

Responsibilities of the Tenant

As a tenant, you have certain responsibilities to your landlord/lady and to your house:

- The full amount of rent due must be paid regularly and on time
- Keep the house in reasonable condition
- Keep the noise to an acceptable level
- Avoid damaging property as you are personally responsible for any damage caused to the property apart from normal wear and tear
- Pay and discharge all charges in respect of telephone, electricity, gas unless otherwise agreed with the landlord/lady
- As a tenant you are entitled to a rent book. The rent book should contain the address of the house and the address of the landlord/lady, amount of rent and any other charges which may occur, amount of the deposit and its purpose etc
- The landlord/lady cannot take any of your belongings in lieu of rent
- You also have the responsibility to those you live with, paying your bills promptly and respecting that it is their house as well

Deposits

Tenants may forfeit some or all of their deposit:

- If they do not give proper notice of leaving before the end of the tenancy agreement
- For damage to the landlord/lady's property over and above normal wear and tear
- For unpaid bills or rent owed

HEALTH

College life can be tough, stressful and overwhelming at times. It is very important college students lead a well balanced life at college with includes college health. Staying healthy at college is important because it helps a college student feel better and more confident. This helps in all aspects of college life including educational, social, and overall well-being.

Focusing on being healthy from the first day of college is the best way to develop good healthy habits. When first attending college, every aspect of life is completely different, so it is important to set up good habits from the beginning. These habits include eating right, exercising, rewarding yourself, and positive thinking. Establishing good habits will help you reduce your chances of becoming un-healthy or getting sick in college.

Every college has a medical centre on campus and you can access this service for a fraction of the cost of a normal visit.

USEFUL WEBSITES

www.studentfinance.ie	www.spunout.ie	www.hea.ie
www.gotocollege.ie	www.usi.ie	www.hetac.ie
www.hse.ie	www.fas.ie	www.education.ie

MONEY

One of the biggest issues for third-level students is money - and lack of it! It's easy to splurge at the beginning of term and mid-way through realise that you're running short. It is important to budget from the start; decide how much you can realistically afford to spend each week and work out a budget from that. Remember to include essentials such as food, transport, utility bills as well as financing your hectic social life!

It's particularly easy to over-spend in the first couple of weeks with Fresher's activities and back to college reunions etc. so take care to reign in the spending!

Bank Account

One of the first things you should do when you get to college is open a student bank account. Many banks now offer student deals with free services and reduced loan rates throughout your college life. Shop around for the best deals.

Jobs

Taking on part-time work can seriously inhibit students' performance at college and remember you need to make the most of your short time there. Unfortunately the financial reality dictates that many students need to take on part-time jobs to make ends meet. Students' flexibility makes them an attractive employee for many businesses, especially in the service industry and there are plenty of jobs out there if you get searching. It's also a good opportunity to get experience in a field relevant to your course. Wait until you have your college timetable before committing to any hours and remember, whether you have 4 hours a week or 40 hours a week of classes,

you will need a lot of time outside of that for assignments and study - and don't forget that socialising is a huge part of college life. You don't want to be always stuck working while all your friends are out having a good time!

Going Out

You don't have to go out every night of the week...even if everyone else seems to! College clubs & societies are a great way to take up a new interest and meet new people. You can join any society for around €2 (depending on the college) and have access to their activities and facilities for the year. There are endless subsidised social activities organised throughout the college year, so it's a cheap way of getting that sparkling social life you always wanted! Just beware on clubs and socs day; all the clubs will have their best flirts out to lure you into signing up! It can get quite expensive by the end of the day if you find yourself signed up to 10 different clubs which you will never see for the rest of the year - You won't have time to do everything so stick with one or two!

Student Discounts

Remember to take advantage of student discounts where you can. You will be bombarded with student offers and deals throughout the year so whittle out the good ones and remember it's only cheaper if you were going to buy it anyway!

- Don't forget - other students are always a good source of tips and tricks so get talking to them!
- If you are experiencing financial difficulties - or are worried that you might - go to your Students' Union for advice.

