

## **Further and Higher Education**

Once you have identified the area of study that interests you then you may start researching the options available to you. Many colleges and universities have open days so that you can plan a visit and often get to talk to staff and students.

Some colleges and universities have access programmes aimed at mature students (over the age of 23) that provide an opportunity to get a taste of higher education and support to make subject choices at the next stage. These programmes are usually aimed at people who, for a variety of reasons, have not had access to higher education opportunities.

The next stage may then be to make applications for your chosen courses directly with the college or via the CAO system, if you are applying for an undergraduate degree in a higher education institution.

Financial supports whilst studying are an important factor. If this is your first time entering higher education then you may be eligible for the \*Free Fees Scheme for your chosen course which will cover tuition costs. Daily living expenses may be met via a social welfare payment, such as the Back to Education Allowance if you are living in private rented accommodation and receiving Rent Supplement. If you rent your home from the local authority or a housing association then you may be able to remain on an existing payment such as One-Parent Family Payment or Jobseeker's Allowance transitional payment and claim a maintenance grant from SUSI (Student Universal Support Ireland), which may help towards extra education costs.

## **Social Welfare Support in Education**

### **Back to Education Allowance**

The Back to Education Allowance (BTEA) is available to people who have been receiving certain social welfare payments for specified periods of time. You must be on a payment for the last three months if you wish to pursue a second level course and nine months for third level courses. Time spent on Jobseeker's, One Parent Family Payment, Carer's Allowance, Widow's Pension or Disability Allowance can count towards this qualifying period.

Time spent on Supplementary Welfare Allowance (SWA) or in Direct Provision can count towards the qualifying period for BTEA. This applies only in circumstances where

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the person establishes an entitlement to a relevant Social Welfare payment immediately prior to commencing an approved course of study.

To avail of BTEA you must be at least 21 years of age or 24 for third level post-graduate course. Time spent on FAS training courses, on a Community Employment scheme, FIT, Faillte Ireland, JobBridge, Tús, Rural Social Scheme, VTOS and BTEA and some others can count towards the qualifying period also.

If you are aged between 18 and 20 and have been receiving One Parent Family Payment for the required period of time and been out of education for 2 years then you may also qualify. Likewise, if in receipt of Disability Allowance and aged 18 or over and receiving the payment for the required length of time then you will also qualify for the Back to Education Allowance.

If you qualify you may also keep your entitlement to secondary benefits such as the Fuel Allowance and Rent Supplement but any increase in income could affect your entitlement, such as earnings from part work while you study. Your choice of course must be full-time to be considered for the BTEA. At second level education it must be recognised by the Dept of Education and Skills or Quality and Qualifications Ireland (QQI) or City and Guilds. At third level it must be recognised by the Dept of Education and Skills for Higher Education Grant purposes, ETB scholarship scheme, Third Level Maintenance Grant Scheme for trainees or HETAC.

If you already have an undergraduate degree then only Higher Diploma courses or Graduate Diploma in Education (NFQ Level 8) can be followed under Back to Education Allowance.

If you are getting One-Parent Family Payment, Disability Allowance, Invalidity Pension or Illness Benefit, you will need to consider whether it is more beneficial for you to apply for the BTEA when you go back to education or to remain on your current payment and apply for a student grant. If you are receiving Jobseeker's Benefit or Jobseeker's Allowance, you must apply for and receive the BTEA if you wish to keep a social welfare payment when you go back to education. If you receive the BTEA then you cannot also receive the maintenance grant portion of the Student Grant Scheme but you will still need to apply for the scheme for the fees grant, which covers the Student Contribution and tuition fees. When you are accepted on a course, then complete the application for the Back to Education Allowance and return it to the same section that makes your current payment.

If you are receiving the Jobseeker's Transitional payment, you can stay on this payment while in full time education and also apply for both the student maintenance grant and fees grant. However, if you are also living in private rented accommodation and receiving Rent Supplement, you cannot engage in full time education and continue to receive this payment unless you apply for and receive the Back to Education Allowance.

