

College Grant Information

**This Guide should be
used in conjunction with
all information
The Official Guidance
Notes for filling out the
grant application form**



Labour

Education

Find your Scheme & Where to Apply

Qualifying candidates can enroll in one of over 1600 Post Leaving Certificate (PLC) courses in Ireland with the support of a student grant. In addition, qualifying candidates can enroll in one of over 1000 undergraduate courses and hundreds of postgraduate courses in higher education and receive a student grant. Lastly, did you know that qualifying candidates can enroll in one of countless higher education courses in the United Kingdom and other EU States and still avail of the Irish student grant?

In this section, *studentfinance.ie* can help you to:

- Check that your chosen course and college is approved for a student grant
- Find out what scheme applies to your chosen course
- Find out where you should submit your grant application

If your chosen course and/or college is not approved for a grant, your application will not be processed, even if you meet all the other conditions for eligibility. If you are unsure, double-check with either your local authority or VEC.

Check Previous Study

Eligibility for a grant is linked to the number of years you have studied or intend to study in either further or higher education. Any previous study in further or higher education will be taken into consideration in assessing your eligibility, even if you did not receive a student grant at the time.

Check your Residency

Regardless of whether you will be attending college close to home or away from home, you should apply to the local authority or VEC in your home area.

The residency requirement for the student grant is as follows:

The applicant shall have been ordinarily resident in the State for at least three out of the last five years immediately preceding the date on which a year of study on an approved course in an approved institution commences.

For example, if the next year of study on your chosen course commences on 20 September 2010, by the time this date comes around you will need to have been ordinarily resident in the State for at least three years in the period since 20 September 2005.

The only other circumstance in which you can be eligible on residency grounds without meeting the above requirement is as follows:

- a) you were temporarily resident outside of the Irish State by reason of pursuing a course of study or postgraduate research, and
- b) the course of study or postgraduate research took place in an approved institution outside of the Irish State but within an EU Member State, and
- c) you were resident in the Irish State for at least three out of the five years immediately preceding the date on which you commenced the course of study or postgraduate research.

Check Your Nationality/Status



To be eligible for a grant under any of the schemes, your status must fall into one of the following categories:

1. I am a national of an EU Member State*

I am a national of a state which is a contracting state to the EEA agreement

1. I am a national of the Swiss Confederation

2. I am a refugee or other person entitled for the time being to the rights and privileges specified in section 3 of the Refugee Act 1996

3. The Minister for Justice, Equality and Law Reform has determined that I am eligible for the time being for subsidiary protection pursuant to Regulation 4 of the European Communities (Eligibility for Protection) Regulations 2006 (S.I. No. 518 of 2006)

4. The Minister for Justice, Equality and Law Reform has granted me permission for the time being in writing to enter and reside in the State pursuant to Regulation 16 of the European Communities (Eligibility for Protection) Regulations 2006 (S.I. No. 518 of 2006)

5. I have been granted permission to remain in the State by the Minister for Justice, Equality and Law Reform following a determination not to make a deportation order under section 3 of the Immigration Act 1999

6. I have permission to remain in the State as a family member of a Union citizen under the provisions of the European Communities (Free Movement of Persons) Regulations 2006 and Directive 2004/38/EC of the European Parliament and of the Council

7. I have permission to remain in the State by virtue of marriage to an Irish national residing in the State, or be the child of such a person, not myself having EU nationality.

8. I have permission to remain in the State by virtue of marriage to a national of another EU Member State who is residing in the State and who is or has been employed or self-employed in the State, or be the child of such a person, not myself having EU nationality.

9. I have been granted Humanitarian Leave to Remain in the State (prior to the Immigration Act 1999)

If you are eligible on one of these grounds, you may be asked to supply appropriate documentary evidence with your grant application. If you fail to do this, your application may be refused.

*Irish nationals are included in this category

Check Reckonable Income Bands

Your eligibility for a grant on income grounds will be determined by looking at:

Reckonable income for the period 1 January, 2009 to 31 December, 2009

1. The number of dependent children in the family
2. The number of children and also parents (if any) who will be attending certain courses of study in the 2010-11 academic year.

Note: The circumstances of the applicant will determine **whose** reckonable income will be assessed in connection with the grant application. For dependent applicants, the reckonable income to be assessed will be that of the applicant (if any) and of the applicant's parent(s) or guardian(s). An allowance is made for applicant earnings (for example from part-time work) of up to €3,809 currently. Parental divorce or certifiable separation is taken into consideration by the grant-awarding agencies. For independent mature applications, the reckonable income to be assessed will be that of the applicant and his/her spouse (if applicable).

