



Relate

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The journal of developments in social services, policy and legislation in Ireland

Fees and supports for third-level education

This issue of *Relate* deals with the financial aspects of third-level education. It outlines the student fees system and explains how the grants system operates for undergraduate, postgraduate and Post-Leaving Certificate (PLC) students. It also covers the Back to Education Allowance scheme.

Rates, tax reliefs and means tests relating to third-level education are subject to change. We describe how the system works in general, and use the figures for the current 2015/2016 academic year for illustrative purposes.

Details of financial supports are published on susi.ie and studentfinance.ie. The Higher Education Access Route (HEAR) and Disability Access Route to Education (DARE) access programmes for disadvantaged students and students with disabilities are covered on accesscollege.ie.

Student fees

Undergraduate fees

The rules about who has to pay tuition fees are quite complex. The matters taken into account include the level of the course being attended (undergraduate or postgraduate); the funding status of the course (public or private); the student's citizenship and residence status; the student's previous qualifications; and whether or not the student is repeating a year.

Each third-level educational institution sets its own fee rates. In general, higher rates apply to non-EU students and there is a lower fee rate for EU students. However, most undergraduate students attending publicly-funded third-level courses do not have to pay tuition fees. Under the terms of the Free Fees Initiative, the Department of Education and Skills pays the fees to the colleges instead.

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The free fees arrangements apply to undergraduate courses in:

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

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

There is a separate annual charge for the costs of student services and examinations – this is called the Student Contribution and it is paid to the college.

To qualify for free fees, you must have been living in an EEA (European Economic Area) member state or Switzerland for at least three of the five years before starting your course. The members of the EEA are the EU member states, along with Iceland, Norway and Liechtenstein.

You must also meet criteria as regards citizenship and rights of residence in the State. In general, you must either:

- Be a citizen of an EEA member state or Switzerland or
- Have refugee status or
- Be a family member of an EU national and have permission to live in the State, with a stamp "4EUFAM" on your residence card

In addition, certain non-EEA nationals will qualify for free fees if they have a particular type of leave or permission to live in the State. Details are on susie.ie. A non-EEA national who acquires EEA citizenship during their third-level studies may be entitled to free tuition fees for the remainder of their course of study.

You must meet all the following course requirements to qualify for free fees:

- You must be undertaking a full-time undergraduate course of at least two years' duration (or certain shorter courses in institutes of technology)
- In general, you must be a first-time, full-time undergraduate, but students who already hold a Level 6 or a Level 7 qualification and are progressing to a Level 8 course may be deemed eligible for free fees
- In general, you must not be repeating the year because you failed your exams or because you are changing course. This exclusion may be waived if you repeat a year due to certified serious illness. There are also some exceptions for students in institutes of technology who are switching courses.

If you do not qualify for free fees, you may still be eligible for EU fee rates. Since September 2014, an Irish, EEA or Swiss student who has spent at least five years in primary school or second level school in Ireland can avail of EU fee rates.

If you do not qualify for EU fee rates, you can be charged the higher non-EU fee rates.

If you are paying fees, you may be able to claim tax relief and/or get assistance under the Student Grant Scheme.

Student Contribution

Most colleges charge an annual Student Contribution. This covers student services and examinations. The maximum rate for the academic year 2015/2016 was €3,000.

All or part of the Student Contribution may be covered if you qualify for a student grant (see page 3).

Post-Leaving Certificate courses

A participant contribution of €200 per year is charged for Post-Leaving Certificate (PLC) courses.

You do not have to pay the participant contribution if:

- You hold a full medical card in your own right
- You are the dependent child of a full medical card holder
- You are eligible for a student grant
- You are getting Back to Education Allowance (BTEA) (see page 6) or a Vocational Training Opportunities Scheme (VTOS) allowance

Colleges offering PLC courses usually also have a *course charge* to cover expenses such as books, student services, professional registration fees and exam fees. The amount varies from college to college. Students who are exempted from the participant contribution will still have to pay the course charge.

