

The road to third-level . . . the two-year build-up to college and university

For our children, the prospect of heading to college or university can be an exciting time – and as parents, we want to support and encourage them as much as possible but thinking of the costs can be worrying.

This guide shows you the main costs involved in preparing your child for the Leaving Certificate and third-level education. Knowing what's involved will help you to plan appropriately and budget for these costs at an early stage!

Pre-Leaving Cert year (5th year)

School books

School books for the Leaving Certificate curriculum can be very costly. The average cost of buying new school books for 7 subject areas, along with stationery and paper, is about €350. This may be reduced if you can find the right second-hand school books or if your child's school operates a school-book rental scheme. Unfortunately, new versions of books can sometimes mean that second-hand books are out of date.

Leaving Certificate papers and revision guides

In addition to school books, many students will be asked to buy Leaving Certificate exam papers in each subject area. These are books that contain past examination questions and marking guides for sample answers. They may be used in class to help students to get a better understanding of the exam paper structure and to practise their answers to certain questions. At an average cost of €5 each, exam papers for 7 subjects will cost €35. Revision guides include a synopsis of the subject course, tips, exam questions and sample answers. Although these are not generally required by teachers, students may want them for subject revision. Revision guides are produced by independent, external companies. They typically cost €10 each and 7 subjects will cost €70.

Grinds

Many students use grinds to help them to improve their performance in a subject for the Leaving Certificate. Grind schools and teachers are now very widely available and at a cost of €30 to €50 per hour, they can prove to be very costly over the two-year lead-up to the exam. Assuming an average cost of €40 per hour and weekly grind lessons for the school year, the total cost may be €1,250 per subject per year. Many grind schools offer structured, group classes in each subject area over the course of the school term. The cost for each class will depend on whether it's for a higher or lower level subject area and the number of hours per term. The average annual cost for one subject area could be €600, with discounts sometimes offered for undertaking a second grind class or if two or more siblings are attending the grind school. Always check for discounts!

Guidance counsellor

Guidance counsellors advise students so that they can make informed choices about their future in relation to employment, education and training. Although many schools do provide a school counsellor to guide students in this area, some parents also use an external guidance counsellor. These will carry out educational, interest and aptitude tests and advise students on possible third-level subject and course areas. This can cost between €100 to €300, depending on the number of visits.

College Open Days

Nearly all third-level colleges and universities offer Open Days to prospective students to promote their courses and to show their facilities. This is an excellent opportunity for students to learn about their course first-hand, to talk to course tutors and to view the college. Time spent in making an informed choice now will hopefully save on the costs associated with a change of mind later! While there is generally no charge to attend the Open Day, you will need to budget for travel and food costs if you are travelling to another city or location. Allow about €50 for each Open Day in your budget plan.

Leaving Certificate year (6th year)

The Central Applications Office (CAO) processes applications for entry to first-year college and undergraduate courses in Irish colleges and universities. If your child is applying for third-level education, there are a number of important dates in the CAO calendar to watch out for – missing deadlines can increase the costs.

- The registration fee for online applicants is €30. This is a discounted online application fee for early registration and application before 20th January.
- The regular application fee for registration and application online or by paper before the closing date of 1st February is €45.
- The fee to amend course choices online between 5th February and 1st March is €10, but free change-of-mind times are also available between 5th May and 1st July.
- The late online/paper registration and application fee up to 1st May is between €50 and €80.

The above dates and costs are subject to change and should be checked on www.cao.ie each year.

Also remember to consider the cost implication of your child's chosen course. Consider the cost of accommodation, food and travel in addition to the student contribution fee.

Mock Leaving Certificate exams

The majority of students sits 'mock' Leaving Certificate examinations, generally in late January/early February and these are a valuable source of preparation for the actual exam in June. Students undertake examination papers in each subject area, including orals, under exam conditions. The papers are written, examined and graded independently of the school and the cost varies between €120 and €150 for 7 subject areas. The 'mocks' are not a mandatory requirement by the Department of Education.

Leaving Certificate examination fee

School-based students sitting the Leaving Certificate for the first time must pay a fee of €116 in February of the exam year. Each pupil will be given a bank giro form in school which must be brought to the bank, paid, stamped by the teller and then returned to the school. Fees must be paid by the date given or penalties will apply and the total cost will be higher.

Students who hold a current medical card (or who are dependent on a parent or guardian who holds a current medical card) are exempt from paying examination fees. Include the medical card details on the form and return it to the school. This exemption does not apply if you apply late; you will have to pay full fees and penalties if you miss the payment deadline date.

Appealing a Leaving Certificate result

Students who are not satisfied with their mark in one or more written subjects can appeal the results to the State Examination Commission. The marked Leaving Certificate papers can first be viewed through the school. If an appeal is required, then the appeal application form

provided by the school must be completed and returned to the State Examination Commission with the appeal fee of €40 per subject. A subject result may be upgraded or downgraded due to an appeal. If the grade is improved, then the fee of €40 is returned. The appeal fee for the Applied Leaving Certificate is €15.50 per subject and the same appeal's process applies.

