



STATUTORY INSTRUMENTS.

S.I. No. 70 of 2025

STUDENT GRANT SCHEME 2025

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SCHEDULE 1

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S.I. No. 70 of 2025

STUDENT GRANT SCHEME 2025

I, JAMES LAWLESS Minister for Further and Higher Education, Research, Innovation and Science, in exercise of the powers conferred on me by section 16 of the Student Support Act 2011 (No. 4 of 2011) (as adapted by the Further and Higher Education, Research, Innovation and Science (Transfer of Departmental Administration and Ministerial Functions) Order 2020 (S.I. No. 451 of 2020), and the Public Expenditure and Reform (Alteration of Name of Department and Title of Minister) Order 2023 (S.I. No. 19 of 2023)), with the consent of the Minister for Public Expenditure, National Development Plan Delivery and Reform, hereby make the following scheme of grants:-

Part 1

PRELIMINARY AND GENERAL

Citation

1. This Scheme may be cited as the Student Grant Scheme 2025.

Commencement and application

2. (1) This Scheme shall come into operation on 6th March 2025.
- (2) This Scheme applies in relation to the provision of grants to students in the 2025/26 academic year, where such year begins on or after 1 September 2025, irrespective of whether anything done under this Scheme is done before, on or after 1 September 2025.

Interpretation

3. (1) In this Scheme—

“Accelerated Technician Programme” has the meaning assigned to it in Regulation 4(b)(viii) of the Regulations;

“Act” means the Student Support Act 2011 (No. 4 of 2011);

“appeals officer” means a person designated under section 20(1) of the Act;

“approved full-time course” shall be construed in accordance with section 8(1) of the Act and Regulation 4 of the Regulations. Where relevant, it shall also include a course approved under any previous Regulations termed “Student Support Regulations” made by the Minister in respect of a full-time course under the Student Support Act 2011;

“approved full-time higher education course” shall be construed as an approved full-time undergraduate or postgraduate course;

“approved part-time course” shall be construed in accordance with section 8(3) of the Act and Regulation 4 of the Student Part-Time Fee Regulations for Specified Undergraduate Courses 2025. Where relevant, it shall also include a

course approved under any previous Regulations termed Student Part-Time Fee Regulations for Specified Undergraduate Courses made by the Minister under the Student Support Act 2011;

“approved institution” shall be construed in accordance with section 7 of the Act and Regulation 3 of the Regulations;

“awarding authority” means the City of Dublin Education and Training Board in accordance with article 4 of the Student Support Act (Appointment of Awarding Authority) Order 2012 — (S.I. No. 161 of 2012) and Part 7 of the Education and Training Boards Act 2013;

“credits” means an acknowledgement of an enrolled learners completion of a programme or part of a programme of education and training to a particular standard, in this case the European Credit Transfer and Accumulation System (ECTS), the credit system for higher education used in the European Higher Education Area;

“dependent child” shall be construed in accordance with section 16(7) of the Act and article 19(8);

“dependent student” means a class of applicant coming within the meaning of that term in accordance with article 13;

“designated awarding body” means an awarding body as defined in the Qualifications and Quality Assurance (Education And Training) Act 2012 (as amended) and Quality and Qualifications Ireland (QQI);

“EU rate of fee” means the fee determined and charged by an institution for a course to European Union, EEA and Swiss nationals, and related categories of student, including a person who is a person of a class that stands prescribed under section 14A(1) of the Act for the purposes of section 14(1)(aa) of the Act;

“field trip” means a trip which is compulsory and an integral part of a course, which is for fact-finding or research purposes, and without which the student cannot graduate or progress to the next year of the course;

“Free Fees Schemes” includes the Free Fees Schemes and the Middle Level Technician Programme (M.L.T) and the Higher Technical and Business Skills Programme (H.T.B.S.) which provide for the Exchequer to meet the tuition fees of eligible students attending approved full-time undergraduate courses in approved institutions in the State who meet the criteria of those initiatives;

“independent student” means a class of applicant coming within the meaning of that term in accordance with article 13;

“Member State” means, where the context so admits, Member State of the European Union;

“Minister” means the Minister for Further and Higher Education, Research, Innovation and Science;

“national framework of qualifications” means the framework of qualifications established and maintained pursuant to section 7 of the Qualifications (Education and Training) Act 1999 (No. 26 of 1999);

“normal residence” shall be construed in accordance with article 7(2);

“postgraduate course” means a course leading to a major higher education and training award at Level 8 (Higher Diploma), Level 9 (Postgraduate Diploma, Master Degree), Level 10 (Doctoral Degree) on the national framework of qualifications or equivalent awards;

“post leaving certificate course” has the meaning given to it in Regulation 4(a) of the Regulations;

“Regulations” means the Student Support Regulations 2025 (S.I. No. 71 of 2025);

“relevant persons” include—

- (a) dependent children;
- (b) a dependent student's parent(s), and
- (c) an independent student's spouse, civil partner or cohabitant;

“relevant specified jurisdiction” means the United Kingdom as respects the class of person standing prescribed by virtue of paragraph (3) of Regulation 5 of the Regulations;

“student” shall be construed in accordance with section 14(1) of the Act and Regulation 5 of the Regulations;

“student contribution” means the charge payable by students who are deemed eligible for free tuition fees under the Free Fees Schemes. This contribution encompasses the student services charge and a contribution by students towards tuition costs;

“tuition student” has the meaning given to it by section 14(7) of the Act;

“undergraduate course” means a course leading to a major higher education and training award at Level 6 (Higher Certificate), Level 7 (Ordinary Bachelor Degree), Level 8 (Honours Bachelor Degree) on the national framework of qualifications, or equivalent awards, other than a course known for the time being as a post leaving certificate course;

(2) A word or expression which is used in this Scheme and which is also used in the Act has, unless the context otherwise requires, the same meaning in this Scheme as it has in the Act.

- (3) (a) A reference in this Scheme to an article is to an article of this Scheme, unless it is indicated that reference to some other instrument is intended;
- (b) A reference in this Scheme to a paragraph or subparagraph is to the paragraph or subparagraph of the provision in which the reference occurs, unless it is indicated that reference to some other provision is intended;
- (c) A reference in this Scheme to a Schedule is to a Schedule to this Scheme, unless it is indicated that reference to some other instrument is intended.

Part 2
SCHEME OF GRANTS

Persons to whom the Scheme applies

4. (1) This Scheme applies to students or tuition students who wish to apply for a grant in respect of attendance on an approved full-time course, in an approved institution, in the academic year 2025/26.

(2) An applicant who meets the definition of “student” or “tuition student” and who is attending an approved full-time course in an approved institution shall be eligible to be considered for a grant subject to and in accordance with this Scheme.

(3) An applicant is a student or tuition student in connection with an approved full-time course if, in assessing his or her application for a grant, the awarding authority determines that the person meets or will meet the definition of a “student” or “tuition student” as construed in accordance with section 14 of the Act and Regulation 5 of the Regulations.

(4) To be eligible for a grant in the academic year under this Scheme, a person who meets the definition of student or tuition student who is pursuing an approved full-time course in an approved institution must fulfil the specific eligibility conditions of this Scheme contained in articles 14 to 18 and must have a reckonable income within the limits and other requirements set out in articles 19 to 25.

Awarding authority

5. An applicant’s entitlement to a grant shall be assessed by the awarding authority pursuant to article 33.

Classes of grant

6. For the purposes of this Scheme there shall be three classes of grant as follows—

- (a) a maintenance grant;
- (b) a fee grant; and
- (c) a postgraduate fee contribution.

Maintenance grant

7. (1) A maintenance grant is a contribution towards the living costs of a student and is payable at—

- (a) the standard rate, at either full (Band 1) or part (Band 2, Band 3 or Band 4) rate, depending on the level of reckonable income, or
- (b) the special rate, depending on the level of reckonable income and other requirements;

and, in either case, at either adjacent or non-adjacent rates, depending on the distance from a student's normal residence to the institution where the approved full-time course takes place.

(2) For the purposes of this article, "normal residence" means a student's usual place of residence. For a dependent student this will be the permanent or home address of the dependent student's parents. In the case of an independent student, the normal residence will be the permanent or home address of the independent student.

(3) The awarding authority shall decide the rate applicable to a maintenance grant in each particular case, in accordance with article 27.

(4) A maintenance grant shall not be payable to a tuition student, as defined in section 14 of the Act.

Fee grant

8. (1) Subject to the terms of this article, an eligible student or an eligible tuition student can be considered for a fee grant.

(2) A fee grant shall be payable in respect of attendance on an approved full-time course at an approved institution in the State (other than a course known for the time being as a post leaving certificate course).

(3) A grant for attendance at an approved postgraduate course in Northern Ireland listed in Schedule 3 to the Regulations may include a fee grant where it is awarded to a student, but not where it is awarded to a tuition student.

(4) A fee grant may consist of any of three elements: a tuition fee element, a student contribution element and a field trip element, payable up to a maximum overall limit specified in Schedule 4.

(5) Subject to the maximum overall limits, the tuition fee element of a fee grant is payable at full (100%) or part (50%) rates, and the student contribution element of a fee grant is payable at full (100%), part (50%) or part (€500) rates.

(6) The awarding authority shall decide on the rate and value applicable in respect of the tuition fee element and the student contribution element and the amount, if any, payable in respect of the field trip element in each particular case, in accordance with articles 28, 29 and 30.