Postgraduate fees

In general, you will have to pay fees for a postgraduate course. As with undergraduate fees, each institution sets its own rates. However, you may qualify for some financial assistance under the Student Grant Scheme (see page 3). You may also be able to claim tax relief on the fees paid.

Tax relief on fees

Tax relief is available in respect of tuition fees paid for approved courses in Irish third-level institutions. It is available to repeat students, postgraduates and part-time students. It is also available for certain information technology (IT) and foreign language courses.

Approved undergraduate courses may include certain courses in third-level colleges in other EU member states, including colleges that provide distance education in Ireland. The list of courses and colleges approved for tax relief are published on the Revenue website each year, revenue.ie. Approved postgraduate courses may also include certain courses in universities or publicly-funded colleges in non-EU states.

Tax relief is at the standard rate of 20%. You can claim it either by submitting an annual tax return at the end of the tax year, or by making a claim during a tax year when the fees have been paid.

You cannot claim tax relief on examination fees, administration fees or 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.

The maximum amount of fees (including the Student Contribution) that can qualify for this relief in a tax year is €7,000 per student per course.

Full-time students do not get tax relief on the first €3,000 spent on tuition fees (including the Student Contribution) for the 2015/2016 academic year. For part-time students, there is no tax relief on the first €1,500 spent on tuition fees (including the Student Contribution) for the 2015/2016 academic year.

If you are claiming tax relief for fees paid for more than one student, you will get full tax relief on tuition fees (including the Student Contribution) for the second or subsequent students, subject to the maximum limit.

Details of the tax relief are on the Revenue website, revenue.ie.

Student grants for undergraduates

The Student Grant Scheme is the main source of financial assistance for full-time students on undergraduate or PLC courses. It is available to eligible students in most colleges in Ireland as well as to eligible Irish students in many colleges in the UK (including Northern Ireland) and other EU member states.

Approved higher education colleges and PLC centres in Ireland are listed in the *Student Support Regulations*, see susi.ie for details. For a college in another EU state (including the UK) to be approved for the purposes of the Student Grant Scheme, it must provide higher education and training and must be publicly funded. Students on part-time or short courses are not eligible for a student grant.

The eligibility conditions for the student grant include a detailed means test (see page 4). The level of means determines whether a student qualifies for a full rate of grant, a partial rate, or the special rate for disadvantaged students.

Since 1 September 2015, school leavers who have been in the asylum protection system for more than five years and who meet certain criteria can apply for student supports under the Pilot Support Scheme.

Components of the student grant

The student grant for undergraduates is made up of a maintenance grant and a fee grant.

A *maintenance grant* is a contribution towards a student's living costs. Maintenance grants are available for approved courses at undergraduate level in approved institutions in Ireland and other EU states.

A *fee grant* can cover any or all of the following elements:

- All or part of the Student Contribution
- Costs of essential field trips
- All or part of a student's tuition fees

In general, if you qualify for a maintenance grant you will qualify for all relevant elements of the fee grant. However, you will not get the tuition element of a fee grant if your fees are paid under the Free Fees Initiative. (In practice, most undergraduate students in Ireland qualify for free fees.)

Students doing PLC courses do not get fee grants, but if you qualify for a maintenance grant you will be exempt from the PLC participant contribution.

Fee grants are available for approved courses at undergraduate level in Ireland but not for courses elsewhere in the EU.

Qualifying for a student grant

To qualify for a student grant, you must pass the means test and meet the other conditions of the scheme, including those relating to residence, nationality and immigration status. You must also be attending an approved course. There are detailed conditions about the level of the course you are attending; about whether you have attended a course at the same level already; and about whether the course represents progression from your previous studies.

In general, you will not get a grant for repeating a year or attending a course at a level that does not represent progression from courses you have completed before.

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

You may qualify for a fee grant, but not a maintenance grant, if you are what is called a *tuition student* under the Student Grant Scheme. A tuition student is someone who meets all the conditions for a student grant except for residence in the State, but who has been resident in the EEA or Switzerland for three of the last five years.