SHOPPING ON A BUDGET

Plan Ahead

Plan your meals for the week, and make out a shopping list based on the food you will need. This way, you will be less likely to buy unhealthy foods that aren't in your weekly plan.

Buy in Season

Buy fruit and vegetables that are in season as they will be cheaper than those that aren't in season. Shopping at street markets for fruit and veg is often cheaper than buying from a supermarket.

Keep an eye out for Special Offers

Check the newspapers - the major supermarkets will advertise their weekly special offers, so you will know where to go for the best value. Look out for "buy one get one free" offers on healthy foods - lean meat, tomato-based cooking sauces, cheese and yoghurts are often on promotion

Buy in Bulk

Buy non-perishable items like rice, pasta and cereal in bulk - larger packs of these work out cheaper

than smaller ones. If you don't already have a good freezer, invest in one as you will be able to freeze bread and keep frozen veg and fruit in constant supply. Frozen fruit & veg are just as nutritious - if not more so, than the fresh variety. Bread rolls & pitta can be bought in bulk and frozen and defrosted as necessary for lunch.

Beans & Pulses

You can buy tinned beans and pulses with less salt now or buy bags of dried beans and pulses such as lentils, chickpeas and kidney beans. Soak them overnight, follow the cooking directions on the packet, and add to soups, stews and salads in place of meat and to add plenty of bulk to meals.

Budget Brands

Most supermarkets now have their own budget brands, so try out some of the ingredients as they are often just as good as the more expensive versions. Basic foods worth buying in the budget brand are tins of tomatoes and tuna, sugar, flour, pasta, rice and fruit and veg. Steer clear of budget-branded ready meals as they are likely to be quite high in fat and salt.

Use up Leftovers

If you cook too much rice or pasta, turn the leftovers into a tasty salad dish for lunch the next day. Add some chopped tomatoes, cucumber and peppers, some low fat salad dressing and even some grilled chicken or tinned tuna for a tasty meal.

Shop at Night

If you go to the supermarket later in the evening, you will often find special offers on bread, dairy products and other perishable items. As long as you use them within the use-by date on the pack, they are fine to eat, or you can freeze the bread and use it anytime.

Cut Out Convenience

Convenience items like pre-cut vegetables, pre-cooked chicken, bags of grated cheese, pre-prepared salads and ready meals are more expensive than the whole items because you're paying for the labour involved in making them easier to use. Take the extra time to wash and prepare your own lettuce leaves and do more cooking from scratch.

TIPS

- Familiarise yourself with college facilities
- Locate the Students' Union and Student Services
- Seek help for any problems you may encounter (if you do not know where to go for help visit your Students' Union - they will point you in the right direction)
- Join some clubs and societies
- Go to classes (even if you were out the night before)
- Don't leave assignments until the last minute
- You will meet lots of people who have different interests and opinions; college is an environment where everyone is accepted and respected
- Embrace college life and enjoy it

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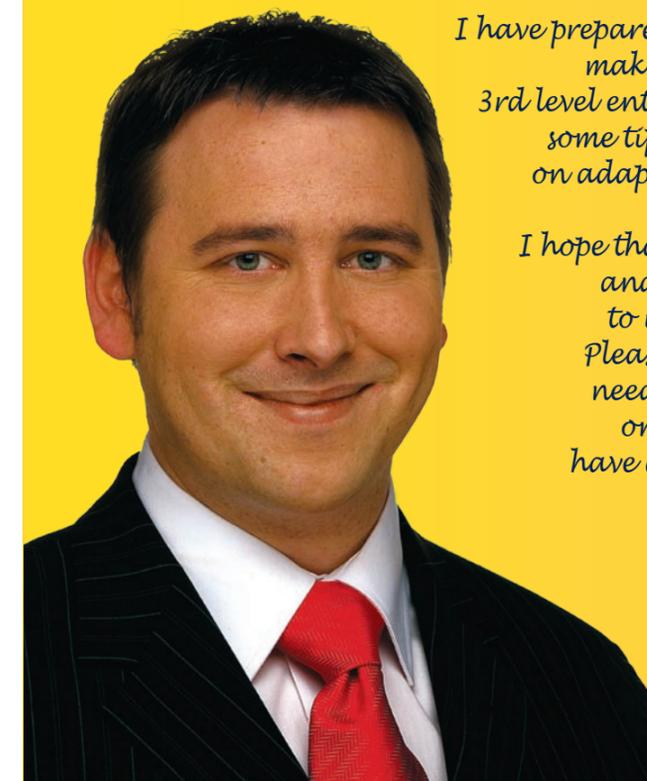
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The Next Step

