

SUSI GRANTS



COLLEGE FINANCES

**ADDITIONAL
INFORMATION**

MCS GUIDANCE 2023

Common Terms



- **Student Contribution** = annual charge payable to colleges for the costs of student services and examinations - **varies up to max €3000**
- **College Fees = 3 three elements**
 - 1. Tuition fees
 - 2. Student contribution charge
 - 3. Compulsory field trip expenses



SUSI – Two Grant Types



OPENS
APRIL 28th
CLOSES
JULY 7th

1. FEE GRANT – either pays **€1500**
or full amount of **€3000**

2. MAINTENANCE GRANT – paid monthly to the
student – amount determined by family income:

Adjacent = under 30km / Non adjacent = over 30km

SUSI GRANT

Student Universal Support Ireland



- About **110,000** applications every year -
- About **75% to 80%** are successful (*full or partial grant*)
- Even if in doubt, it is still **worthwhile applying**
- **€1500 lowest you can receive**
- Depending on income, you could get
25% / 50% / 75% / 100% of Maintenance Grant
- Special Rate Grant - you can get double
Maintenance Grant if family income is **below €25000**



KEY ELIGIBILITY CRITERIA

- Approved **full-time** course
- Lived **3 out of last 5 years** in *Ireland, EU, EEA / Switzerland*
- **Income** Level
- **Progression** through education
- Towards a **major award**
e.g. *Level 5,6,7,8*
- **NOTE:** All students under 23 on **Jan 1st, 2024** are regarded as '**Dependent**'



LEVEL	IRELAND		N. IRELAND		EU (incl UK)	
GRANT TYPE	Maint-enance	Fee	Maint-enance	Fee	Maint-enance	Fee
Further Education	✓	✗	✗	✗	✗	✗
Under Graduate	✓	✓	✓	✗	✓	✗
Post Graduate	✗	Some or all of fees depending on income ✓	✗	✓	✗	✗

ELIGIBILITY RECKONER



- Handy calculator for **estimating** if an applicant is eligible and what level of grant award may apply
- However, it should **not be taken as gospel** - only the real application will tell the full story - apply and get your answer - there is an **appeals process**
- There is a helpful **application guide** at the bottom of the SUSI homepage which assists in filling out the extensive online form



Create Online Account



- You must **open an online account** with SUSI before you can make your grant application... see **www.susi.ie**
- **Fill in and submit** your online application
- Provide **complete and accurate information** (*DOB, PPS numbers, bank details, CAO / UCAS number*) as failure to do this will **delay** processing of your application



SUSI

Application Process



- Make your application **online**
- Supply **supporting documentation**
- Receive a **decision** on your application
- If successful, grant payments will be made **monthly**
- You **must re-apply each year** for your grant



Application Form

Six sections to be completed...



1. **Section a – personal details (*of applicant*)**
2. **Section b – nationality & residency (*of applicant*)**
3. **Section c – course details, previous education, and other sources of financial support (*of applicant*)**
4. **Section d – personal details (*of parent(s)/legal guardian(s)*)**
5. **Section e – dependent children and relevant persons (*of the household*)**
6. **Section f – income (*of applicant, parent(s)/legal guardian(s)*)**



RECKONABLE INCOME



- **Gross income earned in 2022**, including any benefits-in-kind, from all Irish and foreign employments;
- **Social welfare income** other than child benefit; self-employment income (losses), including farming income (losses) earned at any time during 2022, *(there are adjustments for capital interest paid, family wages etc)*
- **All rental income earned** *(after allowable expenses)*
- **Gross amount of all interest or income earned from savings**, deposit accounts and personal loans made by you and any investments in 2022
- **Income from maintenance payments**; lump sum payment received during 2022 from retirement or redundancy; income from disposal of assets and rights, and gifts or inheritances