Reckonable Income is income from any of the following sources:

1. *Gross Income from employment*
2. *Gross Income from a trade or profession*
3. *Interest, annuities and income from foreign property such as investments*
4. *Rent from any premises in Ireland*
5. *Income from which tax has been deducted at source such as annuities, bank interest, building society interest, maintenance payments and other miscellaneous sources of income not included in the above*
6. *Income from dividends and other distributions received from Irish resident companies*
7. *Certain income not subject to PAYE, reduced by the amount of any allowable superannuation contributions paid.*

Examples of people with this type of income are certain company directors and motor-cycle couriers

The following Social Welfare and HSE payments are excluded in the calculation of reckonable income: Child Benefit; Family Income Supplement; Disability Allowance (where paid to the candidate); Blind Pension (where paid to the candidate); One Parent Family Payment (Means-tested) (where paid to the candidate); Guardian's Payment (previously known as Orphan's Pension); Foster Care Allowance; Domiciliary Care Allowance; Carer's Allowance.



Studentfinance.ie has developed a 'ready reckoner' to calculate the reckonable income bands for each of the grant levels which would apply based on your circumstances. The result is an indication only, and not a guarantee that you will qualify for a grant.



Check Reckonable Income Bands

Levels of Grant	Non-adjacent Rate 2010 financial year	Adjacent Rate 2010 financial year	Student Services Charge Paid	Tuition Fees* Paid (where applicable)
Level 1 - No maintenance	0	0	√	Yes - 50%
Level 2 - 25% Maintenance	810	330	√	Yes - 100%
Level 3 - 50% Maintenance	1,625	650	√	Yes - 100%
Level 4 - 75% Maintenance	2,435	980	√	Yes - 100%
Level 5 - 100% Maintenance	3,250	1,300	√	Yes - 100%
Level 6 - 100% Maintenance + Special Rate	6,355	2,545	√	Yes - 100%

If your normal residence is within 24 kms of your college ("adjacent") you could qualify for one of five grant levels currently ranging from €330 to €2,545. If your normal residence is more than 24kms from your college ("non-adjacent") you could qualify for one of five grant levels currently ranging from €810 to €6,355. The current top grant level, at €6,355 (non-adjacent) and €2,545 (adjacent) includes a special rate of maintenance grant on top of the highest level of the regular grant. In order to be eligible for this level of grant, your reckonable income must not only be at or below a certain limit, it must also include, as at 31 December 2009, at least one of a range of certain social welfare payments.

Did you know that mature students who qualify for maintenance receive the non-adjacent (higher) rate of grant?

If you qualify for any of the grants in Levels 2 to 6 above and you are a mature candidate, you will automatically be entitled to the non-adjacent rate. The entitlement to the non-adjacent rate applies regardless of how far your college is from your normal residence and whether or not you are dependent on or independent of parent(s) or guardian(s).

Student Services Charge

All students enrolling in full-time undergraduate courses in higher education are charged a Student Services Charge annually by the college. For 2010-11, this charge is €1,500. If you qualify for maintenance at any of the five levels, you also have your student services charge paid each year on your behalf by the grant-awarding body (or refunded to you). So its important to remember that qualifying for maintenance saves you a considerable sum on the Student Services Charge. There is a further category of support in addition to the five outlined above. If your reckonable income is above the threshold for a grant, it may still be within a higher threshold for your student service charge to be paid to the college on your behalf by the grant-awarding body (or refunded to you). Please note that the student grant schemes provide a grant for the Student Services Charge to qualifying students only in relation to courses that are part of the Free Fees Initiative.

*Tuition Fees

A number of full-time undergraduate courses are not part of the Free Fees Scheme. All postgraduate courses fall outside the scope of the Free Fees Scheme. However, if you are enrolling in one of these courses and if you qualify for any of grant levels 2-6 above, your grant administering body may also pay the full cost of tuition (subject to a specified maximum) to the college on your behalf. If you qualify for Level 1 above, you could get 50% of the cost of tuition (subject to a specified maximum) paid to the college on your behalf. The maximum amount which can be granted under the maintenance grant schemes for tuition fees is currently €6,270. You can go to the [Course Fees](#) section of this website to find out more about state support for tuition fees.

Grant Application Documents

When applying for a student grant you will be asked to provide a number of documents in support of your application. Although the closing date for applications is generally not until the end of August, it is **very important** to start assembling the documents you need well before then. Sometimes there can be a delay in obtaining certain documents.

