

Introduction to Education Grants 2007/2008

Establishing the appropriate grant and awarding body

<u>College Preference</u>	<u>Courses</u>	<u>Appropriate Grant</u>	<u>Awarding Body</u>
Universities etc.	Level 8	Higher Education Grant	* City Council, City Hall, Cork. Tel: (021) 4966222/ * County Council, County Hall, Cork. Tel: (021) 4276891
Mainly I.T.'s etc.	Level 6/7 Level 8	T.L.T. Maintenance Grant VEC Scholarship	* City VEC, 21, Lavitt's Quay, Cork Tel: 021 4273377
PLC Colleges	Level 5/6	PLC Grant	* County VEC, QC House, Business & Technology Park, Model Farm Rd. Cork. Tel: (021) 4800900

Eligibility for Grants

- **Age:** Applicants should be at least 17 years by Jan. 1st, 2008, with the exception of the PLC Grant where applicants should be at least 15 years on commencement.
- **Residence:** Applicants should apply to the relevant awarding body for the area in which his/her parents/guardians, or in the case of an independent mature candidate, the candidate themselves, were ordinarily resident from October 1st, 2006. (*EU nationals who do not satisfy the residency requirements may apply for a means tested fees only grant provided they have been resident in an EU Member State from Oct. 1st 2006*).
- **Nationality:** Candidates must hold EU nationality, have official refugee status or have been granted humanitarian leave to remain in the state.
- **Attainment:** Persons who secure a place on an approved course will be deemed to have met the academic attainment requirements.
- **Means:** Grants are subject to a means test based on the reckonable income (tax year ended 31st December, 2006) of the candidate and his/her parents/guardians, taking into consideration the number of dependent children in the family. In the case of an independent mature candidate (23 years by 1st January, 2007 and not ordinarily resident at home with parents), the reckonable income shall be that of the candidate and his/her spouse/partner as applicable.

Reckonable Income (Tax year ended 31 st Dec 2006)					
Number of Dependent Children	Full Maintenance and full fees	Part Maintenance (75%) and full fees	Part Maintenance (50%) and full fees	Part Maintenance (25%) and full fees	Part fees (50%) Only
Less than 4	€38,675	€41,085	€43,500	€45,920	€48,335
4 to 7	€42,490	€45,150	€47,805	€50,465	€53,120
8 or more	€46,140	€49,025	€51,905	€54,785	€57,665

	Non - Adjacent	Adjacent
Full Maintenance	€3,420	€1,370
Part Maintenance (75%)	€2,565	€1030
Part Maintenance (50%)	€1,710	€685
Part Maintenance (25%)	€855	€345

N.B. In cases of families where two or more children (or the candidates parents) are attending a recognised course of study in 2007/2008, reckonable income limits may be increased by €4,685 for each one after the first

Except in the case of mature students, the adjacent rate of maintenance grant is payable where normal residence is 15 miles or less from the College. The non-adjacent rate is payable in all other cases, including the case of all mature candidates who qualify.

Where a candidate qualifies for a maintenance grant s/he will also be awarded a grant in respect of the charge for student services, registration and examinations, up to €825, paid directly to the College/Institution. For everyone else, it is worth noting that slightly higher income limits apply for a grant solely in respect of this charge.

Students meeting specified criteria may also apply for an additional "top-up" grant paid retrospectively at the end of the academic year. The maximum value of the additional "top-up" grant for the 2007/2008 academic year is €3,270 (Non adjacent) or €1,310 for (adjacent rate). The reckonable income limit for the "Top Up" Grant for 2007/2008 is €18,055.