INCOME ASSESSMENT

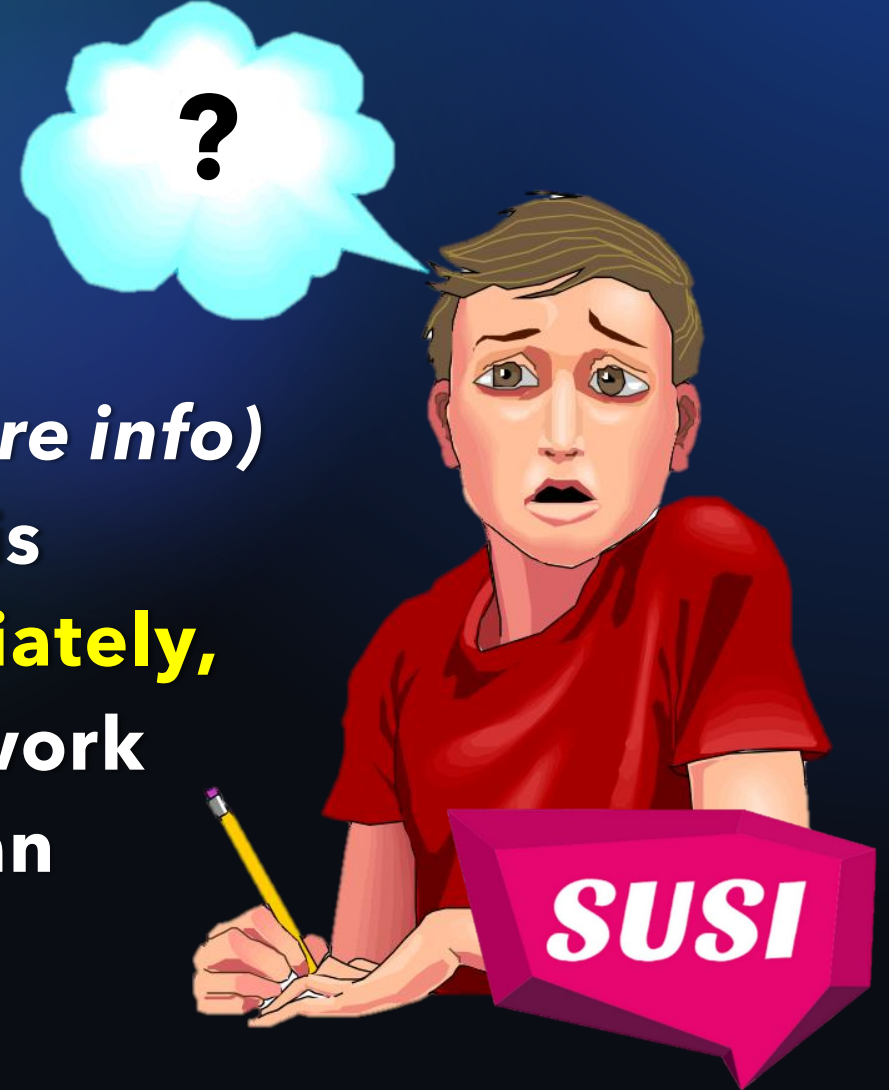


- **NOTE - Gross family income** is determined by combining the **income of legal guardian/s with any earnings of the applicant / student**
- Working siblings therefore **do not count** because they are not the applicant's legal guardians
- In some cases, grandparents, aunts, uncles or a state appointed person may be the **assigned legal guardian**
- Where parents have **separated**, income is calculated on the basis of the parent with whom the applicant is living **plus** the maintenance paid by the other parent



APPEALING SUSI DECISION

- If refused or decision is contestable, the applicant has **30 days to appeal**
- If supporting paperwork (*social welfare info*) is not available within the 30 days, it is advisable to **lodge the appeal immediately**, making the delay in obtaining paperwork known and requesting (*if necessary*) an extension of the appeal to 60 days

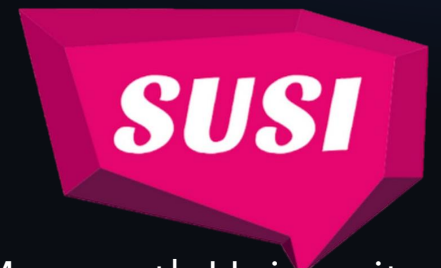


Change of Circumstance



- SUSI assesses the financial year of **2022** for students applying for the **2023/24** academic year
- Changes may occur to a family situation within the timeframe that need to be referenced to SUSI
- Job loss - illness - family break up - parental bereavement
- SUSI **need to be informed** by the applicant in order for the '*change of circumstance*' provisions to be applied and the grant reassessed

Email is the always the best form of communication with SUSI - you will always get a clear response and you have it writing should you need it



Holiday Earnings Provision



- Students in full time education can have up to **€4500** of their holiday earnings **ignored** by SUSI calculations **if** they can show that the money was earned **during** holiday time **(not term time)** while in fulltime education
– *namely, 2 weeks at Christmas, 2 weeks at Easter and the three months of the Summer holidays*
- *Could make the difference!*



GRANT TYPES & RATES

- Grants & Rates are dependent on your household income
- <https://www.susi.ie/new/susi-is-now-open-for-new-applications-for-academic-year-202324/>
- Depending on financial circumstances, applicants may receive **25%, 50%, 75% or 100%**.
- <https://susi.ie/income/>

NEW STUDENT CONTRIBUTION GRANT €500

- A new student contribution grant of €500 has been introduced for undergraduates student. To be eligible, a student must meet all eligibility criteria including income criteria. The total household income for grant assessment purposes must fall with the thresholds below...

