



Ollscoil Chathair
Bhaile Átha Cliath
Dublin City University



Mature Student

Preparing your Finances



When considering returning to study finances are usually one of the biggest concerns mature students face. But if you take time to prepare and research you should find that your finances won't be a barrier to your success.

What sources of funding are available to me as a mature student?

There are two main sources available to mature students:

- SUSI (Student Universal Support Ireland) is a fund which can pay your student contribution charge and/or provide a maintenance payment. For more information and qualifying criteria please see www.susi.ie.
- Back to Education Allowance is paid by the Department of Social Protection for those who have been in receipt of a payment in the previous year. You should contact your local office for more information or www.welfare.ie.

It is recommended that all mature students in receipt of a social welfare payment apply to SUSI to have their student contribution costs paid. You will not be eligible for a maintenance grant.

What costs will I have to consider each year?

- The Student Contribution Charge is approximately €3,000 per year of study.
- Applicants should check their fee status prior to applying. You can do this on www.studentfinance.ie.
- Transport costs can be expensive. There are some obvious ways to cut this cost.
 - Choose a university close to you
 - Carpool
 - Buy a bike

- Books and equipment such as laptops can add up. The libraries or second hand book sales are excellent ways to keep costs down. Did you know that DCU provide Microsoft Office to every student? So when purchasing a new laptop you will not have to pay for this yourself.
- Childcare costs are a major concern for mature students. Once in DCU you can apply to the Student Assistance Fund - Childcare Support. This fund will pay towards a registered childminder costs.

Once I am in college what can I do to help my finances?

Many mature students find they can continue to work part time while they study. DCU recommends no more than 15 hours a week if possible.

The SAF (Student Assistance Fund) pays towards transport, books, rent, etc. Further information will be available once you are registered in DCU.

Information on Scholarships can be found on www.dcu.ie or in the prospectus.

The 1916 Bursary is a targeted fund available to first year students.

All incoming mature students are advised to check with www.studentfinance.ie for the most up to date information.

Tips from our Mature Students

Stay Focused!
Remember why you started. Your degree will offer many new opportunities

Be cheeky - ask for money as gifts!

Talk to your children about returning to college and include their ideas in your lifestyle changes

Change supermarket/brands and save the difference

Research all grants or scholarships and always apply

Don't buy presents - give tokens of your time and skills

Share expenses with others like carpooling or group grinds



For more information

www.dcu.ie
www.cao.ie
www.welfare.ie
www.studentfinance.ie
www.susi.ie
www.citizensinformation.ie



www.dcu.ie