(7) A student or tuition student in receipt of, or eligible for, full assistance towards the tuition fee element from any other source, including sponsorship or an award, shall not be eligible for a fee grant under the terms of this Scheme.

(8) A fee grant, or part thereof, shall be subject to a reduction where the student or tuition student receives, or is eligible for, assistance towards the tuition fee from any other source.

(9) Where a fee grant is subject to a reduction pursuant to paragraph (8), the amount of the reduction shall be equal to the value of the assistance which the person has received or to which he or she is eligible.

Tuition fee element of fee grant

9. (1) A student or a tuition student who is eligible under the Free Fees Schemes for free tuition in respect of an approved full-time undergraduate course is not eligible for the tuition fee element of a fee grant under this Scheme.

(2) Subject to article 8(2) and (3), a student or a tuition student may be assessed for the tuition fee element where they are—

- (a) pursuing an approved full-time undergraduate course to which the Free Fees Schemes applies but where the student, or tuition student, is ineligible for free tuition fees under those schemes, or
- (b) pursuing an approved full-time undergraduate course which is not a course approved for the Free Fees Schemes, or
- (c) pursuing an approved postgraduate course.

Student contribution element of fee grant

10. Where a student or a tuition student is pursuing a course approved for the Free Fees Schemes, and where that student has qualified for free tuition fees under those schemes, the awarding authority may award an eligible student or tuition student a full (100%), part (50%) or part (€500) grant in respect of the student contribution charge in accordance with article 29.

Field trip element of fee grant

11. (1) Subject to article 8(2) and (3), where a student or a tuition student qualifies for a full (100%) fee grant, or would have qualified for a full fee grant but for the Free Fees Schemes, and is required to participate in a compulsory field trip, the awarding authority shall, as applicable, consider the student or tuition student for a grant in respect of eligible field trip expenditure, in accordance with article 30.

(2) The rate of the field trip element, if any, is dependent on whether the tuition fee cost, regardless of whether it is funded under this Scheme, and the student contribution element exceeds the maximum limits payable in respect of a fee grant.

(3) The expenditure which is eligible for consideration in respect of a field trip grant is the reasonably incurred, receipted cost of travel and accommodation, associated directly with the field trip.

Postgraduate fee contribution

12. (1) Subject to article 14(9), the awarding authority may award an eligible student or a tuition student pursuing an approved postgraduate course, a postgraduate fee contribution at the rate specified in Schedule 4.

(2) An award for attendance at an approved postgraduate course in Northern Ireland listed in Schedule 3 of the Regulations may include a postgraduate fee contribution where it is awarded to a student, but not where it is awarded to a tuition student.

(3) A student or tuition student in receipt of, or eligible for, full assistance towards the tuition fee element from any other source, including sponsorship or an award, shall not be eligible for the postgraduate fee contribution under the terms of this Scheme.

(4) A postgraduate fee contribution award shall be subject to a reduction where the student or tuition student receives, or is eligible for, assistance towards the tuition fee from any other source.

(5) Where the postgraduate fee contribution is subject to a reduction pursuant to paragraph (4), the amount of the reduction shall be equal to the value of the assistance which the person has received or to which he or she is eligible.

Classes of applicant

13. (1) For the purposes of this Scheme there shall be two classes of applicant as follows—

- (a) independent student; and
- (b) dependent student.

(2) An applicant's class is defined at his or her first point of entry or his or her point of re-entry to—

- (a) an approved post leaving certificate course; and/or
- (b) an approved full-time higher education course or an approved part-time course

and will continue to apply for the duration of his or her studies.

(2a) Where an applicant enters a course listed in Part C of Schedule 2 of the Regulations, their class is defined at the first point of entry to this course or at his or her point of re-entry to this course and will continue to apply for the duration of his or her studies. An applicant's class may not be redefined at his or her point of entry or re-entry to a course listed in Part D of Schedule 2 of the Regulations.

(3) In this Scheme an “independent student” means a mature student who did not ordinarily reside with his or her parents, or either of them, from October of the year before his or her first point of entry or his or her point of re-entry to—

- (a) an approved post leaving certificate course; and/or
- (b) an approved full-time higher education course or an approved part-time course

and where it is established to the satisfaction of the awarding authority that they are eligible on that basis.

(4) “Mature student” means a student or tuition student who is at least 23 years old on 1 January in the year of entry for the first time or in the year of re-entry to—

- (a) an approved post leaving certificate course; and/or

- (b) an approved full-time higher education course or an approved part-time course.

(5) “Re-entry”, for the purposes of this Scheme, means a mature student entering an approved full-time course or an approved part-time course following a break in studies of at least three years, having previously attended an approved full-time course or an approved part-time course.

(6) A mature student pursuing an approved full-time course shall be known as a “Second Chance Student” where the student —

- (a) is returning following a full 3 year break in studies; and
- (b) previously attended but did not complete a course; and
- (c) is returning in order to pursue an approved full-time course in the relevant academic year.

(7) Where a second chance student has attended a course below undergraduate level during the 3 year break in studies, with the exception of the approved courses prescribed in Part C of Schedule 2 of the Regulations, he or she is regarded as satisfying the conditions of paragraph 6(a), subject to the rules of progression as provided for in this Scheme and Section 2 of the Act.

(8) “Dependent student” means every student or tuition student other than an independent student, as provided for in this Scheme, who is eligible to be considered under this Scheme.

Eligibility exclusions

14. (1) A student or a tuition student is not eligible for a grant if he or she already holds a grant from the awarding authority under this or any other scheme.

(2) A student or tuition student is not eligible for a grant under this Scheme if he or she has been awarded or holds any grant, scholarship, prize, allowance, bursary or award of similar description made from public funds in the State, or equivalent from a Member State, a contracting state to the EEA Agreement, relevant specified jurisdiction or the Swiss Confederation, in respect of the approved full-time course being attended.

(3) The awards from public funds referred to in paragraph (2) do not include the following—

- (a) awards such as scholarships, prizes or bursaries, made by the institution being attended;
- (b) postgraduate research awards where the stipend portion of the award does not exceed a specified amount, which for the relevant academic year, is specified to be €25,000;
- (c) awards to applicants under the Student Assistance Fund or the Fund for Students with Disabilities;
- (d) Department of Further and Higher Education, Research, Innovation and Science Bursary Schemes;
- (e) TUSLA - NTRIS Employment Support Scheme;

- (f) TUSLA - Educational Support for Children in Care and Aftercare Bursary;
- (g) Gaeltacht Learning Period Grant;
- (h) Kickstart Scholarship Fund;
- (i) Adoption Maintenance Allowance;
- (j) DABS/P-TECH NEIC bursary;
- (k) Temporary Tuition Fee Support Scheme;
- (l) Concurrent Initial Teacher Education Bursary Scheme.

(4) A student is not eligible for a maintenance grant if he or she is in receipt of the Back to Education Allowance (BTEA), Vocational Training Opportunities Scheme (VTOS) allowance or the Department of Further and Higher Education, Research, Innovation and Science Beneficiaries of Temporary Protection (BOTP) Stipend.

(5) Notwithstanding paragraph (4), a student or tuition student in receipt of the BTEA or VTOS allowance is eligible to apply for the fee grant elements and the postgraduate fee contribution, where he or she is pursuing an approved full-time course in respect of which fee grants are payable.

(6) A student or tuition student is not eligible for a fee grant if he or she is pursuing a postgraduate course.

(7) Notwithstanding paragraph (6), a student or tuition student is eligible for a fee grant if he or she is pursuing an approved postgraduate course and the applicant's reckonable income meets the qualifying conditions for the special rate as specified in Schedule 1 and Schedule 2.

(8) Notwithstanding paragraph (7), a student or tuition student who does not satisfy the eligible payment qualifying condition for the special rate is eligible for a fee grant where:

- (i) the student was awarded a fee grant for the previous year of his or her current approved postgraduate course and;
- (ii) the student held the eligible payment for the special rate on the specified date which led to his or her entitlement to a fee grant and;
- (iii) the student, by virtue of his or her attendance on an approved postgraduate course, is no longer eligible to be in receipt of an eligible payment and;
- (iv) the student is renewing his or her grant for the second or subsequent year of his or her approved postgraduate course not having had a break in studies and;
- (v) the reckonable income is within the limit for the special rate as specified in Schedule 1, and shall be deemed to meet the qualifying conditions for the special rate as specified in Schedule 1 and 2.

(9) Notwithstanding paragraphs (6) and (7), a student or tuition student may be eligible for a postgraduate fee contribution where the applicant's reckonable

income is below the reckonable income limit specified at Schedule 1 for the postgraduate fee contribution.

Period of eligibility and progression

15. (1) A grant awarded under this Scheme shall be awarded only in respect of attendance at an approved full-time course in an approved institution, and for the normal duration of such an approved full-time course. A student or tuition student may not, at any one time, qualify for a grant for more than one approved full-time course or approved part-time course.

(2) Where a student is required as part of an approved full-time higher education course to attend a higher education institution outside the State for a period of up to one year, a maintenance grant may continue to be paid where the period abroad does not extend the normal duration of the approved course.

(3) Where a student is required to participate in an off-campus placement as a compulsory part of an approved full-time higher education course, a maintenance grant may continue to be paid where the period of off-campus placement does not extend the normal duration of the approved course.

(4) Notwithstanding paragraph (3), a student participating in an Accelerated Technician Programme is not eligible to have his or her maintenance grant continued during the period of paid placement.

