

A GUIDE TO SUSI GRANTS 2020

Any information in this document is subject to change.

Following are a number of financial supports, which may be available to eligible students. Check locally for other possibilities e.g. through your local Education & Training Board, Banking Institutions, Partnership and Community Development Groups. The website www.studentfinance.ie also provides information on student grant schemes and financial support for further and higher education.

Third Level Fees in Ireland

Tuition Fees

Tuition fees are paid by the student to attend classes within the Institute. Under the **Free Fees Initiative** the Exchequer pays the tuition fees of eligible students. Eligible students are those who are pursuing a course on a full-time basis and are:

- First time undergraduates
- Hold EU nationality or official refugee status
- Have been ordinarily resident in an EU Member State for at least 3 of the 5 years preceding their entry to an approved third-level course

Where students are liable to pay fees, these fees may vary depending on the course, level of course, and subjects taken.

Student Contribution Charge

The Student Contribution Charge is the charge payable by students towards the cost of registration, examinations and student services. Students who receive the grant may be eligible to have all or half of this fee covered by the grant. The amount of the contribution varies from one institution to another. The maximum rate of the student contribution for the academic year 2020-2021 is €3,000.

Student Grant Scheme

Students attending full-time third level programmes may be eligible to receive a grant-aid towards their tuition fee, their student contribution charge or their maintenance costs. All application are made online to a single awarding authority, Student Universal Support Ireland (SUSI) on www.susi.ie

Students are advised to apply early for the grant as early as possible as processing applications takes time.

The online application process for 2020-2021 opened 23rd April 2020. Before making an application, students are encouraged to refer to the grant eligibility criteria. To use the eligibility reckoner and to view tips for applicants please refer to the SUSI website.

2 types of funding to eligible students

- ▶ **Maintenance grant:** contribution to day to day living costs. 9 monthly installments directly to your bank account. Rates depend on income and distance from college.
- ▶ **Fee grant/student contribution:** payment towards course fee payable by you.

How do I qualify for the grant?

All candidates must have been a resident in Ireland for 3 of the last 5 years prior to the date they start their course. Time spent doing other study (eg PLC or level 6/7) may affect your eligibility for a grant. Your grant application is means tested and the means test is usually based on your (or your family's) income in the last full financial year (2019). However, if your 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 permanent changed circumstances.

A candidate's application is categorized within one of the following groups:

Dependent

If you are under 23 years of age on the 1st January 2020, then your student grant application will be assessed based on your parents' or legal guardians' income(s) and your own income earned in the previous tax year (January – December 2019).

Mature students fall into the following categories:

Dependent: means the applicant is aged 23 or over on the 1st of January 2020, and has been residing with a parent(s) since 1st October 2019. These applications will be means tested based on their parents' reckonable income for the previous tax year (January – December 2019).

Independent: means that the applicant meets the age criteria, has been resident outside the parental/family home since 1st October 2019 and is therefore, assessed on his/her own means. Documentary evidence is required to confirm independent status.

How to apply for the grant?

All applications can be made online at www.susi.ie and priority will be given to applications received before 1st of August. SUSI has no set definite closing date for applications and **candidates are advised not to delay application.**

Applications are means tested and the reference period is 1 January – 31 December 2019.

Adjacent and Non-Adjacent

The maintenance grant is paid at either the **adjacent or non-adjacent rate**, depending on the distance between a student's home and the college.

The adjacent rate is payable if the student's home is determined by the awarding authority to be **45km or less** from the approved institution they are attending.

The non-adjacent rate is payable in all other cases.

Number of Dependents

A **dependent** is classified as anyone in your family who is:

A sibling under the age of 16 years on the 1st October 2019

A sibling or parent over 16 years and attending a full time educational institution

A sibling medically certified as permanently unfit for work

How is income assessed?

Application will be assessed on gross income from all sources for the period 1st January 2019 to 31st December 2019

- ▶ Based on how many in your family in 3 categories;
- ▶ Less than 4, 4-7, more than 7
- ▶ **If mam/Dad/Guardian/sibling is in full time education you are allowed +€4,830 to each income limit.**
- ▶ **This means they can earn more and still get the grant**

To be eligible for special rate of maintenance the reckonable income on 31 December 2019 must include an eligible Social Protection Payment. Please visit www.susi.ie for more details.

Income limits for Maintenance and Fee grants

Level of Grant	Non-adjacent rate (more than 45km away)	Adjacent Rate (less than 45km away)	Student Contribution (fees) paid? €3000 for 2020
Special rate of maintenance grant	€5,915	€2,375	✓
Standard rate of maintenance (100%)	€3,025	€1,215	✓
Standard rate of maintenance (75%)	€2,270	€910	✓
Standard rate of maintenance (50%)	€1,515	€605	✓
Standard rate of maintenance (25%)	€755	€305	✓

Level of payment rates 2020-2021

(income must be under)

	Less than 4 Dependents	4-7 Dependents	7+ Dependents	Add threshold per additional person in college
Special rate	€24,500	€24,500	€24,500	
100%	€39,875	€43,810	€47,575	+€4,830
75%	€40,970	€45,025	€48,890	+€4,670
50%	€43,380	€47,670	€51,760	+€4,670
25%	€45,790	€50,325	€54,630	+€4,670

Income limits for Maintenance only grant

	Less than 4	4-7	7+	Additional
No maintenance100% student contribution	€49,840	€54,765	€59,455	+€4,830
No maintenance50% student contribution	€54,240	€59,595	€64,700	+€4,830

Sample Documentation needed- 2019 Documents

- Long form of birth cert (if born in Ireland)
- Income from employment or non-social welfare pension
- Statement of Liability (formerly P21 PAYE balancing statement)
- P60 or if applicable P45
- Income from all social welfare payments- written statement from Department of Social Protection
- Income from self-employment including farming (copy of accounts for each business)
- Notice of assessment (self employed)
- Copy of receipt for retirement
- Rent and other income from land or property
- Income from maintenance, separation/divorce agreements, statements for amount received each month

Steps of SUSI

- ▶ Applications opening: **23rd April 2020**

Tick CAO box for SUSI!!

- ▶ Supply your Documents Based on the information supplied in your online application form
- ▶ You will receive either an award letter; a refusal letter or a checklist requesting the supporting documents required to further process your application.