Other school costs

Remember, other school costs will apply during your students two-year lead-up to the Leaving Certificate. Other costs to consider include the school's voluntary contribution, uniform costs, consumables such as arts and crafts materials, stationery, photocopying etc. You will need to include all of these additional costs into your budget for the year.

Financial Supports available in the two-year lead-up to third-level

There are different schemes which provide funding to help with the costs of going to school. Most of the schemes are for students with family incomes below a certain level who are dependent on a social welfare payment.

Back to School Clothing and Footwear Allowance

The Back to School Clothing and Footwear Allowance helps you to meet the cost of clothing and footwear for children going to school. To be eligible, you (the parent or guardian) must be getting certain social welfare payments and the total household income must be below a certain amount. Full details are available on www.citizensinformation.ie

School Books Grant Scheme

The School Books Grant Scheme helps with the costs of school books. The funding from the Department of Education can be used by the school to set up a book rental scheme within the school or to help individual students to buy books. Ask your school principal if they are participating in the schools book grant scheme and how you can apply for support.

Exemption from examination fees

Students whose parents or guardian hold a current medical card do not have to pay examination fees for the Leaving Certificate.

Remote Areas Boarding Grant

Funding is available for students who live far from a school. To qualify for a boarding grant, the student must be unable to obtain a place in a suitable second-level school within 25km of their home. Full details are available on www.citizensinformation.ie

Starting in third level

At this stage, you may also want to think of the costs of starting in third level. Students who are eligible for the Free Fees Initiative must still pay a Student Contribution and a Student Levy. This can cost up to €3,250. Further information can be found in our fact-sheet 'First Steps, Second Thoughts, Third Level' on www.mabs.ie

Planning to meet the costs

Using the budget guide below, you can work out the costs for your second-level student in the two-year lead-up to third-level and how much you will need to save each week to cover the costs. Not all of these payments are due at the same time so you should enter the payment month for each so you know what is due when.

Can you afford to cover the costs from your income? If not, look at your budget again and see if you can reduce the costs further.

If you have to borrow, think about whether you can afford the repayments. Then make sure to get the best rate (APR) and only borrow what you need.

Outgoings - 5th Year

	Payment Month	Cost
School Books		€
Stationery		
Uniform		
School voluntary contribution		
Examination papers/ Revision Guides		
Grinds / Grind school Annual cost)		
Guidance Counselor		
College Open Day		
College Open Day		
Other		
Other		
Total		€
Subtract Back to school Clothing and footwear allowance, if applicable)		
Balance needed		€

Outgoings - 6th Year

	Payment Month	Cost
School Books		€
Stationery		
Uniform		
School voluntary contribution		
Examination papers/ Revision Guides		
Grinds / Grind school Annual cost)		
Guidance Counselor		
College Open Day		
College Open Day		
CAO Registration Fee		
Mock Examination Fee		
Leaving Certificate Exam Fee		
Other		
Other		
Total		€
Subtract Back to school Clothing and footwear allowance, if applicable)		
Balance needed		€

Useful websites

www.examinations.ie –

The State Examination Committee provides all past examination papers and marking schemes (including sample answers)

www.qualifax.ie –

Ireland's National Learners' Database provides a comprehensive range of information on education, training and career paths

www.mocks.ie –

For information, examination e-papers and marking schemes with sample answers

www.citizensinformation.ie –

For information on applying to college and fees and supports for third level education

www.cao.ie –

For information and online application to undergraduate courses

www.studentfinance.ie –

For information on financial assistance schemes available to eligible third level students

Contact MABS

For further information on basic bank accounts or for money advice and debt support, contact the MABS Helpline on 0761 07 2000. This is a free and confidential service that will help you and you can speak to an adviser from 9am to 8pm, Monday to Friday.

MABS Helpline: 0761 07 2000

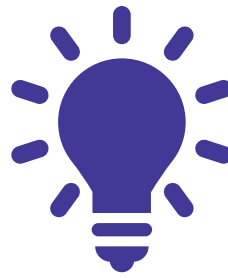
MABS also provides a one-to-one service in over 60 offices nationwide. It offers a free, confidential, independent, non-judgmental and non-profit-making service for people in debt or at risk of getting into debt.

To find your nearest MABS, check the list at www.mabs.ie.

Whatever way you decide to tackle your debt, MABS will be there to help you. You just have to take the first step. Don't ignore the problem – get in touch with MABS.



The Money Advice and Budgeting Service has helpful information, budget sheets and sample letters available online at www.mabs.ie. Advice and information is also available by calling the MABS Helpline 0761 07 2000 (Monday – Friday 9.00 am to 8.00 pm.) and from over 60 offices nationwide.



Be informed, Get Advice, Plan.

Who do I contact?



Phone MABS Helpline
0761 07 2000



Log on to
www.mabs.ie



Contact your local MABS
Offices Nationwide

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