(5) A grant shall be paid to a student or tuition student, where he or she is in “progression”, within the meaning given to that term by section 2 of the Act, irrespective of whether he or she was paid a grant for previous attendance on a course and subject to the terms and conditions of this Scheme.

(6) Subject to paragraph (8), a grant may not be paid in respect of a repeat period of study on the same course.

(7) Subject to this paragraph, paragraphs (5) and (8), and the specific progression conditions in articles 16 to 18, a grant may not be paid in respect of a repeat period of study on a different course. Notwithstanding this condition, an applicant who, having previously pursued any course, but not completed it, or having completed a course prescribed in Part C of Schedule 2 of the Regulations which did not lead to an award at level 5 or above and without completing a course prescribed in Part D of Schedule 2 of the Regulations, wishes to pursue an approved full-time course, shall be considered for funding in line with the following provisions—

- (a) Having previously attended, but not completed, any post leaving certificate course or equivalent, or having completed a course prescribed in Part C of Schedule 2 of the Regulations which did not lead to an award at level 5 or above and without completing a course prescribed in Part D of Schedule 2 of the Regulations, an applicant shall—
 - (i) be required to complete an equivalent period of study on an approved post leaving certificate course, with the exception of an applicant commencing an approved course listed in

- Part C of Schedule 2 of the Regulations for the first time, before being eligible to be considered for a grant, or
- (ii) be eligible to be considered for a grant to pursue an approved full-time higher education course.
 - (b) Having previously attended, but not completed, any undergraduate course at Level 6 or 7 of the framework of qualifications, or equivalent, an applicant shall—
 - (i) be required to complete an equivalent period of study on an approved full-time undergraduate course at Level 6 or 7 of the framework of qualifications before being eligible to be considered for a grant, or
 - (ii) be required to complete an equivalent period of study on an approved full-time undergraduate course at Level 8 of the framework of qualifications before being eligible to be considered for a grant, or
 - (iii) be eligible to be considered for a grant to pursue an approved post leaving certificate course where no more than one year was completed on an undergraduate course at Level 6 or 7 of the framework of qualifications, or
 - (iv) be required to complete an equivalent period of study on an approved post leaving certificate course where more than one year was completed on any undergraduate course at Level 6 or 7 of the framework of qualifications, or equivalent, before being eligible to be considered for a grant, or
 - (v) be eligible to be considered for a grant to pursue an approved postgraduate course, or
 - (vi) be required to complete an equivalent period of study on one of the approved courses listed in Part C of Schedule 2 of the Regulations and, where the repeat period of study is longer than that course, be required to complete the remainder of the repeat period on one of the approved courses listed in Part D of Schedule 2 of the Regulations, before being eligible to be considered for a grant.
 - (c) Having previously attended, but not completed, any undergraduate course at Level 8 of the framework of qualifications, or equivalent, an applicant will—
 - (i) be required to complete an equivalent period of study on an approved full-time undergraduate course at Level 8 of the framework of qualifications before being eligible to be considered for a grant, or
 - (ii) be required to complete an equivalent period of study on an approved full-time undergraduate course at Level 6 or 7 of the framework of qualifications before being eligible to be considered for a grant, or

- (iii) be eligible to be considered for a grant to pursue an approved post leaving certificate course where no more than one year was completed on an undergraduate course at Level 8 of the framework of qualifications, or
 - (iv) be required to complete an equivalent period of study on an approved post leaving certificate course where more than one year was completed on any undergraduate course at Level 8 of the framework of qualifications, or equivalent, before being eligible to be considered for a grant, or
 - (v) be eligible to be considered for a grant to pursue an approved postgraduate course, or
 - (vi) be required to complete an equivalent period of study on one of the approved courses listed in Part C of Schedule 2 of the Regulations and, where the repeat period of study is longer than that course, be required to complete the remainder of the repeat period on one of the approved courses listed in Part D of Schedule 2 of the Regulations, before being eligible to be considered for a grant.
- (d) Having previously attended, but not completed, any postgraduate course or equivalent, an applicant will—
- (i) be required to complete an equivalent period of study on an approved postgraduate course before being eligible to be considered for a grant, or
 - (ii) be eligible to be considered for a grant to pursue an approved full-time undergraduate course where no more than one year was completed on any postgraduate course, or
 - (iii) be required to complete an equivalent period of study on an approved full-time undergraduate course at Level 6, 7 or 8 of the framework of qualifications where more than one year was completed on any postgraduate course at Level 8, 9 or 10 of the framework of qualifications, or equivalent, before being eligible to be considered for a grant, or
 - (iv) be eligible to be considered for a grant to pursue an approved post leaving certificate course where no more than one year has been completed on any postgraduate course, or
 - (v) be required to complete an equivalent period of study on an approved post leaving certificate course where more than one year was completed on any postgraduate course before being eligible to be considered for a grant, or
 - (vi) be required to complete an equivalent period of study on one of the approved courses listed in Part C of Schedule 2 of the Regulations where more than one year was completed on any postgraduate course at Level 8, 9 or 10 of the framework of qualifications, or equivalent and, where

the repeat period of study is longer than that course, be required to complete the remainder of the repeat period on one of the approved courses listed in Part D of Schedule 2 of the Regulations, before being eligible to be considered for a grant.

- (e) An equivalent period of study shall be construed in accordance with guidelines drawn up by the Minister.

(8) The awarding authority shall have discretion to waive the provisions at paragraphs (6) and (7) in exceptional circumstances, in line with guidelines drawn up by the Minister.

(9) Notwithstanding paragraphs (6), (7) and (8), a second chance student or second chance tuition student, in accordance with article 13(6) and (7), returning in order to pursue an approved full-time course, may be considered eligible for a grant to pursue an approved full-time course, including where this provides for a repeat period of study, subject to the rules of progression, as provided for in this Scheme and section 2 of the Act.

(10) The maximum periods in respect of which a grant may be payable are outlined below and are subject to the conditions set out in this Scheme for progression:

- (a) Post leaving certificate courses:

— Grant aid shall be limited to a maximum of three years in total, with the exception of a student who commences one of the approved courses prescribed in Part C of Schedule 2 of the Regulations, in which case grant aid shall be limited to a maximum of five years in total.

- (b) Undergraduate courses:

— Grant aid shall be limited to a maximum of four years in total for courses at Level 6 and 7 of the framework of qualifications and, within that total, shall be subject to a maximum of—

- (i) two years at Level 6;
- (ii) three years at Level 7;

— Grant aid shall be limited to a maximum of four years in total for courses at Level 8 of the framework of qualifications, except for courses where the normal duration is more than four years.

— Where a student previously received grant aid for an approved part-time course, a proportion of grant aid received shall be deducted from the above totals. For the purposes of calculation under this article, the number of credits previously funded for an approved part-time course shall be calculated as a portion of one year on an approved full-time course, whereby one year of an approved full-time course shall be taken to equate to 60 credits.

- (c) Postgraduate courses:

— Grant aid for postgraduate study shall be limited to a maximum of four years in total.

— Account is taken of all previous attendance and attainment at post graduate level when considering grant aid entitlement for post graduate study, regardless of whether a person previously received a grant or not.

Post leaving certificate courses — progression

16. (1) Subject to the general conditions outlined in this Scheme and the maximum periods specified in article 15(10)(a), the specific progression conditions that apply to participation on a post leaving certificate course are set out in this article.

(2) A student pursuing an approved post leaving certificate course, with the exception of a student commencing an approved course prescribed in Part C of Schedule 2 of the Regulations for the first time, is ineligible for a grant if he or she already holds a further education qualification at Level 5 or 6 of the framework of qualifications, or a third level qualification at or above Level 6 of the framework of qualifications, or equivalent qualifications.

(3) A grant shall not be paid to a student who already holds an undergraduate qualification or a postgraduate qualification and is pursuing an approved post leaving certificate course, irrespective of whether or not a grant was paid previously.

(4) Notwithstanding paragraph (2), an applicant who already holds a further education qualification not higher than Level 5 of the framework of qualifications, or equivalent, and is now pursuing an approved course that offers progression, shall be eligible for a grant.

(5) Notwithstanding paragraph (3), a student who already holds an undergraduate qualification and commences a course listed in Part C of Schedule 2 of the Regulations which leads to an award that is of a higher level than their previous undergraduate qualification shall be eligible for a grant.

Undergraduate courses — progression

17. (1) Subject to the general conditions outlined in this Scheme, and the maximum periods specified in article 15(10)(b), the specific progression conditions that apply to participation at undergraduate level are set out in this article.

(2) A grant shall not be paid to an applicant who already holds a postgraduate qualification and is pursuing an approved full-time undergraduate course, irrespective of whether or not a grant was paid previously.

