Mature Student
Preparing your Finances
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](http://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](http://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?

- **Transport costs** can be expensive.
  - 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](http://www.dcu.ie) or in the prospectus. The 1916 Bursary is a targeted fund available to first year students.

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!**
- **Change supermarket/brands and save the difference**
- **Talk to your children about returning to college and include their ideas in your lifestyle changes**
- **Research all grants or scholarships and always apply**
- **Share expenses with others like carpooling or group grinds**
- **Don’t buy presents - give tokens of your time and skills**
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For more information

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

All incoming mature students are advised to check with [www.studentfinance.ie](http://www.studentfinance.ie) for the most up to date information.