NUMBER OF DEPENDENT CHILDREN	INCOME THRESHOLD
Less than 4 dependent children in household	€100,000
Between 4 and 7 dependent children in household	€109,600
8 or more dependent children in household	€118,806

NEW INCOME THRESHOLDS

50% Student Contribution Grant

- The income thresholds for the 50% student contribution grant have increased as outlined below...

NUMBER OF DEPENDENT CHILDREN	2023/24	2022/23
Less than 4 dependent children in household	€62,000	€55,240
Between 4 and 7 dependent children in household	€68,014	€60,595
8 or more dependent children in household	€73,727	€65,700

SPECIAL RATE GRANTS - CHANGES

- For academic year 23/24, the Special Rate income thresholds have increased as outlined below.

NUMBER OF DEPENDENT CHILDREN	2023/24	2022/23
Less than 4 dependent children in household	€25,000	€24,500
Between 4 and 7 dependent children in household	€27,400	€24,500
8 or more dependent children in household	€29,702	€24,500

SUSI - Special Rates available where reckonable income is less than €25,000 per annum



SPECIAL RATE MAINTENANCE GRANT

Adjacent Grant

*If you live **less** than 30km from college*

€2,396

Non-Adjacent Grant

*If you live **more** than 30km from college*

€6,971



INCOME BELOW €40,875



FULL MAINTENANCE GRANT

Adjacent Grant

*If you live **less** than
30km from college*

€1,613

Non-Adjacent Grant

*If you live **more** than
30km from college*

€3,677

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INCOME BELOW €41,970



FULL MAINTENANCE GRANT

Adjacent Grant

*If you live **less** than
30km from college*

€1,221

Non-Adjacent Grant

*If you live **more** than
30km from college*

€2,717

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INCOME BELOW €44,380



FULL MAINTENANCE GRANT

Adjacent Grant

*If you live **less** than
30km from college*

€886

Non-Adjacent Grant

*If you live **more** than
30km from college*

€1,887

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INCOME BELOW €46,790



FULL MAINTENANCE GRANT

Adjacent Grant

*If you live **less** than
30km from college*

€556

Non-Adjacent Grant

*If you live **more** than
30km from college*

€1,051

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INCOME BELOW €50,840

0% MAINTENANCE GRANT

100% College Fees Paid

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INCOME BELOW €62,000

0% MAINTENANCE GRANT

50% College Fees Paid

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INCOME BELOW €100,000

0% MAINTENANCE GRANT

€500 Student Contribution

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Main College Expenses



- **Rent** - living on campus / renting near college / commuting from home
- **Transport** - Distance / Time / Public Transport / Car-sharing
- **IT Laptop** - IT loans from college / IT availability in library / old laptops
- **Books / Stationery / Printing** - Using the library service to the full
- **Medical Expenses** - Medical Card / Student Medical Services / Counselling
- **Placements / Fieldtrips** (SUSI) / Dress codes / Course Materials
- **Clubs - Societies** - May involve some extra expenses / weekends away
- **Grocery Shopping** - learning to budget and prepare basic meals

Using Student Services



- All colleges offer Student Services and most provide financial assistance to students **depending on the particular need**
- It is up to students **to avail** of the services available: to seek advice re budgeting etc
- SAF (**Students Assistance Fund**) Investigate what is on offer in whatever college you choose
- SEF (**Student Emergency Fund**) - also €50 loans for short-term emergencies



External Student Supports



- **1916 Bursary** – This is for undergraduate students entering higher education for the first time
- It is worth **€5000** to successful applicants and is awarded to **socio-economically disadvantaged** students
- There are a number of **target groups** favoured by the grant
- <https://hea.ie/funding-governance-performance/funding/student-finance/1916-bursary-fund/>



PATH

Programme for Access
to Higher Education

Provided by Maynooth University



USEFUL WEBSITES



- www.studentfinance.ie
- www.education.ie/en/Learners/Services/Scholarships/
- www.maynoothuniversity.ie/money-matters
- www.susi.ie
- www.mabs.ie
- www.citizensinformation.ie
- www.maynoothuniversity.ie/access-office
- www.accesscollege.ie
- student.budget@mu.ie