(3) The progression conditions in respect of study at Level 6 of the framework of qualifications are as follows—

- (a) a student or tuition student who is entering for the first time a course which leads to a higher education and training award, and who wishes to pursue an approved full-time course at Level 6 of the framework of qualifications shall be eligible for a grant;

- (b) a student or tuition student is ineligible if he or she already holds a higher education and training award at or above Level 6 of the framework of qualifications, or equivalent.
- (4) The progression conditions in respect of study at Level 7 of the framework of qualifications are as follows—
- (a) a student or tuition student who is entering for the first time a course leading to a higher education and training award, and who wishes to pursue an approved full-time course at Level 7 of the framework of qualifications, shall be eligible for a grant;
 - (b) a student or tuition student is ineligible if he or she already holds a third level qualification at or above Level 7 of the framework of qualifications, or equivalent;
 - (c) a student or tuition student who already holds a higher education and training award at Level 6 of the framework of qualifications or equivalent and is progressing to an approved full-time course at Level 7 of the framework of qualifications shall be eligible for a grant in respect of a maximum of two years of an approved full-time course at Level 7 of the framework of qualifications;
 - (d) a student or tuition student who completed part of a course at Level 6 of the framework of qualifications or equivalent and gains admission through exemption to the second or subsequent year of an approved full-time course at Level 7 of the framework of qualifications shall be eligible for a grant.
- (5) The progression conditions in respect of study at Level 8 of the framework of qualifications are as follows—
- (a) a student or tuition student who is entering for the first time a course which leads to a higher education and training award and wishes to pursue an approved full-time course at Level 8 of the framework of qualifications shall be eligible for a grant;
 - (b) a student or tuition student is ineligible if he or she already holds an undergraduate higher education and training award at or above Level 8 of the framework of qualifications, or equivalent;
 - (c) a student or tuition student who already holds a higher education and training award at Level 6 of the framework of qualifications or equivalent and is progressing to an approved full-time course at Level 8 of the framework of qualifications shall be eligible for a grant;
 - (d) a student or tuition student who already holds a higher education and training award at Level 7 of the framework of qualifications or equivalent and is progressing to an approved full-time course at Level 8 of the framework of qualifications shall be eligible for a grant;
 - (e) a student or tuition student who completed part of a course at Level 6 or 7 of the framework of qualifications or equivalent and gains admission through exemption to the second or subsequent

year of an approved full-time course at Level 8 of the framework of qualifications shall be eligible for a grant.

Postgraduate courses — progression

18. (1) Subject to the general conditions outlined in this Scheme, and the maximum periods specified in article 15(10)(c) the specific progression conditions that apply to participation at postgraduate level are set out in this article.

(2) The progression conditions in respect of postgraduate study at Level 8 of the framework of qualifications are as follows—

- (a) a student or tuition student who is entering for the first time a course at postgraduate level leading to a higher education and training award and wishes to pursue an approved postgraduate course at Level 8 of the framework of qualifications shall be eligible for a grant;
- (b) a student or tuition student is ineligible for a grant if he or she already holds a postgraduate higher education and training award at or above, or equivalent to, Level 8 of the framework of qualifications;
- (c) for the purposes of this Scheme, postgraduate qualifications at Level 8 of the framework of qualifications or equivalent are deemed to be progression from undergraduate qualifications at Level 8 of the framework of qualifications or equivalent.

(3) The progression conditions in respect of postgraduate study at Level 9 of the framework of qualifications are as follows—

- (a) a student or tuition student who is entering for the first time a course at postgraduate level leading to a higher education and training award and wishes to pursue an approved postgraduate course at Level 9 of the framework of qualifications shall be eligible for a grant;
- (b) a student or tuition student who holds a postgraduate qualification at Level 8 of the framework of qualifications or equivalent, and no higher, may progress to one of the following—
 - (i) a postgraduate diploma at Level 9 of the framework of qualifications,
 - (ii) a master's degree at Level 9 of the framework of qualifications,
 - (iii) the Barrister-at-Law Degree at the Honorable Society of King's Inns, or
 - (iv) the Professional Practice Course in the Law Society of Ireland;
- (c) a student or tuition student is ineligible for a grant if he or she already holds a postgraduate higher education and training award at or above, or equivalent to, Level 9 of the framework of

- qualifications, unless he or she meets the conditions at subparagraph (d);
- (d) a student or tuition student who already holds a postgraduate diploma at Level 9 of the framework of qualifications or equivalent and is pursuing one of the following, not having previously pursued a course at Level 10 of the framework of qualifications or equivalent, shall be eligible for a grant—
 - (i) a masters degree at Level 9 of the framework of qualifications,
 - (ii) the Barrister-at-Law Degree at the Honorable Society of King's Inns, or
 - (iii) the Professional Practice Course in the Law Society of Ireland;
 - (e) a student or tuition student is ineligible for funding for the Barrister-at-Law Degree at the Honorable Society of King's Inns or the Professional Practice Course in the Law Society of Ireland if he or she holds a masters degree at Level 9 of the framework of qualifications or equivalent, unless that masters degree is in law.
- (4) The progression conditions in respect of postgraduate study at Level 10 of the framework of qualifications are as follows—
- (a) a student or tuition student who is entering for the first time a course which leads to a higher education and training award and wishes to pursue an approved postgraduate course at Level 10 of the framework of qualifications or equivalent shall be eligible for a grant;
 - (b) a student or tuition student is ineligible for a grant if he or she already holds a postgraduate higher education and training award at Level 10 of the framework of qualifications, or equivalent;
 - (c) a student or tuition student may be eligible for a grant where he or she is progressing to a doctoral degree at Level 10 of the framework of qualifications from a postgraduate qualification at a level lower than Level 10 of the framework of qualifications or equivalent.
- (5) Subject to progression, a student or tuition student who completed a one-year postgraduate course which has not led to the conferral of a qualification and gains admittance to the second year or subsequent year of an approved postgraduate course shall be eligible for a grant.

Part 3

RECKONABLE INCOME

Reckonable income limits and eligible payments

19. (1) To be eligible for an award of a grant or any part thereof in respect of any academic year of an approved full-time course, an applicant's reckonable

income in the specified reference period shall not exceed the income limits specified on an annual basis by the Minister for each relevant academic year.

(2) There shall be income limits in respect of—

Maintenance grants:

- (a) the special rate of maintenance grant;
- (b) full (Band 1) and part (Band 2, Band 3, Band 4) standard rates of maintenance grant.

Fee grants:

- (c) full (100%) and part (50%) grant in respect of the tuition fee element of a fee grant;
- (d) full (100%), part (50%) and part (€500) grant in respect of student contribution element of a fee grant.

Postgraduate fee contribution:

- (e) a postgraduate fee contribution.

(3) The income limit for the field trip element of a fee grant shall be the limit for a full grant in respect of the tuition fee element of a fee grant.

(4) Different income limits in respect of paragraph (2)(a), (b), (c), (d) and (e) will apply in cases where the number of dependent children is—

- (a) less than 4,
- (b) 4-7, or
- (c) 8 or more.

(5) The reckonable income limits in respect of paragraph 2(a), (b), (c), (d) and (e) may be increased by an additional increment where the applicant, plus one or more relevant persons, are attending an approved full-time course for the purposes of this Scheme, an approved part-time course or a full-time course of at least one year's duration in further or higher education and training in the State, any other Member State or a relevant specified jurisdiction leading to a major award at Levels 5 to 10 of the framework of qualifications or to an equivalent qualification made by a designated awarding body in the State, another Member State or a relevant specified jurisdiction.

(6) The income limits for the specified reference period for the academic year are set out in Schedule 1.

(7) It is a condition of receiving a special rate of maintenance grant that either:

- (a) an applicant's reckonable income must include, on the specified date, one of the eligible payments as provided for in Schedule 2,
 - (i) where a person, whose income is considered for the purposes of determining an applicant's reckonable income under this Scheme, joins in a claim for Working Family Payment/Family Income Supplement, any payment made pursuant to that claim is included in the applicant's reckonable income, or

- (b) where the applicant is a dependent student, on the specified date a payment specified in Schedule 2,
 - (i) is made to the spouse, civil partner or cohabitant (not being a parent of the applicant) of a parent of the applicant; and
 - (ii) includes an Increase for a Qualified Adult in respect of that parent or an Increase for a Qualified Child in respect of the applicant, or
 - (c) where the applicant is a dependent student, on the specified date, a Guardian's Payment, as provided for in Schedule 2, is made to a person (not being the legal guardian of the applicant) in respect of the applicant.
- (8) The following date is prescribed as the relevant date for this Scheme as regards the definition of "dependent child" in section 16(7) of the Act: 1 October of the year prior to the year in which a student or tuition student, in relation to whose application for a grant a dependent child is relevant, commences a year of study in any year on an approved full-time course.

Reference period

20. (1) The reference period within which reckonable income is determined for an academic year shall be 1 January to 31 December of the relevant calendar year specified in Schedule 1.
- (2) If the business year differs from the reference period, the income shown in the business accounts for a year which ends between 1 January and 31 December of the relevant year will be considered.

Persons whose income is considered

21. (1) Where the applicant is a dependent student, the income of the applicant and his or her parents, as appropriate, shall be taken into account in calculating whether the limit(s) specified is exceeded.
- (2) Where the dependent student's parents are divorced or legally separated, or it is established to the satisfaction of the awarding authority that they are separated, the reckonable income shall be that of the applicant and of the parent or parents with whom the applicant resides.
- (3) Where it is established to the satisfaction of the awarding authority that the dependent student—
- (a) has no living parent, or
 - (b) is irreconcilably estranged from both of his or her parents and neither of his or her parents furnishes financial support to him or her (to include foster children and unaccompanied minor refugees), a dependent student may be exempted from having parents' income taken into account.
- (4) Where the awarding authority is not satisfied that an applicant meets any of the conditions for being exempt from having his or her parents' income taken

into account it will assess that applicant's application for a grant taking into account parental income.

(5) Where the applicant is an independent student, the income of the applicant and his or her spouse, civil partner or cohabitant, as appropriate, shall be taken into account in calculating whether the limit specified is exceeded.

Determination of reckonable income — general

22. (1) Reckonable income shall be determined by the awarding authority on the basis of information supplied in the application form and other relevant information and documentary evidence supplied, in accordance with article 36. Where there is income in a currency other than euro, the euro equivalent of the gross amounts must be provided using the Central Bank of Ireland Annual Average exchange rates for the relevant year.