Nationality and immigration status

In general, you must meet one of the following main conditions in order to get a student grant:

- Be a national of an EEA member state or Switzerland
- Be a family member of one of the above, with permission to remain in the State as a family member of such person under the provisions of the European Communities (Free Movement of Persons) Regulations 2006 and 2008
- Have refugee status
- Have permission to remain in the State by virtue of marriage to, or civil partnership with, an Irish national living here or be the dependent child of a person with such permission

In addition, certain non-EEA nationals may apply for a student grant if they have a particular type of leave or permission to live in the State. See the website susi.ie for details.

Residence

You must have been legally resident in the State for three of the previous five years to qualify for a maintenance grant. However, if you are studying elsewhere in the EU for a recognised qualification, and you were resident in the State for three of the five years before starting that course, you satisfy this requirement.

If you meet all the criteria for a maintenance grant except for the residence condition, you may still qualify for a fee grant as a tuition student.

Means test

The means test for a student grant is generally based on your family's income for the previous full tax year. For the academic year 2015/2016, the previous full tax year was 2014. However, if you or your family have had a change of circumstances in the current tax year, your changed circumstances may be taken into account.

Some social welfare payments are excluded from "reckonable income" for the purposes of student grants. Examples are Child Benefit and Family Income Supplement – other payments that are exempt are listed on susi.ie.

Most students will be regarded as *dependent* for the purposes of the means test. However, if you are aged over 23, you will be regarded as an independent student, unless you were ordinarily resident with your parents or guardians from 1 October of the year preceding the year of entry to the course. (For simplicity, we refer to "parents" rather than "parents or guardians" from here on.)

The income (if any) of a dependent student is assessed together with the income of their parents. An allowance is made for your earnings outside of term-time – up to €3,809 currently.

If you are an independent student, you are assessed on your own income (and that of your spouse, civil partner or cohabitant, if applicable). You can reclassify from a dependent student to an independent student if:

- You progress from further education to higher education or
- You have a three-year break in your studies or
- You are returning as a second chance student after a five-year break in your studies

Income limits for maintenance grant and full fee grant

The amount of the grant to be paid will depend on the level of family income and the number of dependent children.

The family income limits for eligibility for a maintenance grant in 2015/2016 are set out below. These income limits are applied after your means are assessed. The income limits also apply to the fee grant (that is, if you do not qualify for the Free Fees Initiative and are eligible for a fee grant).

Family income limits for maintenance grant 2015/16

Number of dependent children	Full maint.	Part maint. (75%)	Part maint. (50%)	Part maint. (25%)
Fewer than 4	€39,875	€40,970	€43,380	€45,790
4 to 7	€43,810	€45,025	€47,670	€50,325
8 or more	€47,575	€48,890	€51,760	€54,630

Income limits for partial fee grant

If you do not qualify for a maintenance grant, but your family's reckonable income is below certain limits, you may qualify for a partial fee grant. Depending on your family's income and the number of children in the family, you can either be exempt from 50% of the Student Contribution, or exempt from 50% of any tuition fees and all of the Student Contribution.

The family income limits for a partial fee grant in 2015/2016 are set out below. The 50% tuition fee grant is not payable if your fees are covered under the Free Fees Initiative.

Family income limits for partial fee grant 2015/16

Number of dependent children	50% tuition fees and 100% Student Contribution	50% Student Contribution only
Fewer than 4	€49,840	€54,240
4 to 7	€54,765	€59,595
8 or more	€59,455	€64,700

Other family members in college

If other members of your family are doing a full-time course of at least one year's duration, the reckonable income limits may be increased. For a full maintenance grant or a partial fee grant, the limits increase by €4,830 for each such family member. For a partial maintenance grant, they increase by €4,670 for each such family member.

Special rates of grant for disadvantaged students

Disadvantaged students who meet certain conditions can qualify for a special rate of maintenance grant.