Documents detailing income generally relate to the previous year: e.g. if you are applying for a student grant for 2010-11, you will be asked for a P60 for the year 2009.

Section	Documentation Required
Personal Information	Long form of birth certificate; independent mature candidates require proof of residency on 1 October of the previous year, such as a utility bill
Income from employment or non-social welfare pension	P21 statement of total income, PAYE balancing statement and P60; P45 if applicable; letter from employer or pension scheme administrator
Income from all social welfare payments other than child benefit/Health Service Executive (HSE) payment	A written statement from the Department of Social and Family Affairs and from the HSE (if applicable) which includes name of recipient, name of scheme, amount received, date the payment started, and if applicable date the payment ceased
Income from self-employment, including farming	Copy of accounts for each business; Computation of profit/loss for income tax; Notice of assessment; Copy of receipt from a PRSA or Retirement Annuity provider
Rent and other income from land and property	Copy of accounts for each business; Computation of profit/loss for income tax; Notice of assessment
Income from maintenance arrangements	Maintenance agreement, P21 or Notice of Assessment, Evidence of Maintenance payments.
Separation/Divorce	Separation agreement, divorce decree, evidence of social welfare support for a one-parent family, letter from solicitor confirming separation and/or legal proceedings.
Disposal of assets	Computation of capital gain for previous tax year as supplied or to be supplied to Inspector of Taxes

Course Application Forms

If you are approved for a grant you will, nearer the start of the academic year, be asked to fill out a course acceptance form. This form will allow the grant-awarding agencies to complete the processing of your application under the correct scheme.

When you have accepted your place on an approved course, you will need to fill in the course acceptance form that applies to you. The completed form should be returned to the local authority or VEC where you applied for a student grant.

If you have applied for a course but have not yet accepted your place on the course, **do not wait** until you accept a place to make an application for the student grant.

You will need to complete one of the following course acceptance forms:

FA1

If you have accepted your place on an **approved FULL-TIME undergraduate or postgraduate course in Ireland for 2010-11** and have applied for a student grant for 2010-11 you will need to complete an FA1 form. The form is available in [English](#) or [Irish](#). Please download and print the form for manual completion. (It is not an interactive form).

FA2

If you have accepted your place on an **approved FULL-TIME Post-Leaving Certificate (PLC) course in the State for 2010-11** and have applied for a student grant for 2010-11 you will need to complete an FA2 form. The form is available in [English](#) or [Irish](#). Please download and print the form for manual completion. (It is not an interactive form).

SA1

If you have accepted your place on an **approved FULL-TIME undergraduate course in an EU Member State (excluding Ireland) for 2010-11** and have applied for a student grant for 2010-11 you will need to complete an SA1 form. The form is available in [English](#) or [Irish](#). Please download and print the form for manual completion. (It is not an interactive form).



Change of Circumstances

Where your circumstances have changed since 31st December last:

The means test for your grant application is normally based on your (or your family's) income in the last full financial year. Therefore, if you apply for a student grant for the academic year 2010-11, your eligibility will be assessed on income from the 2009 financial year.

However, if you or your family have had a change of circumstances in the meantime that is likely to be permanent, then your eligibility for the grant may be assessed to reflect those changed circumstances.

For example, where a dependent student's parent experiences a permanent change in income level (through reduction in working hours, unemployment, etc) then they can apply to their local authority/VEC to have their eligibility for a grant assessed on the basis of the current income level.

It is important therefore, when you are applying for a student grant, to inform the local authority/VEC if there has been a permanent change of circumstances since 31st December last.

These assessments are dealt with as follows for the 2010-11 academic year:

- Adverse change in circumstances since 31st December 2009 will be based on revised income rather than income for the year ended 31st December 2009. Awards or adjustments where an adverse change in reckonable income occurs will be made with effect from the college term in which the change of circumstances occurs.
- Positive change in circumstances since 31st December 2009 will not affect eligibility to grant aid in the 2010-11 academic year. However, eligibility to grant aid in subsequent academic years will be based on income to the 31st December of the year prior to renewal of grant aid.

Overtime payments: Where it can be demonstrated definitively that overtime payments are not of a recurrent nature, the local authority/VEC may disregard such payments when assessing the reckonable income of grant applicants. A letter from the employer, stating that overtime will not recur in the current tax year, should be given to the assessing authority. In addition it will be necessary to provide evidence, for example a P60, of gross salary for the preceding tax year. All such cases will be reassessed in the following academic year.