(2) If the applicant is unsure whether an income, gain or benefit should be included in the calculation of reckonable income, the details including the amounts should be provided when completing the application form.

(3) In calculating reckonable income, the awarding authority shall consider income from all sources whether it arises in the State or not, including income under the following headings—

- (a) Income from employment (including benefit-in-kind and directorships),
- (b) Social welfare payments,
- (c) Payments from other government departments or state agencies,
- (d) Self-employment or farming,
- (e) Rental and other income from land and property,
- (f) Income from pensions other than the social welfare state pension,
- (g) Income from savings, deposit accounts and investments,
- (h) Income from maintenance arrangements,
- (i) Lump sum payments from retirement and redundancy,
- (j) Income from the disposal of assets or rights,
- (k) Gifts and inheritances,
- (l) Income from other sources not mentioned above.

(4) The following payments, known for the purposes of this Scheme as “income disregards”, are not included in calculating reckonable income—

- Accommodation Recognition Payment,
- Adelaide Health Foundation Bursary – mature,
- Adoption Maintenance Allowance,
- Aftercare Allowance,
- All Ireland Scholarship Scheme,

- Back to Work Family Dividend,
- Blind Pension (where paid to the applicant),
- Caranua services support,
- Carer's Allowance,
- Carer's Support Grant (where paid to recipients of the Carer's Allowance and Domiciliary Care Allowance),
- Cessation Turf Cutting Compensation Scheme,
- Child Benefit,
- Community Benefit Education Bursary for the New Children's Hospital,
- Compensation for a personal injury,
- Co-operative Housing Ireland Scholarship Program,
- Cost of Education Allowance,
- DABS/P-TECH NEIC Bursary,
- Department of Further and Higher Education, Research, Innovation and Science Bursary Schemes,
- Department of Social Protection Temporary Provisions Payment (commonly referred to as the Christmas Bonus payment),
- Department of Social Protection Cost of Living payments,
- Disability Allowance (where paid to the applicant),
- Domestic Water Services Refund,
- Domiciliary Care Allowance,
- Dormant Account Funding for Traveller Participation in Higher Education and/or Programme for Access to Higher Education (PATH) Strand 5 funding,
- Exceptional Needs Payments,
- Foster Care Allowance,
- Fuel Allowance,
- Gaeltacht Learning Period Grant,
- Guardian's Payment,
- Household Benefits Package,
- Housing Assistance Payment,
- Independent Living Allowance for Young People in Residential Care,
- Jobseekers Allowance Transition (where paid to the applicant),
- Kickstart Scholarship Fund,
- Living Alone Allowance,

- Mobility Allowance (where paid to the applicant),
- Mortgage Interest Supplement,
- One Parent Family Payments (Means Tested) (where paid to the applicant),
- Pandemic Placement Grant for Student Nurses/Midwives,
- Pandemic Special Recognition Payment,
- Payments received under the Mother and Baby Institutions Payment Scheme,
- Protected Raised Bog Restoration Incentive Scheme,
- Rental Accommodation Scheme,
- Rent Supplement,
- Stardust ex gratia payment,
- Student Assistance Fund,
- Student Grant,
- Subject to Article 8 and Article 14, the first €5,000 of any allowable scholarship programme or bursary award paid to a student or tuition student which is not otherwise disregarded within this Scheme. For the purposes of this disregard, scholarship programme or bursary award means money (excluding stipends) paid to a student or tuition student for the purpose of the public good and in particular for the purpose of assisting the student or tuition student to pursue an approved course at an approved institution,
- TUSLA - NTRIS Employment Support Scheme,
- TUSLA - Educational Support for Children in Care and Aftercare Bursary,
- Tusla Masters of Social Work (MSW) Student Social Work Sponsorship Programme,
- UCD Cothrom na Féinne Scholarship,
- Uversity - Higher Education Bursary for Adult Learners,
- Widowed or Surviving Civil Partner Grant,
- Working Family Payment/Family Income Supplement.

(5) For the purposes of determining the reckonable income of an applicant, the aggregate of any of the following shall be deducted—

- (a) in respect of income from employment, employment related expenses as approved by the Revenue Commissioners, or equivalent;
- (b) income from employment which represents holiday earnings outside of term time, subject to a maximum limit set out in Schedule 1;

- (c) maintenance payments made under a legally enforceable arrangement to a separated spouse;
 - (d) contributions to pension schemes and pension or retirement products, paid in the reference period only, within the limits allowed by the Revenue Commissioners based on age and net relevant earnings;
 - (e) overtime payments earned in the reference period that are not recurring payments;
 - (f) vouched expenses (including the cost of uniform laundry) claimed under the Travel and Accommodation Scheme for student nurses and midwives on mandatory, supernumerary clinical practice placements throughout their course, as well as the meal allowance of €500 payable to supernumerary nursing and midwifery students in years 1 to 3 of their course; and
 - (g) income up to a maximum of €14,000 in respect of Rent a Room Relief, earned in the reference period only and declared to the Revenue Commissioners.
- (6) “Income from maintenance arrangements”, for the purposes of paragraph (3)(h), includes money or money’s worth actually received as maintenance.
- (7) In determining whether an applicant meets the reckonable income limit for the special rate of maintenance grant, a deduction may be made in respect of an Increase for a Qualified Child (IQC) paid by the Department of Social Protection.

Determination of reckonable income — self-employment and farming, including rental and other income from land and property

23. (1) The following adjustments shall be made to the profit or loss shown by the accounts in the reference period in order to calculate reckonable income from self-employment and farming—

- (a) add-back depreciation;
- (b) add-back interest on borrowings which fund the fixed assets of the business or the personal expenditure of the proprietor;
- (c) add-back finance lease payments;
- (d) add-back remuneration in respect of—
 - (i) wages or payments made without applying the PAYE and PRSI regulations, or equivalent regulations;
 - (ii) wages or payments to dependent children; and
 - (iii) wages or payments to non-dependent children where the payment is above the norm for the work undertaken.
- (e) add-back for personal expenditure charged against the business income.

(2) The income tax adjustment for farm stock relief is disregarded in calculating reckonable income from farming.

(3) In calculating reckonable income from self-employment and farming—

- (a) no allowance is made in respect of tax capital allowance or tax write downs; and
- (b) no allowance is made for any deduction for capital expenditure, regardless of how it is treated for income tax purposes.

(4) In calculating reckonable income in respect of rental and other income from land and property, the adjustments set out in paragraph (1) are made to the profit or loss from land and properties as shown by the statement of rental income and no allowance is made in respect of the matters mentioned in paragraph (3) (a) and (b).

Determination of reckonable income — secondary income

24. (1) Regarding investments, include savings certificates, life assurance bonds and other financial instruments where the interest or profit builds up and is paid out as a lump sum at the end of the investment period, the interest or profit is time apportioned. The proportion to be included is calculated by dividing the total interest or profit at the end of the investment period by the number of years over which it was accumulated.

(2) If any of the persons whose income is under consideration retired or was made redundant from employment or self-employment in the reference period and received a lump sum, a proportion of the lump sum is taken into account for calculating reckonable income.

In the case of a retirement, the proportion taken into account is the retirement lump sum divided by the number of years pensionable service. In the case of self-employment, the pensionable service is the number of years for which contributions were made to a retirement product.

In the case of redundancy, the proportion to be taken into account is calculated by dividing the lump sum by the number of years of service with the employer.

(3) If any of the persons whose income is under consideration received income from the disposal of assets or rights in the reference period, other than in the case of the exceptions listed in paragraph (4), only a proportion of the gain or loss is taken into account in calculating reckonable income. The amount to be included in reckonable income for each disposal is the actual gain or loss divided by the number of years for which the asset or right was held.

(4) The exceptions referred to in paragraph (3) are—

- (a) the disposal of a principal private residence except where the sale price reflects development value;
- (b) in the case of an independent student—
 - (i) disposals between an applicant and his or her spouse, civil partner or cohabitant; and

- (ii) disposals from an applicant or his or her spouse to their dependent children; and
- (c) in the case of a dependent student—
 - (i) disposals between parent(s);
 - (ii) disposals from parent(s) to an applicant; and
 - (iii) disposals from parent(s) to their dependent children.

(5) If any of the persons whose income is under consideration made a gain on the realisation of a life assurance policy or units in an investment fund in the reference period, only a proportion of the gain is taken into account in calculating reckonable income.

(6) If any of the persons whose income is under consideration received gifts or inheritances in the reference period, these are included in reckonable income, unless—

- (a) in the case of an independent student, the gifts or inheritances were between the applicant and his or her spouse, civil partner or cohabitant, or
- (b) in the case of a dependent student, the gifts or inheritances were between parents or to the applicant from his or her parent(s).

Treatment of losses

25. (1) Losses arising from a trade, other than a trade operated on a non commercial basis, and losses arising from the disposal of an asset can be offset against all other sources of income in the reference period. However, losses carried forward from a previous year cannot be offset.

(2) Rental losses cannot be offset against other income in the reference period.

Part 4

AWARD OF GRANTS

Offer and award of grant and transfer of status

26. (1) Where the awarding authority makes a provisional offer of a grant to an applicant under this Scheme, the applicant, where requested to do so, shall confirm to the awarding authority the title of the course he or she proposes to follow, and such other details as requested, within such period after notification of the provisional offer of a grant as the awarding authority may stipulate.