Applicants must have qualified for the standard maintenance grant. In addition, total reckonable income in the last full tax year must be below a certain limit. For the academic year 2015/2016, the last full tax year was 2014, and total reckonable income in 2014 must not have been more than €22,703. For this special rate of grant only, Qualified Child Increases paid with social welfare payments are not counted as reckonable income.

If you are assessed on your parents' income, on 31 December of the previous tax year, one of your parents must have been claiming a long-term social welfare payment or Family Income Supplement, or else participating in a designated programme, such as a Community Employment Scheme. For students who are assessed on their own income, on 31 December of the previous tax year you must have been getting one of these social welfare payments or participating in a designated programme.

Student grant rates

The maximum annual maintenance grant rates for 2015/2016 are shown in the following table. There are different rates for students living 45 kilometres or less from their college (adjacent rate) and those living more than 45 kilometres away (non-adjacent rate).

Type of grant	Non-adjacent rate	Adjacent rate
Special rate	€5,915	€2,375
Full maintenance	€3,025	€1,215
Part maintenance (75%)	€2,270	€910
Part maintenance (50%)	€1,515	€605
Part maintenance (25%)	€755	€305

How to apply for a student grant

Student Universal Support Ireland (SUSI) is the single awarding authority for all new student grant applications. Before SUSI was established, grant applications were handled by local authorities and Vocational Education Committees, which have now been replaced by Education and Training Boards (ETBs). Renewals of existing grants are generally handled by the body that initially issued them.

Student grants are reviewed each year. If you had a grant in one academic year and are continuing your studies on the course in the following year, the body that awarded the grant will be in contact with you in order to renew or reassess your student grant for the following year.

All new grant applications are made online on the SUSI website, susie.ie. You do not need to know which exact course you will be attending in order to apply for a grant.

Appealing a decision

If you think that you have been incorrectly refused a grant, you may appeal by writing to the body to which you applied. You must appeal within 30 days of getting your decision. If your appeal is turned down, and you feel that the conditions have not been interpreted correctly, you can make a further appeal to the Student Grants Appeals Board.

Financial assistance for postgraduates

The Student Grant Scheme provides for some financial assistance with the cost of tuition fees for approved postgraduate courses in Ireland and Northern Ireland. There

is no assistance under the Scheme for postgraduate courses elsewhere in the EU. Postgraduate courses are not covered by the Free Fees Initiative. However, you may be able to claim tax relief on postgraduate fees paid (see page 2).

There are two types of assistance for postgraduates under the Student Grant Scheme. You may either:

- Get a flat rate fee contribution of €2,000, if you pass the means test (see page 4), or
- Get all tuition fees paid (up to €6,270) including essential field trips, if you meet the qualifying conditions for the special rate of grant for disadvantaged students (see page 4)

To qualify for assistance under the Student Grant Scheme you must also meet its criteria for nationality and immigration status and for residence (see page 4).

Fee contribution means test and income limits

The rules for this means test are the same as for student grants at undergraduate level. However, the family income limits are different. The income limits for eligibility for a postgraduate fee contribution in 2015/2016 are set out in the table below.

Fee contribution family income limits 2015/2016

Number of dependent children	Reckonable income limits
Fewer than 4	€31,500
4 to 7	€34,615
8 or more	€37,580

The reckonable income limits may be increased by €4,980 for each additional family member who is pursuing a full-time course of at least one year's duration.

Back to Education Allowance

Undergraduate students

If you are unemployed, parenting alone or have a disability and you are getting certain payments from the Department of Social Protection, you may attend a third-level (or second-level) education course and get the Back to Education Allowance (BTEA). You can start part-time work during the academic year without affecting your BTEA payment – provided the work does not affect your studies and college attendance. If you qualified for BTEA from Jobseeker's Benefit since 1 January 2015 part-time work does affect the rate paid.

BTEA covers full-time second-level courses and third-level courses to higher diploma level (level 8 in the National Framework of Qualifications) as well as the Professional Masters in Education. You can attend an undergraduate full-time day course that is approved for the Student Grant Scheme in another EEA state and get BTEA. Postgraduate courses must be in Ireland to be eligible.

