

Back to School costs

The school year is nearly at an end and it won't be long until September is with us again and the kids go back to school – with all the associated costs. The list can seem endless. Rather than wait for the last frantic weeks of August, it's a good idea to start planning now and to try and spread the cost of going back to school over the summer.

There are a number of schemes which offer help towards the cost of going to school, as follows:

Back to School Clothing and Footwear Allowance

The Back to School Clothing and Footwear Allowance helps you to meet the cost of uniforms and footwear for children going to school. The Scheme runs from June 1st until September 30th. You may qualify for the Allowance if you are:

- Getting a social welfare payment (including the Working Family Payment and Back to Work Family Dividend) or a Health Service Executive payment.
- Taking part in an approved employment scheme
- Taking part in a recognised education or training course
- Involved in an Area Partnership Scheme
- Attending a FET (formerly FAS), Fáilte Ireland or LES training scheme

To qualify for this allowance, your household income must be below a certain limit, depending on your family composition. In general, the rate of the allowance paid for each eligible child aged 4-11 on or before 30th September is €125. For each eligible child aged 12-22 on or before the 30th September and in second level education the rate is €250. Children in third level education are not eligible. If you qualified for the allowance last year, it is likely that you will again this year. The Department of Employment Affairs & Social Protection will write to you in early June. Application forms are available online at welfare.ie, your local social welfare office or by calling to call 1890 66 22 44.

Exemption from Examination Fees

After Christmas, if you have a young person taking junior or leaving cert, you will be asked to pay exam fees. Remember if you or your child holds a current medical card, he / she is exempt from the fee. Enter the medical card details on the fee payment form and return to the school before the required date.

Other Supports - Remote Areas Boarding Grant

If you live outside the range of public transport services to a school then you may qualify for a boarding grant under the Remote Areas Boarding Grant Scheme. For more information, log on to www.citizensinformation.ie.

Planning for Back to School

Follow the below steps to help you plan now for back to school costs.

Step 1. Cut the Costs

The school uniform and book list will be given out at the end of this school year.

- The Department of Education has introduced new measures to reduce the cost of school uniforms, by allowing the purchase of generic, non-branded uniforms from various stores and using 'iron-on' or 'sew-on' school crests. Check if your school is offering these options this year and shop around for the best value.
- Ask the Principal if the school offers the Book Rental Scheme or other supports available under the School Books Grant Scheme
- Check if the school runs a second-hand book and uniform sale
- Ask friends and family if they have any of the books on the list or organise your own book and uniform exchange with friends
- Ask your local book-shop if they offer instalment plans and pay for the cost of books over the summer weeks
- Copybooks, pens and pencils can all be cheaper if bought in large quantities – will a friend split the costs with you if you buy a lot together?
- Re-use stationery items such as folders, files and pockets.
- Watch the shops for special promotions on uniforms. Some may offer discounts if you buy early in the summer.
- Check with the Principal on other costs that come up over the year for things like art & craft, photocopying, school trips etc and plan for them.
- Remember the voluntary contribution is voluntary – speak with the Principal if you have any difficulty.

Step 2. Make out a Budget

- List the costs using our budget guide
- Check if you qualify for the Back to School Clothing and Footwear Allowance
- Subtract it from the total cost to find out the balance needed

Step 3. Planning to meet the balance needed

- Work out how many weeks are left until September and how much you will need to save each week to cover the cost
- 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, make sure to get the best rate (APR), and only borrow what you need.
- If you are worried about money or debts, call the MABS Helpline on 0761 07 2000.

Child 1		Child 2		Child 3	
ITEM	Cost €	ITEM	Cost €	ITEM	Cost €
Books (see your booklist)		Books (see your booklist)		Books (see your booklist)	
Stationery		Stationery		Stationery	
Uniform		Uniform		Uniform	
• Skirt/trousers		• Skirt/trousers		• Skirt/trousers	
• Blouses/shirts		• Blouses/shirts		• Blouses/shirts	
• Jumper(s)		• Jumper(s)		• Jumper(s)	
• Shoes/trainers		• Shoes/trainers		• Shoes/trainers	
• Jacket/coat		• Jacket/coat		• Jacket/coat	
• Tracksuit/other physical education equipment		• Tracksuit/other physical education equipment		• Tracksuit/other physical education equipment	
Costs to be paid to the School		Costs to be paid to the School		Costs to be paid to the School	
• Photocopying costs		• Photocopying costs		• Photocopying costs	
• Arts & crafts		• Arts & crafts		• Arts & crafts	
• Voluntary contribution		• Voluntary contribution		• Voluntary contribution	
Other		Other		Other	
TOTAL		TOTAL		TOTAL	
Subtract (-) Back to School Clothing and Footwear Allowance (if applicable)		Subtract (-) Back to School Clothing and Footwear Allowance (if applicable)		Subtract (-) Back to School Clothing and Footwear Allowance (if applicable)	
Balance needed		Balance needed		Balance needed	



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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.