(2) Pursuant to section 18 of the Act, the awarding authority shall determine whether an applicant is eligible to receive a grant under this Scheme having regard to—

- (a) information furnished by the applicant pursuant to that section of the Act;

- (b) any other information in relation to the application, as appropriate; and
- (c) the Regulations and such criteria as are specified in this Scheme.

(3) Where a student is offered a grant or where a student is awarded a grant under this Scheme, but does not pursue an approved full-time course in the academic year, the offer or award shall be deemed to have lapsed.

(4) A grant is awarded for the normal duration of the approved full-time course but is subject to renewal each academic year. Annual renewal will be based on compliance with the reckonable income limit of the relevant academic year and the student progressing from year to year within the course, having successfully completed the part of the course as required during the previous year. The student will also be required to have registered on and continue to attend the same course and to meet all other relevant provisions of this Scheme and schemes appropriate to each relevant academic year. Renewal is subject to the approval of the awarding authority each academic year. A student progressing from an approved course listed in Part C of Schedule 2 of the Regulations to an approved course listed in Part D of Schedule 2 of the Regulations shall be treated for the purposes of this paragraph in the same manner as an applicant whose grant is subject to renewal.

(5) A student who, during the course of his or her studies, wishes to change course or faculty must obtain the prior approval of the awarding authority in order to ensure compliance with this Scheme or a future scheme.

(6) Where an eligible student transfers to another course, the awarding authority shall transfer the student's status as an eligible student to that course where—

- (a) it receives a request from the eligible student to do so; and
- (b) it is satisfied that the terms of the relevant scheme continue to be met.

(7) A student who, having commenced an approved full-time course, wishes to defer his or her grant during the course of his or her studies must obtain the prior approval of the awarding authority. Such student's eligibility will be reassessed on recommencement of the course in order to ensure compliance with the relevant scheme.

Rates and value — maintenance grants

27. (1) The award of a maintenance grant shall be in accordance with the terms of this Scheme and the value of such grant shall be determined by the awarding authority having regard to the applicant's reckonable income, whether the reckonable income includes an eligible payment for the special rate as specified in Schedule 2 and the income limits for each of the respective rates in Schedule 1.

(2) The value of the special and standard rates of maintenance grant in respect of an approved full-time course shall be in accordance with the annual rates specified by the Minister. The rates specified for the academic year are set out in Schedule 3.

(3) In accordance with article 7, full and part standard maintenance grants, and the special rates of maintenance grant, shall be payable at either adjacent or non-adjacent rates. The awarding authority shall determine the rate applicable in respect of an eligible student as follows—

- (a) the adjacent rates of maintenance grant shall be payable in the case of students whose normal residence is less than 30km to the approved institution which he or she is attending, where the distance is measured in line with guidelines agreed by the Minister;
- (b) the non-adjacent rate of maintenance grant shall be payable in all other cases.

(4) Where a student in receipt of a maintenance grant as part of his or her approved full-time course is required, to participate in—

- (a) compulsory off-campus placement, where the period concerned is not less than one academic term or semester, or
- (b) compulsory study abroad for a period up to one year as an integral part of his or her course,

he/she may have his or her grant entitlement paid in the normal manner in accordance with article 15(2) and (3). The rate of grant payable in respect of subparagraph (a) or (b) will be determined by the awarding authority having regard to paragraph (3).

(5) If an approved full-time course is run over a shorter academic year or an academic year is different from the standard academic year, a portion of the rate of grant will be awarded in line with guidelines issued by the Minister in respect of such courses, having regard to the number of weeks over which the course is run.

Rates and value — fee grant, tuition fee element

28. (1) The award of the tuition fee element of a fee grant shall be in accordance with the term of this Scheme and the rate and value of such grant shall be determined by the awarding authority having regard to the applicant's reckonable income and income limits, the EU rate of fee applicable to an approved full-time course and the maximum limits applicable for each respective rate in Schedule 4.

(2) The value of the tuition fee element shall be determined in accordance with article 9 and shall conform to the income limits set out in Schedule 1.

(3) A full tuition fee element is payable for the EU rate of fee in respect of an approved full-time undergraduate course provided in the State to which the Free Fees Schemes applies.

(4) A full tuition fee element in respect of the EU rate of fee up to but not exceeding the maximum fee limit prescribed in Schedule 4, is payable in respect of an approved full-time undergraduate course provided in the State, but to which the Free Fees Schemes does not apply.

(5) A full tuition fee element in respect of the EU rate of fee up to but not exceeding the maximum fee limit prescribed in Schedule 4, is payable in respect of an approved postgraduate course provided in the State or Northern Ireland.

(6) A part tuition fee element, not exceeding 50% of the EU rate of fee, is payable in respect of an approved full-time undergraduate course provided in the State and covered under the Free Fees Schemes.

(7) A part tuition fee element in respect of 50% of the EU rate of fee, but not exceeding 50% of the maximum fee limit prescribed in Schedule 4, is payable in respect of an approved full-time undergraduate course provided in the State but to which the Free Fees Schemes does not apply.

(8) The award of the postgraduate fee contribution shall be determined in accordance with the terms of the scheme and the reckonable income shall conform to the income limits for the postgraduate fee contribution set out in Schedule 1 and is payable at the rate prescribed in Schedule 4.

Rates and value — fee grant, student contribution element

29. (1) The award of the student contribution element of a fee grant, in accordance with article 10, and the rate of such grant shall be determined by the awarding authority having regard to the reckonable income which shall conform to the income limits set out in Schedule 1.

(2) A full student contribution element (100%) may be paid, up to the rate prescribed in Schedule 4, in respect of an applicant who qualified under the Free Fees Schemes subject to the terms of this Scheme.

(3) A part student contribution element (50%) may be paid, up to the rate prescribed in Schedule 4, in respect of an applicant who qualified under the Free Fees Schemes subject to the terms of this Scheme.

(4) A part student contribution element (€500) may be paid, up to the rate prescribed in Schedule 4, in respect of an applicant who qualified under the Free Fees Schemes subject to the terms of this Scheme.

Rates and value — fee grant, field trip element

30. The field trip element of a fee grant is payable, in accordance with article 11, subject to the maximum fee limits provided for in Schedule 4.

Rates and value — postgraduate fee contribution

31. The postgraduate fee contribution is payable, in accordance with article 12, at the rate specified in Schedule 4.

Review of eligibility during academic year

32. (1) The eligibility of a person to whom this Scheme applies for the award of a grant, or the level of the grant awarded, may be assessed or reassessed by the awarding authority in the event of changes of circumstances between 1

January following the reference period and the end of the academic year relating to the following—

- (a) the applicant's reckonable income, within the meaning of articles 19 to 25, which is likely to obtain for the duration of the approved full-time course or for the foreseeable future, including eligible payments for the special rate of maintenance grant, other than where that payment is Jobseeker's Allowance, Jobseeker's Benefit or Supplementary Welfare Allowance;
- (b) the number of dependent children;
- (c) where a relevant person commences an approved full-time course for the purpose of this Scheme, an approved part-time course or a full-time course of at least one year's duration in further or higher education and training in the State, any other Member State or a relevant specified jurisdiction leading to a major award at Levels 5 to 10 of the framework of qualifications or to an equivalent qualification made by a designated awarding body in the State, another Member State or a relevant specified jurisdiction;
- (d) normal residence;
- (e) nationality or immigration status;
- (f) change of course or institution;
- (g) an amendment to the Scheme or the Regulations during the academic year; a student will only become eligible in these circumstances in respect of any relevant period after such an amendment has come into operation. Where a permanent change by reason of an amendment to the Scheme or the Regulations during the academic year arises, awards or adjustments in cases assessed under this article shall be made with effect from the month in which the change in circumstances occurs.

(2) If there is a change in income of any of the persons whose income is under consideration, between 1 January following the reference period and the end of the academic year, and the awarding authority is satisfied that the change in income is likely to obtain for the duration of the approved full-time course or for the foreseeable future, a review of the application may be applied for or, where a student grant application form was not completed for the academic year, an application can be made for a student grant under such change in circumstances.

(3) Where the awarding authority is satisfied that a change in circumstances has occurred within the meaning of paragraph (2) the application will be assessed based on current income.

(4) Where a permanent change in the reckonable income occurs, awards or adjustments in cases assessed under this article shall be made with effect from the month in which the change in circumstances occurs.

(5) The amount of the tuition fee element, the student contribution element, postgraduate fee contribution and maintenance elements of the grant payable in respect of a month shall be one-ninth of the annual rate.

Part 5

APPLICATION, PROVISION OF INFORMATION AND PAYMENT

Appropriate awarding authority

33. (1) An applicant shall apply to the awarding authority for a grant.
- (2) If, at the time of application, an applicant is ordinarily resident in another Member State, a state in the European Economic Area, the Swiss Confederation or a relevant specified jurisdiction, such applicant shall make an application to the awarding authority.
- (3) An applicant shall make an application to the awarding authority if they wish to attend, or will be attending, an approved full-time course in an approved institution as set out in the Regulations.
- (4) The awarding authority may as appropriate cancel an application.

Application time limits

34. (1) Applications duly completed must be received by the awarding authority not later than 10th July 2025.
- (2) The awarding authority may at its discretion accept an application which is not received on time.
- (3) Notwithstanding paragraph (2), an application may not be accepted by the awarding authority later than one month before the end of the academic year to which the application relates.

