores one last attempt to grab our cash.
- Shop layouts make us walk the whole distance. Regularly bought items tend to be spread around the store, so we need to pass many other tempting goodies to complete our shopping.
- Eye-level products are the profitable ones. The most profitable stock is placed at eye level (or children's eye level if it's targeted at them), yet profitable goods tend not to be the best deals for shoppers. The age-old adage "look high and low for something" really does apply.
- Sales-type signage for non-sales items.
- Be aware of prices and do a supermarket shop comparison Often, there will be a significant difference. Visit www.supermarket.ie to do your comparisons.
- Get ideas for how to reduce food waste on Stopfoodwaste.ie

Is this a good deal?

Here are some ways you can judge deals on offer:

- Check the Discount: Discounts can vary greatly, so some "deals" might only save you a few cents.
- Compare Alternatives: Sometimes the promotional price is still higher than prices from competitors or even the same brand in a different size.
- Everyday Low Prices: Deals labelled as "everyday low price" or "locked down low price" often don't provide any real savings on that day.
- Colour-Coded Tags: Different coloured tags can attract attention but might not offer actual savings. For instance, a "new" sign might not come with a discount.
- Multi-Buy Offers: These deals can lead to buying more than necessary, which increases the risk of over-consumption and waste.
- Promotional Language: Terms like "special" and "sale" can be misleading. Always check if the item is truly discounted.
- Loyalty Card Discounts: Some discounts are only for loyalty card members, so non-members or those who forget to use their cards will have to pay full price.

FINANCIAL PLANNING

Tips for Saving

Tip	What to do
Make it a habit	The best time to put a bit of money aside is just after you've been paid, so set up your standing order to go out on, or just after pay day.
Save automatically into your account	The easiest way to save is to set up a regular payment from your current account into a savings account. You will automatically add to your savings each month and won't be tempted to skip payments or dip into it.
Eliminate an expense and save the amount	If you change one regular spending habit, you can save that money. Small spending changes can add up to big savings in the long run. Examples: Cut back on eating out, takeaways and alcohol – it will save you money and can have health benefits. Make your lunch at home. Saving even €5 a day on buying lunch can add up to over €1,250 over a year.
Shop around for the best deal	The CCPC is a good starting point if you are trying to find a savings account to suit your needs. Check out their regular savings money tool.
Review your goals	Review your financial goals on a regular basis. Changes to your family, personal or work situation can affect your budget plan. Even minor changes can have an impact on the time you'll need to reach your savings goal.

FINANCIAL PLANNING

The earlier you start saving the easier it will be to fund education costs. But .... Its never too late to start.

Paying extra off outstanding loans or clearing your balance on your credit card will save you money. Paying extra off your loans means you will pay less interest, and helps you to clear your debts faster. It can make more sense to clear debts, rather than hold on to savings, if the interest rate on your loan is higher than the rate you are earning on your savings.

Support is available from your local MABS service if you have debts to clear.