You cannot get a BTEA and a student maintenance grant together (see page 7). Although you are not entitled to the maintenance component of the student grant, you must still submit a student grant application form to be assessed for a fee grant to pay your Student Contribution, field trip costs and tuition fees (if payable).

Since June 2014, all new BTEA claims from jobseekers must be recommended by a Department of Social Protection (DSP) case officer.

People coming from jobseeker's payments or Farm Assist are paid BTEA for the academic year only and not for the summer months between academic years. If you are getting BTEA and cannot find work over the summer you may be able to claim a jobseeker's payment if you meet the usual qualifying conditions. It is paid over the summer to people coming from all other qualifying payments (including Jobseeker's Transitional payment) – provided they are progressing to the following academic year of their course of study or to another approved course of study under BTEA after the summer.

Qualifying for Back to Education Allowance

In general, to qualify for BTEA you must be aged over 21 (with some exceptions) and have been getting a qualifying social welfare payment immediately before you start the course. For third-level courses you must have been getting a qualifying payment for nine months before the start of the course.

You can attend any third-level course of education that is approved for the Student Grant Scheme. The course must be a full-time day course. In general you must be starting your course in first year. There are some exceptions to this rule.

If you have to repeat a year of your course because you have failed the year or because of exceptional circumstances (for example, pregnancy or illness) you can be paid BTEA for the repeat year. However you must be registered and attending as a full-time student for the repeat year. You can only repeat one academic year and continue to be paid BTEA. In most cases, you must also pay tuition fees yourself during that year.

Since 1 January 2015, you no longer qualify for BTEA when your Jobseeker's Benefit ends – after six or nine months. You must qualify for another payment to continue to get BTEA.

People who qualified for BTEA from Jobseeker's Benefit before 1 January 2015 can continue to get BTEA until the end of their course and if they are progressing to a new approved course. For new BTEA applicants in 2015/2016, if you were getting a jobseeker's payment, Farm Assist, a One-Parent Family Payment or a Jobseeker's Transitional payment, you must re-establish your entitlement to a primary payment to continue to be entitled to BTEA for the second or subsequent years of study.

Unemployment or illness credits

If you are signing on for unemployment credits or submitting medical certificates for illness credits for the required period of time, you may participate in the BTEA scheme on a non-payment basis. This means that you continue to be awarded the relevant credited contributions while you are taking part in the BTEA scheme but you do not get a weekly BTEA payment.

If you are participating in the BTEA scheme on a non-payment basis, you can apply for a student grant to be assessed for both the fee and maintenance components of the grant.

Qualified adults

Before 2 June 2015, qualified adults of people who were eligible for BTEA could qualify for BTEA in their own right.

Since 2 June 2015, qualified adults are required to establish an entitlement to a qualifying payment in their own right before they can be approved for BTEA. The rate payable is based on their entitlement.

Rates

New BTEA participants aged over 26 receive a weekly BTEA rate equal to their previous social welfare payment (the payment that qualified them for participation in the scheme).

Since 1 January 2014, all new BTEA participants aged under 26 who had been getting a reduced age-related Jobseeker's Allowance payment get a maximum BTEA rate of €160 per week (the amount of any means that participants have will be deducted from this rate). You may also qualify for an Increase for a Qualified Adult and Increases for a Qualified Child.

Increases for a Qualified Adult paid with BTEA may be means tested if your spouse, civil partner or cohabitant has earnings or income in their own right.

Secondary benefits

If you qualify for BTEA, you can keep your entitlement to any secondary benefits you already get, such as Fuel Allowance or Rent Supplement. However, any increase in income may affect your entitlement to Rent Supplement or the amount of supplement you get.

Postgraduate students

BTEA is not paid for most postgraduate courses. However, you can get BTEA for a postgraduate course of study in Ireland that leads to a Higher Diploma qualification in any discipline or a Professional Masters in Education.

In general, other types of postgraduate qualifications are not recognised for BTEA. The only exception to this is where a college has admitted a person without a diploma or primary degree to a Masters course on the basis of relevant life experience.