Applications generally

35. (1) An applicant may not apply for or receive more than one grant at any one time.
- (2) An applicant must apply for a grant in connection with each academic year of an approved full-time course by completing and submitting to the awarding authority an application in the format approved by the awarding authority which must be supported by such documentary evidence as required by the awarding authority.
- (3) The awarding authority may take such steps and make such inquiries as it considers necessary including the exchange of data between bodies listed in Schedule 2 of the Act or prescribed by Regulations to determine whether the applicant is an eligible student, whether he or she qualifies for a grant and the amount of a grant payable.
- (4) An applicant shall furnish the awarding authority with the personal, family, financial and other information that the awarding authority may seek in relation to the applicant, the applicant's spouse, civil partner or cohabitant, each parent of the applicant, and any dependent child, as appropriate, and shall produce evidence, in such form as may be required by the awarding authority, to verify the information, in order that the awarding authority may determine whether or not the applicant is eligible to receive a grant.

Submission of information

36. (1) An applicant shall furnish to the awarding authority such information as it requests and shall produce evidence in a form acceptable to the awarding authority, in order that the awarding authority may determine whether or not the applicant is eligible to receive a grant.

(2) The awarding authority may stipulate the period of time within which the information, further information or evidence shall be submitted or produced to it.

(3) Without prejudice to article 35(4), the following information shall be furnished to the awarding authority in relation to the applicant and, as appropriate, the applicant's spouse, civil partner or cohabitant, each parent of the applicant, and any other dependent child, as appropriate, namely—

- (a) personal public service number;
- (b) date of birth;
- (c) reckonable income;
- (d) nationality, immigration status and residency;
- (e) information in relation to any matters in this Scheme; and
- (f) normal residence.

(4) In addition, the applicant shall furnish the following information to the awarding authority—

- (a) whether he or she is a mature student, dependent student, independent student or tuition student;
- (b) marital status;
- (c) whether he or she has dependants;
- (d) academic history;
- (e) whether he or she is commencing his or her first year of study, is a student in progression or has previous attendance at further or higher education;
- (f) the approved course that the applicant attends or intends to attend and in respect of which he or she is applying for a grant;
- (g) the approved institution which is providing the course; and
- (h) any funding, awards and financial assistance in relation to his or her course of study.

(5) For the purpose of paragraph (6), the awarding authority may require a written declaration to be signed, or a statement to be made in such other form as it may require, by the applicant and the applicant's parents or, in the case of an independent student, by the applicant and the applicant's spouse, civil partner or cohabitant, if applicable.

(6) It will be the responsibility of the applicant to ensure that all information provided in relation to his or her application is full, complete and accurate in

every respect. If such information contains any deliberate material omission or inaccuracy, the applicant shall be liable to prosecution, loss of grant and repayment of any portion of a grant already received in line with the provisions of sections 23 and 24 of the Act.

(7) A statement, other than a signed written declaration, made in accordance with paragraph (5) in respect of any person referred to in that paragraph may, with the consent of that person, be made on his or her behalf by any other person referred to in that paragraph and it shall not be necessary for the awarding authority to require evidence of any such consent.

Payment of maintenance grants

37. (1) Payment of a maintenance grant shall be made by the awarding authority.

(2) The awarding authority shall pay maintenance grants in nine instalments, in line with the annual rates specified in Schedule 3.

(3) Payments of maintenance grants should be made in euro and are to be made in such manner as the Minister considers appropriate, either by payable order or by electronic funds transfer. The Minister may make it a condition of entitlement where payment is being made by electronic funds transfer that the eligible student must provide particulars of a bank, building society, credit union account in the State or in the Single Euro Payments Area (SEPA) that can accept electronic funds transfer.

(4) Payments of maintenance grants made by payable order shall be addressed to the student, care of the Bursar's or Principal's office of the institution.

(5) An approved institution is required to verify to the awarding authority at agreed intervals that a person awarded a maintenance grant is enrolled or registered with the institution, in accordance with its rules, and is continuing to attend the course for which they have been approved for in that institution. The awarding authority must not pay the first or subsequent maintenance grant instalments, or, where it has been determined not to pay a maintenance grant, make any payment of maintenance, to the student before it has received such verification.

Payment of fee grants

38. (1) The tuition fee element of a fee grant payable under this Scheme shall be paid by the awarding authority, to the approved institution, in line with the rate of fee awarded, upon receipt of—

- (a) an appropriate invoice from the approved institution in respect of the applicable tuition fee, or some other confirmation as determined by the awarding authority;
- (b) confirmation of registration, as supplied by the approved institution; and

- (c) confirmation of whether the student is in receipt of, or eligible for, assistance towards the fee from any other source.
- (2) The student contribution element of a fee grant payable under this Scheme shall be paid by the awarding authority, to the approved institution, in line with the student contribution rate awarded, upon receipt of—
- (a) an appropriate invoice from the approved institution in respect of the applicable student contribution fee, or some other confirmation as determined by the awarding authority;
 - (b) confirmation of registration, as supplied by the approved institution; and
 - (c) confirmation of whether the student is in receipt of, or eligible for, assistance towards the student contribution element of the fee grant from any other source.
- (3) The field trip element of a fee grant payable under this Scheme shall be paid by the awarding authority to the student or tuition student, in line with provisions in Schedule 4, upon receipt of the following documents—
- (a) a field trip form—
 - (i) with the relevant sections completed, verified and stamped by the approved institution; and
 - (ii) with relevant sections completed and signed by the student or tuition student; and
 - (b) receipts for expenses being claimed.

Payment of postgraduate fee contribution

39. (1) The postgraduate fee contribution payable under this Scheme shall be paid by the awarding authority, to the approved institution upon receipt of—
- (a) an appropriate invoice from the approved institution in respect of the applicable postgraduate fee contribution, or some other confirmation as determined by the awarding authority;
 - (b) confirmation of registration, as supplied by the approved institution; and
 - (c) confirmation of whether the student is in receipt of, or eligible for, assistance towards the fee from any other source.

Overpayments

40. Any overpayment made in respect of a grant awarded under this Scheme may be recovered by the paying awarding authority in accordance with section 24 of the Act.

Part 6
APPEALS

Appeals to appeals officers

41. Where an applicant is aggrieved by a determination of the awarding authority under this Scheme he or she may, pursuant to section 20 of the Act, appeal against that determination to an appeals officer designated by the awarding authority under that section.

Appeals to Appeals Board

42. Where an applicant is aggrieved by a determination of an appeals officer under section 20(5) of the Act, he or she may, pursuant to section 21 of the Act, appeal against that determination to the Appeals Board.

SCHEDULE 1

Reckonable Income Limits for the 2025/26 academic year

1. Reckonable income limits:

The period 1 January 2024 to 31 December 2024 is the reference period for the academic year 2025/26.

A tuition student does not qualify for any maintenance grants. The income limits that apply to tuition students are outlined in Tables C, D, E & G of this Schedule.

PLC students

Table A: Income limits for maintenance grants (as specified in Schedule 3)

To qualify for:	Special Rate*	Standard rate Full maintenance Band 1	Standard rate Part maintenance Band 2	Standard rate Part maintenance Band 3	Standard rate Part maintenance Band 4
No. of dependent children					
Less than 4	€27,400	€47,010	€48,270	€51,040	€58,470
4 to 7	€30,030	€51,520	€52,900	€55,940	€64,080
8 or more	€32,555	€55,850	€57,345	€60,635	€69,465
Additional increments that may be applied to the income limits in Table A for Maintenance Grants**					
+ increment for each additional relevant person	+ € 4,950	+ € 4,950	+ € 4,785	+ € 4,785	+ € 4,785

* To be eligible for the special rate of maintenance grant the reckonable income on 31 December 2024 must include an eligible payment listed in Schedule 2.

** Increments which may be added to the relevant income limits.

Undergraduate students

Table B: Income limits for maintenance grants (as specified in Schedule 3)

To qualify for: No. of dependent children	Special Rate*	Standard rate Full maintenance Band 1	Standard rate Part maintenance Band 2	Standard rate Part maintenance Band 3	Standard rate Part maintenance Band 4
Less than 4	€27,400	€47,010	€48,270	€51,040	€58,470
4 to 7	€30,030	€51,520	€52,900	€55,940	€64,080
8 or more	€32,555	€55,850	€57,345	€60,635	€69,465
Additional increments that may be applied to the income limits in Table B for Maintenance Grants**					
+ increment for each additional relevant person	+ €4,950	+ € 4,950	+ €4,785	+€4,785	+€4,785

* To be eligible for the special rate of maintenance grant the reckonable income on 31 December 2024 must include an eligible payment listed in Schedule 2.

** Increments which may be added to the relevant income limits.

Any maintenance grant awarded under the income limits in Table B will also include an award for the full student contribution grant, where the student contribution is chargeable.

Table C: Income limits for the student contribution grant (as specified in Schedule 4)

To qualify for:	Student Contribution 100%	Student Contribution 50%	Student Contribution €500
No. of dependent children			
Less than 4	€64,315	€71,300	€115,000
4 to 7	€70,490	€78,145	€126,040
8 or more	€76,410	€84,710	€136,630
Additional increments that may be applied to the income limits in Table C for Student Contribution Grants**			
+ increment for each additional relevant person	+ €4,950	+ €4,950	+ €4,950

** Increments which may be added to the relevant income limits.

Table D: Income limits for tuition fees (as specified in Schedule 4)

To qualify for:	(i) 100% tuition fees	50% tuition fees
No. of dependent children	(ii) Field trip expenses	
Less than 4	€58,470	€64,315
4 to 7	€64,080	€70,490
8 or more	€69,465	€76,410
Additional increments that may be applied to the income limits in Table D fortuition fee grants**		
+ increment for each additional relevant person	+€4,785	+€4,950

** Increments which may be added to the relevant income limits.

Postgraduate students

Table E: Income limits for tuition fees (as specified in Schedule 4)

To qualify for:	(i) Tuition fees *
No. of dependent children	(ii) Field trip expenses
Less than 4	€27,400
4 to 7	€30,030
8 or more	€32,555
Additional increments that may be applied to the income limits in Table E for tuition fees **	
+ increment for each additional relevant persons	+ € 4,950

* To be eligible for tuition fees the conditions for the special rate of maintenance grant must be satisfied.