TOP TIPS for GRANT APPLICATION

- Don't be put off by the length of the form, there are probably only a few pages relevant to you...
- Yes, they do mean the Long Birth Cert.
- If something is irrelevant on the form DON'T leave it blank, mark it **N/a** i.e Not Applicable... Otherwise the Local Authority will assume you forgot to put the info in.
- If Independent/Mature candidate will need copy of utility bill, or rent book from last Oct.
- If applicant's parents are SELF-EMPLOYED, ask family's ACCOUNTANT to fill the "Self-Employed" Page, don't fill it in yourself. Contact the accountant asap.
- If you need data from e.g. the Tax Office, get on to them immediately. Remember, it may take them a couple of weeks to produce what you need. From this year, P21 is available on line to speed up this process.
- Any statements you make about income must be backed up in writing, e.g. P60, P45 etc.
- Send the form in as soon as possible, even if you haven't got every thing ready, say that you will forward the missing items later. Keep the checklist and make sure you do send all the relevant enclosures in asap.
- **When you hear from the Local Authority, keep a copy of your Grant Application Reference No. in a safe place**
- When forwarding the missing items, MARK CLEARLY with your name, address and your Grant Application Reference No.

Application Procedure

Using the table above, select the most appropriate awarding body and contact them for an application form. The official closing date for receipt of completed grant application forms is the 31st August, 2007.

A single fully completed application form including all supporting documentation will suffice for all four schemes. Once a course place has been confirmed, it will be necessary to notify the awarding body of the title of the course the candidate proposes to follow. Depending on the final course accepted, your grant application will be further processed or transferred to the appropriate awarding body.

Other Supports

In addition to the maintenance grant schemes, other supports are available through:

The Fund for Students with Disabilities

The fund provides grants for students who have serious sensory, physical and /or communicative disabilities. The aim is to provide those students with assistance and /or equipment to enable them to pursue and complete their course of study. Applications for funding should be made through a student's third level institution. The fund is also available to students pursuing a PLC Course.

The Student Assistance Fund (for Approved Third Level Institutions)

This fund assists students who, having commenced a third level course, experience financial hardship and

Cork Youth Information Centre, YMCA, 11/12 Marlboro Street, Cork.
Tel: 4270187

therefore maybe unable to continue their third level studies. Each third level institution administers the fund on a confidential, discretionary basis.

Millennium Partnership Fund – Cost of Education Allowance Scheme

As part of the Millennium Partnership Fund, a Cost of Education Allowance has been made available to help with costs such as books/materials, rent, childcare costs, transport etc. *Registered* students (incl EU/Refugee and applicants with humanitarian leave to remain in the state) who are (i) in attendance (full time or part time) on a further or higher education course for the 2007/08 academic year, (ii) generally in receipt of a VEC or Local Authority maintenance grant, (iii) and normally resident in geographic areas covered by Partnership Companies and Groups are eligible to apply for assistance from the fund.

For an application form and further details, contact your local Community Group. Students resident in the Cork City Partnership area should contact UCC, CIT or one of the Colleges of Further Education locally.

Department of Social, Community & Family Affairs - Back to Education Programmes

The Back to Education Allowance allows persons aged 21 years or over who have been in receipt of either unemployment or family payments, for at least 12 months retain their welfare payments while studying full-time secondary/post leaving certificate or third level education courses. For those 18 years and over on disabilities payments and those 18-20 years (if out of formal education for 2 years) can also receive this allowance.

The Vocational Training Opportunities Scheme (VTOS) is open to persons aged 21 years or over who have been getting an unemployment payment *or* signing for 'credits' for at least 6 months retain their welfare payments while studying full-time secondary/post leaving certificate courses. A limited number of places on VTOS courses are available to people getting a One Parent Family Payment or Disability Allowance, and to spouse/partners (for whom an increase as a qualified adult is payable) of people eligible to join VTOS.

Tax Relief on Fees Paid to Private Colleges

Tax relief at the standard rate can be claimed on fees paid to private colleges in respect of approved undergraduate courses of at least two years duration. Colleges, courses and qualifying fees are approved by the Minister for Education. For further details contact the Revenue Commissioners locally at (021) 4966077.

It is also possible to apply for a maintenance grant for an approved course in a recognised University or Higher Education Institution in another EU member state. For further details check with the Youth Information Centre.

This publication has been produced by the Cork Youth Information Centre as a simplified guide to education finance. While every effort is made to ensure that the information given is accurate, responsibility cannot be accepted for any liability incurred or loss suffered as a consequence of relying on any matter published therein.