A guide to further education
in 2010/11



I have prepared this document to make you aware of your 3rd level entitlements as well as some tips and information on adapting to the changes you will encounter. I hope that you find it useful and that you can refer to it when you need it. Please contact me if you need more information on any topic or if you have any other concerns.

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GRANTS

Maintenance Grant

The maintenance 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/postgraduate courses. Support is available to eligible students in most colleges in Ireland as well as eligible Irish students in many colleges in Northern Ireland, the UK and other EU States. For eligible students, the maintenance grant is there to help with the various costs of participating in further or higher education. Students on part-time courses, access or foundation courses (in higher education institutions) and short courses are not eligible to apply for a maintenance grant.

Family and/or personal income is a key factor that will be assessed when you apply for a maintenance grant but there are also some other conditions. In all cases, the official decision on eligibility is of course made by the grant-awarding bodies.

If you think you are eligible for the maintenance grant, you should apply for it as soon as possible after the application process opens, usually in June of each year. You do not have to wait until you receive an offer of a place or enroll in college. The initial closing date for receipt of completed applications by the grant-awarding agencies for the 2010-11 academic year is 31 August 2010, however grant-awarding agencies may at their own discretion accept applications for a period after this date. Only when your application has been completed in full and submitted to the grant-awarding authority can your eligibility be determined.

Levels of Grant	Non-adjacent Rate 2010 financial year	Adjacent Rate 2010 financial year	Student Services Charge Paid	Tuition Fees* Paid (where applicable)
Level 1 - No maintenance	0	0	✓	Yes - 50%
Level 2 - 25% Maintenance	810	330	✓	Yes - 100%
Level 3 - 50% Maintenance	1,625	650	✓	Yes - 100%
Level 4 - 75% Maintenance	2,435	980	✓	Yes - 100%
Level 5 - 100% Maintenance	3,250	1,300	✓	Yes - 100%
Level 6 - 100% Maintenance + Special Rate	6,355	2,545	✓	Yes - 100%

(All figures are in Euros)

These figures may change depending on the 2010/11 grants scheme. All changes will be outlined on studentfinance.ie as soon as they are available usually around June. These figures above are in accordance with the 5% decrease in January 2010.

If your normal residence is within 24 kms of your college ("adjacent") you could qualify for one of five maintenance grant levels currently ranging from €330 to €2,545. If your normal residence is more than 24kms from your college ("non-adjacent") you could qualify for one of five grant levels currently ranging from €810 to €6,355. The current top grant level, at €6,355 (non-adjacent) and €2,545 (adjacent) includes a special rate of maintenance grant on top of the highest level of the regular grant. In order to be eligible for this level of grant, your reckonable income must not only be at or below a certain limit, it must also include, as at 31 December 2009, at least one of a range of certain social welfare payments.

Student Services Charge

All students enrolling in full-time undergraduate courses in higher education are charged a Student Services Charge annually by the college. For 2010/11, the basic charge is €1,500 but this may vary in different colleges. If you qualify for a maintenance grant at any of the five levels, you also have your student services charge paid each year on your behalf by the grant-awarding body (or refunded to you). So its important to remember that qualifying for a maintenance grant saves you a considerable sum on the Student Services Charge. There is a further category of support in addition to the five outlined above. If your reckonable income is above the threshold for a grant, it may still be within a higher threshold for your student service charge to be paid to the college on your behalf by the grant-awarding body (or refunded to you). Please note that the maintenance grant schemes provide a grant for the Student Services Charge to qualifying students only in relation to courses that are part of the Free Fees Initiative.