** Increments which may be added to the relevant income limits.

Table F: Income Limits for Maintenance Grants (as specified in Schedule 3)

To qualify for:	Special Rate*	Standard rate Full maintenance Band 1	Standard rate Part maintenance Band 2	Standard rate Part maintenance Band 3	Standard rate Part maintenance Band 4
No. of dependent children					
Less than 4	€27,400	€47,010	€48,270	€51,040	€58,470
4 to 7	€30,030	€51,520	€52,900	€55,940	€64,080
8 or more	€32,555	€55,850	€57,345	€60,635	€69,465
Additional increments that may be applied to the income limits in Table F for Maintenance Grants**					
+ increment for each additional relevant person	+ €4,950	+ € 4,950	+ €4,785	+€4,785	+€4,785

* To be eligible for the special rate of maintenance grant the reckonable income on 31 December 2024 must include an eligible payment listed in Schedule 2.

** Increments which may be added to the relevant income limits.

Table G: Income limits for postgraduate fee contribution (as specified in Schedule 4)

To qualify for:	Postgraduate Fee Contribution
No. of dependent children	
Less than 4	€64,315
4 to 7	€70,490
8 or more	€76,410
Additional increments that may be applied to the income limits in Table G for postgraduate fee contribution**	
+ increment for each additional relevant person	+ €4,950

** Increments which may be applied to the relevant income limits.

In the 2025/26 academic year, where the applicant plus one or more relevant persons are attending an approved full-time course for the purposes of this Scheme, an approved part-time course or a full-time course of at least one year's duration in further or higher education and training in the State, any other Member State or a relevant specified jurisdiction leading to a major award at Levels 5 to 10, of the framework of qualifications or to an equivalent qualification made by a designated awarding body in the State, another Member State or a relevant specified jurisdiction the reckonable income limits for each of the rates of grant in Tables A, B, C, D, E, F & G may be increased by an additional increment as identified.

2. Holiday Earnings:

A deduction of up to a maximum amount of €8,424 may be applied to student earnings outside of term time but within the reference period.

SCHEDULE 2

Eligible Long-term payments for the special rate of maintenance grant for the
2025/26 academic year

As at 31 December 2024, the reckonable income must include one of the eligible payments listed in this Schedule, or its equivalent from a Member State or a relevant specified jurisdiction, net of—

- (a) income disregards (as set out in article 22(4) of this Scheme); and
- (b) Increase for a Qualified Child (IQC), where paid by the Department of Social Protection.

Social Assistance Payments

1. Blind Pension
2. Carer's Allowance
3. One Parent Family Payment
4. Jobseekers Allowance Transition
5. Deserted Wife's Allowance
6. Disability Allowance
7. Farm Assist
8. Jobseeker's Allowance (in respect of a period of 65 consecutive weeks of unemployment during which an applicant was in receipt of Jobseekers Allowance)*
9. State Pension (Non-Contributory)
10. Guardian's Payment (Non-Contributory)
11. Pre-retirement allowance
12. Widow's, Widower's or Surviving Civil Partner's (Non-Contributory) Pension
13. Supplementary Welfare Allowance (where held for 12 consecutive calendar months)

Social Insurance Payments

14. Benefit Payment for 65 year olds
15. Carer's Benefit
16. Deserted Wife's Benefit
17. Invalidity Pension
18. Incapacity Supplement
19. Occupational Injuries Death Benefit (Orphan's Pension)

20. Occupational Injuries Benefit — Death Benefit (Widow or Widower's Pension)
21. State Pension (Contributory)
22. Guardian's Payment (Contributory)
23. Jobseeker's Benefit*
24. Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension

Designated Programmes

25. Back to Education Allowance (Second Level and Third Level Options)
26. Short-Term Enterprise Allowance (STEA)
27. Back to Work Enterprise Allowance
28. Community Employment Scheme
29. Rural Social Scheme
30. Tús Initiative
31. Gateway Scheme
32. Further Education and Training (FET) Courses, including Apprenticeships
33. Part-time job incentive scheme
34. Vocational Training Opportunities Scheme (VTOS)

Others

35. Foster Care and Aftercare Allowances or Adoption Maintenance Allowance where paid in respect of the applicant
36. Independent Living Allowance for Young People in Residential Care
37. Working Family Payment / Family Income Supplement (FIS)
38. In receipt of payments under the FIT (Fastrack to IT) initiative equivalent to a social welfare payment
39. Partial Capacity Benefit where the recipient has an underlying entitlement to Invalidity Pension
40. Participants on a training course approved by a Government Department, State Agency or Area Partnership and who were in receipt of an eligible payment prior to progressing to the programme
41. Grant aided employees in Community Services Programmes (formerly social economy enterprises)

*Combined periods of Jobseeker's Allowance and Jobseeker's Benefit and other eligible payments for purposes of meeting the prescribed period of 65

consecutive weeks of unemployment during which an applicant was in receipt of either Jobseeker's Allowance or Jobseeker's Benefit.

The Department of Social Protection Illness Benefit or COVID-19 Enhanced Illness Benefit or COVID-19 Pandemic Unemployment Payment or Maternity Benefit can also be used to combine periods of Jobseeker's Allowance and Jobseeker's Benefit provided a period of Jobseeker's Allowance or Jobseeker's Benefit comes directly before and directly after the period of Illness Benefit or COVID-19 Enhanced Illness Benefit or COVID-19 Pandemic Unemployment Payment or Maternity Benefit.

Periods on the Youth Employment Support Scheme (YESS), JobBridge, National Internship Scheme or the Work Placement Experience Programme can also be combined with periods on other listed eligible payments provided a period on an eligible payment comes directly before and directly after the period on the Youth Employment Support Scheme (YESS), JobBridge, National Internship Scheme or the Work Placement Experience Programme.

SCHEDULE 3

Annual rates of maintenance grant for the 2025/26 academic year

	Non-Adjacent Rate	Adjacent Rate
Special rate of maintenance	€7,586	€3,230
Standard rate—Full Maintenance Band 1	€4,292	€1,774
Standard rate—Part Maintenance Band 2	€3,332	€1,343
Standard rate—Part Maintenance Band 3	€2,502	€975
Standard rate—Part Maintenance Band 4	€1,666	€612

SCHEDULE 4

Maximum overall limits for a fee grant for the 2025/26 academic year

Table 1

Undergraduate Tuition Fee Element		
In respect of the following courses	Maximum fee limit Full (100%) grant in respect of tuition fees	Maximum fee limit Part (50%) grant in respect of tuition fees
Approved undergraduate courses to which the Free Fees Schemes applies.	100% of the EU rate of fee	50% of the EU rate of fee
Approved undergraduate courses provided in the State to which the Free Fees Schemes does not apply.	€6,270	€3,135

Table 2

Student Contribution Element	Rate
Full (100%) grant in respect of the student contribution charge	€3,000
Part (50%) grant in respect of the student contribution charge	€1,500
Part (€500) grant in respect of the student contribution charge	€500

Table 3

Field Trip Element [Calculation of value available towards compulsory costs]		
A student or tuition student who would have qualified for 100% tuition fee element of a fee grant but for the Free Fees Schemes and was awarded a grant towards the student contribution charge.	Maximum Fee Limit: <i>Less</i> the tuition fee claimed from the State by the institution under the Free Fees Schemes: <i>Less</i> Student Contribution	€6,270 -€x,xxx €3,000
Student or tuition student who qualifies for 100% undergraduate tuition fees or postgraduate tuition fees under the scheme of grants.	Max Fee Limit Amount: <i>Less</i> EU rate of fee applicable to the course/invoiced to the student:	€6,270 -€x,xxx
	<i>Equals</i> the maximum amount if any available towards field trip element	€y,yyy

Table 4

Postgraduate Grants		
In respect of the following courses	Maximum fee limit for grant in respect of tuition fees	Postgraduate Fee Contribution
Approved postgraduate courses provided in the State or Northern Ireland.	€6,270	€4,000

The Minister for Public Expenditure, National Development Plan Delivery and Reform consents to the making of the foregoing Scheme.



L.S.

GIVEN under the Official Seal of the Minister for Public Expenditure, National Development Plan Delivery and Reform,
6 March, 2025.

JACK CHAMBERS,
Minister for Public Expenditure, National Development Plan Delivery and Reform.



L.S.

GIVEN under my Official Seal,
6 March, 2025.

JAMES LAWLESS,
Minister for Further and Higher Education, Research, Innovation and Science.

EXPLANATORY NOTE

(This note is not part of the Instrument and does not purport to be a legal interpretation.)

This Scheme of Grant is made pursuant to powers conferred on the Minister for Further and Higher Education, Research, Innovation and Science under the Student Support Act 2011.

This Scheme may be cited as the Student Grant Scheme 2025.

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