

Funding Options for Mature Students

Returning to education can be expensive. In addition to any course registration or exam fees that may be payable, there may also be additional expenses like books, travel, photocopying, etc., which can soon mount up. Mature students (over 23) may have additional financial responsibilities that they need to take into account. There are however some financial supports available.

• Back to Education Allowance (BTEA)

What is it? The BTEA enables people to return to approved full time 2nd & 3rd level courses while continuing to receive a social welfare payment.

2nd Level Option: This covers full time 2nd level courses at any community, comprehensive, secondary or vocational school, e.g. Junior Cert., Leaving Cert. and Post Leaving Cert courses. Some City & Guilds and Foundation/Access courses may also be covered in this option.

3rd Level Option: This allows you to attend a 3rd level course at publicly funded 3rd level colleges and universities. The course must be full time and either approved for one of the 3rd level maintenance grant schemes or recognised by the QQI. Note that most postgraduate courses are not covered under the BTEA, the exceptions are Higher Diploma courses and Graduate Diploma in Education (Primary Teaching).

How do I qualify? You must be at least 21 years of age (24 for a postgraduate course) and in receipt of a qualifying payment for 3 months (78 days) in the case of the 2nd level and 9 months (234 days) in the case of the 3rd level option. You must be getting a qualifying payment immediately before you start the course. Those under 21 may qualify if out of formal education for 2 yrs. People in receipt of statutory redundancy may also qualify provided they are receiving a qualifying payment immediately prior to the course start.

How much will I receive? A weekly payment equivalent to your current rate of social welfare payment. Those who were receiving an age related reduced rate of social welfare will receive €160 per week on BTEA. If you are in receipt of BTEA you will not be entitled to a maintenance grant also however in the case of third level courses you will still be able to apply to have your fees (incl. student service charge) paid. Back to Education Allowance is not paid during the Summer months.

Compiled April 2016: Although every effort is made to ensure that the information contained in this document is correct, Limerick and Clare ETB accepts no responsibility for the accuracy of this information or any actions arising from its use. Clare Adult Guidance and Information Service advise all individuals embarking on any course to contact the relevant organisation directly to confirm all information.

• Maintenance Grants Scheme

What is it? There are maintenance grants available to students in full time publicly funded PLC and higher education courses.

How do I qualify? There are a number of conditions in the scheme which students must satisfy in order to qualify for a grant, e.g. conditions relating to household income, nationality, residency and previous qualifications held etc. See www.studentfinance.ie for more details.

How much will I receive? The grants are means tested so this will depend on your gross household income for the tax year prior to year of study. The current full non adjacent rate grant is €3025. Anyone qualifying for a grant is exempted from the student service charge. There is also an additional special rate or 'top up' grant payable to those with a gross income of less than €22,703 and who are in receipt of an eligible social welfare payment. The special rate grant is currently €5915 (or €2375 for adjacent rate students). Note: if you live less than 45km from the college you are attending, you are paid at the adjacent rate. It's important to know that if you are in receipt of BTEA you will not be entitled to a grant also however you can apply for your tuition fees and/or registration fee to be paid. For further details visit www.studentfinance.ie.

Where do I apply? All new applicants should apply to Student Universal Support Ireland (SUSI). See www.studentfinance.ie for a link to the online application form or visit www.susi.ie. You can also contact the SUSI support helpdesk at 0761087874.

• Free Fees Initiative

Under the free fees initiative the Department of Education and Skills meets the tuition fees of undergraduate students on full time courses who meet the eligibility requirements of the scheme.

Where do I apply?

You do not need to make an application to qualify. All undergraduate students are automatically assessed. If you have any queries about the scheme you should contact the fees office in the college you hope to attend.

- **Tax Relief on Tuition Fees**

Students attending eligible courses for which they have paid fees may be able to claim tax relief at the standard rate on the cost of tuition fees (including student contribution charge). If you have paid fees on behalf of somebody else then you may also be able to claim tax relief also. For 2014 the first €2750 in fees paid is disregarded from the claim for full time students and €1375 for part time students.

Where do I apply?

For a list of courses eligible for tax relief or to make an application you should contact the revenue commissioners for the south west on 1890 222 425.

- **Student Assistance Fund**

This fund is administered by higher education colleges to provide financial help to students experiencing financial difficulty at higher education institutes around the country.

Where do I apply?

You must be enrolled in a higher education institute on a full time course of study. Contact the access officer or student services office in the college you are attending.

- **Special Fund for Students with Disabilities**

This fund allocates money to higher education institutes to support students with a verifiable disability who are attending full time courses.

Where do I apply?

Contact the access officer or disability liaison office in the college you are attending.

- **SPIDAS (Special Initiatives for Disadvantaged Adults)**

This is a fund administered by LCETB to provide resources for people to support their learning. You must be a recipient of a social welfare payment or a dependent of a person who receives a payment. You must apply before starting a course and the course must be accredited on the NFQ and only courses up to QQI Level 4 are eligible. The fund will not exceed €450 per person.

Where do I apply?

Application forms are available from the Community Education Office in the Adult Education and Community Centre.

- **Scholarships**

There are a number of scholarship schemes in operation by various organisations whose aim is to provide financial support to learners on full and part-time further and higher education courses, e.g. SIPTU, North South, Donagh O'Malley, NUI Equal Opportunities and Credit Union Scholarships, etc. See www.studentfinance.ie for more information.

Where do I apply? Contact the organisation administering the scholarship.

- **Department of Social Protection/ Intreo**

The Department of Social Protection have a discretionary fund which you can apply to if you are in receipt of social welfare and doing a course at QQI level 6 or below which is not already approved for maintenance grant purposes (e.g. part time courses). The maximum amount you can receive under this scheme is €500.

Where do I apply? Your local intreo office.

- **Clare Local Development Company (CLDC)**

Clare Local Development Company operates a training support to employment scheme. Applicants can apply for funding towards the cost of doing a short (less than 12 months) course with the potential to lead to employment. Third level courses are not covered.

Where do I apply? Contact Helen Derham at CLDC on 065 6866800

- **St. Vincent de Paul**

The Society of Saint Vincent de Paul provides individual grants to those who without such help would not be able to complete their education.

Where do I apply? Contact the St. Vincent De Paul office in Ennis (065 6824188). Leave a message with your contact details if there is no answer. A volunteer will call to see you and applications are looked at on a case by case basis.



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