Student Assistance Fund

The Student Assistance Fund provides financial assistance for full-time higher education students who are experiencing financial difficulties whilst attending college. Students can apply for Student Assistance to help them with either temporary or ongoing financial difficulties. The Student Assistance Fund provides a further source of funding for higher education students in addition to schemes such as the Maintenance Grant and the Millennium Partnership Fund.

Each year, the State allocates a certain amount of Student Assistance funding to all publicly funded higher education colleges based on the size of the college's full-time student population. Students in need of financial support can then make application in the college for assistance under the Fund.

The Student Assistance Fund is not available in further education/PLC colleges

In order to be eligible to apply for student assistance, you must be registered on a full-time undergraduate or postgraduate course of not less than one year's duration in a participating college. Unlike the maintenance grant schemes, you cannot be considered for Student Assistance prior to registering in a participating college.

Students participating in access or foundation courses which do not lead to an undergraduate qualification are not eligible to apply for Student Assistance.

Students participating in part-time courses are not eligible to apply for Student Assistance.

The Student Assistance Fund typically provides financial assistance to students who are having difficulty covering the following kinds of expenses:

- Books
- Class materials
- Rent
- Heating/lighting bills
- Food
- Travel of an urgent or essential nature
- Medical expenses, i.e. doctor or dental visits
- Expenses associated with family breakdown
- Expenses associated with bereavement
- Expenses associated with accidents
- Childcare
- Compulsory study abroad

This is not a definitive list.

Fund for Students with Disabilities

The Fund for Students with Disabilities allocates funding to further and higher education colleges for the provision of services and supports to full-time students with disabilities. The Fund aims to ensure that students can participate fully in their academic programmes and are not disadvantaged by reason of a disability.

Eligible students can receive assistance from the Fund from PLC level right up to doctoral level. You do not have to be in first year of a course to be eligible to apply for the Fund. Application for the first time can be made during any year of study on an approved course at further or higher education level.

Applications to the Fund are made on behalf of an eligible student by their college following an assessment of need. Applications cannot be made directly to the Fund by students. Colleges are also responsible for the management of the funding approved for eligible students.

Applicants to the Fund for Students with Disabilities are not means-tested. A minimum age for application applies, however. Students with disabilities enrolled in part-time courses, access or foundation courses in higher education institutions or short courses are not eligible for consideration under the Fund.

To be eligible for application to the Fund for Students with Disabilities in 2010-11, the applicant must:

- Have a verifiable disability
- As a result of the disability have a need for specific supports and/or assistance arising from study or attendance on the chosen course
- Be at least 17 years of age on 1 January 2011
- Have been ordinarily resident in Ireland from 1 October 2009 (for students not categorised as "independent mature", their parents or guardians must fulfil the residency condition) and
- Be in one of the following status categories:
 - Hold EU nationality*
 - Have official refugee status
 - Have been granted humanitarian leave to remain in the State (prior to the Immigration Act 1999)
 - I have been granted permission to remain in the State by the Minister for Justice, Equality and Law Reform following a determination not to make a deportation order under section 3 of the Immigration Act 1999
 - Have permission to remain in the State by virtue of marriage to an Irish national residing in the State, or be the child of such a person, not myself having EU nationality
 - Have permission to remain in the State by virtue of marriage to a national of another EU Member State who is residing in the State and who is or has been employed or self-employed in the State, or be the child of such a person, not myself having EU nationality
 - Be a national of a member country of the European Economic Area (EEA) or Switzerland.