To qualify for BTEA as a postgraduate you must be over 24 years of age and have been getting a qualifying social welfare payment. You must also have been accepted onto a qualifying course. You will not get BTEA if you already have a postgraduate qualification. For Higher Diploma courses you must have been getting a qualifying payment for nine months before you start of the course. For the Professional Masters in Education, you must have been getting a qualifying social welfare payment for 12 months.

You can apply under the Student Grant Scheme for assistance with the cost of tuition fees for approved postgraduate courses in Ireland and Northern Ireland (see page 5).

Back to Education Allowance and the student grant

If you are getting BTEA you do not qualify for the maintenance component of the student grant but you can apply for a fee grant to cover the Student Contribution and any course tuition fees not already covered by the Free Fees Initiative. Essential field trip costs may also be covered under a fee grant. You must meet the conditions of the Student Grant Scheme to qualify for a fee grant.

If you are getting Jobseeker's Benefit or Jobseeker's Allowance, you must transfer to BTEA if you wish to keep your social welfare payment when you go back to education.

If you are getting a One-Parent Family Payment (or Jobseeker's Allowance Transitional payment) or a disability payment (Disability Allowance, Invalidity Pension or Illness Benefit), you can choose to stay on your current social welfare payment (if you continue to meet the rules of the scheme) and apply for a maintenance grant or you can choose to transfer to the BTEA, depending on which option benefits you most. Rent Supplement is not paid to people in full-time education unless they are getting BTEA.

The Citizens Information Board provides independent information, advice and advocacy on public and social services through citizensinformation.ie, the Citizens Information Phone Service and the network of Citizens Information Services. It is responsible for the Money Advice and Budgeting Service and provides advocacy services for people with disabilities.

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If you are currently getting the One-Parent Family Payment, changes in your family circumstances while you are in full-time education might affect your eligibility for the payment (for example, if a child no longer lives with you or goes over the age limit). If you are taking part in a recognised education course when your entitlement to OFP ends you can finish your course and get a payment. The payment you qualify for depends on your circumstances.

There is a special arrangement for people whose OFP claim ended on 2 July 2015. If you had opted to stay on your OFP and go back to education but no longer qualify for OFP because your youngest child is 7 years of age or over, you can stay on OFP until you finish your course. You can continue to claim a maintenance grant and this grant will not be assessed as means against your OFP. This arrangement is only for people whose OFP claim ended on 2 July 2015.

If you are no longer eligible for OFP and you are in education, an arrangement is now in place where you can move to the Jobseeker's Transitional payment (JST) and continue your course. You can claim JST and a maintenance grant at the same time. However, you cannot claim Rent Supplement. It is important to remember that your entitlement to JST will end when your youngest child reaches the age of 14. If you have not finished your course when your youngest child reaches the age of 14 you will have to either transfer to the Back to Education Allowance to complete your course or opt to remain in receipt of your student grant.

Other funds for third-level students

Funds available to support students in third-level education include the Fund for Students with Disabilities and the Student Assistance Fund. The website studentfinance.ie has information on these and other scholarships and bursaries. Individual colleges and universities may also provide extra supports.

Fund for Students with Disabilities

If you have a disability, you may be entitled to some financial support from this fund, which aims to ensure that students with disabilities can participate fully in academic programmes.

Eligible students can get assistance from the Fund during any year of study on an approved full-time course, from PLC level up to Ph.D. level. There is no means test. Assistance is provided at the college's discretion, depending on the student's circumstances, and can cover assistive technology, transport costs, and personal and academic support.

Following an assessment of need, the college makes a claim on behalf of an eligible student. Students cannot apply directly to the fund. Colleges are also responsible for the management of the funding approved for eligible students.

Student Assistance Fund

The Student Assistance Fund is for students who, having started a full-time third-level course, experience financial hardship and may be unable to continue their studies as a result. Individual students apply to the person in their college who deals with the fund – usually the access or disability officer. The fund is administered on a confidential, discretionary basis.

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