Your housing type may also impact on your decision if you are getting a One-Parent Family Payment, especially if you are living in private rented accommodation and are in receipt of Rent Supplement. You have two options in this instance and you need to work out which will be more beneficial for you financially:

1. You can stay on your One-Parent Family Payment and apply for a student grant. If you choose this option you will continue to get your One-Parent Family Payment at your current rate and may qualify for the student grant. However, you will lose any secondary benefits you are getting such as Rent Supplement or Mortgage Interest Supplement. If you are nearing the end of your entitlement to One-Parent Family Payment, the BTEA may be of greater benefit to you because it is paid for the duration of your course.
2. You can transfer from your One-Parent Family Payment to the BTEA. If you choose this and you qualify for BTEA, you will not get the maintenance part of the student grant but you must still apply to be assessed for the fee component of the student grant, covering the student contribution and tuition fees, if applicable. Your rate of payment on BTEA will be the same as the rate of One-Parent Family Payment you were getting and you can keep any secondary benefits you may be getting, including Rent Supplement. Income from paid, part time employment while you are studying will affect your BTEA, as your income from work will be means tested in the same way as your qualifying payment ie for One Parent Family Payment and the Jobseeker's transitional payment the first €130 of income from work is ignored. Income from work will also be means tested for secondary benefits such as Rent Supplement.

## **VTOS**

The Vocational Training Opportunities Scheme (VTOS) is available to you if you are over 21 years old and have been receiving a social welfare payment for the last six months. Time spent on Jobseekers, One Parent Family Payment, Disability Allowance and Invalidity Pension can count towards the six months needed to qualify. The VTOS scheme is designed to offer you training that will help you gain employment or pursue further education or training in the future.

The courses are up to two years in duration but may be shorter. The hours are full time, usually around thirty hours per week. Many of these courses are certified at FETAC levels 3, 4, 5 and 6. You can also study for your Junior Certificate or Leaving Certificate and there is a wide choice of subjects and courses available. The college allocates which courses are eligible for VTOS.

If you are in receipt of a social welfare payment, such as the One Parent Family Payment then you will continue to get your payment in the normal way. If you gain a VTOS place then you can hold onto the secondary benefits such as Rent Supplement, Fuel Allowance and your medical card while you are on VTOS.

VTOS courses do not have fees and you will also have access to free books and materials at the start of the course. There may also be a small allowance for a meal and travel during the course. In terms of childcare then a free place may be available under the Childcare Employment and Training Support scheme (CETS)

The usual procedure when you apply for a place on the course is that you also apply for a VTOS place by completing a VTOS application. It is often just before the start of the academic year, so usually September, before you will be informed of whether you have a VTOS place.

## **Grants for Education**

### **Student Universal Support Ireland (SUSI) Student Grant Scheme**

The student grant is the main source of financial help available from the Irish State for students in full-time Post Leaving Certificate Courses (PLCs) and full-time higher education undergraduate courses. Support is available to eligible students in approved PLC centres and colleges in Ireland. For eligible students; the grant is there to help with the various costs of participating in further or higher education. Part-time courses are not covered by the student grant scheme. Eligibility for a student grant will depend on your income and other deciding factors such as whether you live with your parents or live independently. The grant is composed of two parts:

1. Fee Grant – may contribute towards all or part of the student contribution, essential field trips and/or all or part of the tuition fees not covered by the Free Fees Scheme\*.
2. Maintenance grant – this is a contribution towards a student's cost of living whilst studying at undergraduate level. It is not payable in the instance where a

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person is receiving Back to Education Allowance from the Department of Social Protection

If you think you are eligible for the student grant, you should apply for it as soon as possible. You do not have to wait until you receive an offer of a place or enrol in college. The amount you receive will depend on your income in the year prior to application unless there has been a significant change to your circumstances since then. Full details on the Student Grant Scheme are available on [www.susi.ie](http://www.susi.ie)

\*The Free Fees Scheme applies to those who meet the residence, national and immigration status and the course requirements. In general terms this applies to being a full time, first time student in an approved college of education, university or institute of technology. It does not apply to private colleges and nor part time courses.

### **Other funding sources**

#### **St Vincent de Paul**

Saint Vincent de Paul has an education fund which you can apply for if you are returning to education. The grant does not apply to private colleges or training centres and will not be an option for those who already hold a degree or post-graduate qualifications. The amount awarded will vary depending on your individual circumstances and grants are awarded to those deemed to be most in need. You can contact your local SVP office and ask for further details on applying for this grant:

<http://www.svp.ie/What-We-Do/Education-grants.aspx>