People with disabilities can find out more about what colleges can offer them through a range of sources/means, including:

- The college prospectus
- The college disability policy (local VECs are an additional source for colleges of further education)
- The college website (local VEC websites are an additional source for colleges of further education)
- AHEAD, the Association of Higher Education Access and Disability
- Disability Offices (for universities and some Institutes of Technology) or Access Offices (for most Institutes of Technology and other colleges of higher education)

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FÁS

FÁS Courses

FÁS offers training courses suited to the needs of jobseekers looking for employment

FÁS has increased the range of training options available to job seekers to assist their entry into the labour market. Courses, such as specific skills training and traineeships which lead to major awards on the National Framework of Qualifications (NFQ) will continue to be offered. FÁS also offers a number of short courses (typically 2 modules) as well as evening courses, online courses and blended learning courses which lead to component certification and/or industry recognised certification.

Clients can discuss training options with an employment services officer by contacting their local FÁS Employment Services Office or Training Centre or by logging on to www.fas.ie

Other sectoral training includes the construction skills certification scheme and safe pass for those interested in construction and Screen Training Ireland for those seeking a career in the film industry.

FÁS offers dedicated services aimed at providing eligible people with an opportunity to participate in community life through community based training programmes and work experience. More information about these, as well as the Local Training Initiative and Community Training Centres can be viewed online at www.fas.ie under communities.

Apprentices - Qualifying as a Craftsperson

Apprenticeship is the recognised means by which people are trained to become craftspeople in Ireland. The main craft trades have been designated by FÁS and come within the scope of the Statutory Apprenticeship system, which is organised in Ireland by FÁS in co-operation with the Department of Education and Science, employers and unions.

Apprenticeship is a demand-driven, workplace and classroom, educational and training programme for employed people aimed at developing the skills of the apprentice to meet the needs of industry and the labour market. The curriculum for each apprenticeship programme is based on uniform, pre-specified standards which are agreed and determined by industry. On successful completion of an apprenticeship, a FETAC Advanced Certificate is awarded; this is recognised internationally as the requirement for craftsperson status.

Apprentices are paid the agreed Industrial Apprentice Wage Rate by the employer (the actual rate paid may vary depending on the occupation and employer). Generally, rates are based on the year and increase during the apprenticeship; details should be checked with the prospective employer. During off-the-job training, all apprentices are paid an apprentice allowance by FÁS and, where appropriate, a contribution towards travel or accommodation costs. There are also grants to encourage employers to recruit and register female apprentices.

The apprenticeship cycle is deemed to be complete when an apprentice has completed all of the alternating on-the-job and off-the-job phases of their apprenticeship, within the minimum timeframe from the date of registration, as well as achieving the qualifying standard throughout their apprenticeship. Successful completion of the apprenticeship is a compulsory requirement in order to be awarded the FETAC Advanced Certificate.

Information about the roles of those involved is available in the Apprentice Registration pack. To get a pack and further information about becoming, or employing, an apprentice, contact your local FÁS Office.

ACCOMODATION

What will it Cost?

Accommodation prices around Ireland vary considerably. Prices can range from €60 to €150, or even higher, per week depending on accommodation type and location.

Ask Landlord/Landlady

Before accepting any agreement between you and the landlord/lady:

- Make sure you will get a receipt for your deposit paid
- Establish will payment be monthly or weekly and what does it cover, e.g. electricity, heat
- Ask for a rent book
- Establish in what circumstances the landlord/lady may have access to the property
- Ask for an inventory of what is in the house and get your landlord/lady to co-sign it with you and keep a copy
- Get the name, address and contact phone number of your landlord/lady or his/her agent for emergencies
- Clarify which repairs will be the responsibility of the landlord/lady

Rights as a Tenant

Your rights as a tenant include:

- All tenants have a statutory right to quiet and peaceful possession as long as they pay the rent. Nobody (including the landlord/lady) has the right to enter a property without permission
- You are entitled to a rent book. Its better in the long run to have one
- A "Notice to Quit" must be given in writing at least four weeks before the actual date that you will leave
- Non-payment of rent could result in a reduction of your rights
- All houses rented must be registered
- Non-payments of bills, insufficient notice of your intention to quit the tenancy and damage over and above normal wear and tear are the only circumstances under which you can lose your deposit (excluding "special circumstances")