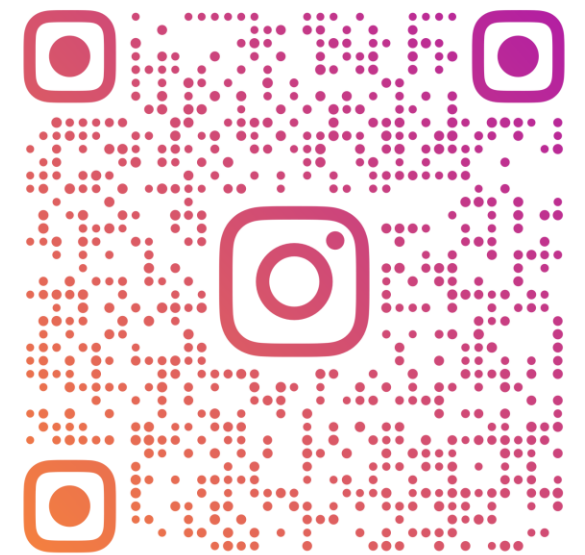




# Budgeting in Dublin

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**TCDPGADVISORY**





# Average monthly expenses

Expense	Estimated cost - €
Accommodation	1,013
Utilities (electricity, heating)	165
Food	590
Local travel	68
Books/ copying/ printing	120
Clothing & hygiene	150
Internet & mobile phone	32
Personal & social	80
Misc/ unforeseen	100
<b>Total</b>	<b>2,318</b>



# Creating a Budget

**1**

**Income Sources -- the money to expect to have**

Scholarships, part-time work, allowances

**2**

**Essential Expenses – the needs**

Rent, groceries, utilities, transportation

**3**

**Discretionary Spending – the wants**

Entertainment, dining out, travel

**4**

**You don't need to do this alone: "My Budget" tool**

Free, comprehensive tool helping you see income and planned expenditure



# Needs versus wants...

## ... Let's play a little game

Of the 25 listed expenses below, how many are 'needs' ?

Take 2 minutes to consider them and note your score

RENT	BABYSITTING	TAXI FARE	STREAMING SERVICE	A NEW WINTER COAT
CHILDCARE	TAKEAWAYS (takeout)	SOCIALISING	PINTS	GROCERIES
MOBILE PHONE	PRINT CREDIT	HOBBIES	SPOTIFY	FLIGHTS HOME FOR THE HOLIDAYS
CAR FUEL	BUS FARE	INTERNET	HOME/ CONTENTS INSURANCE	FIRST AID KIT
THEATRE TICKETS	GYM MEMBERSHIP	HEALTH INSURANCE	STUDENT SOCIETY MEMBERSHIP	CIGARETTES



# Budgeting is hard

- 1 Budgeting is very person-specific
- 2 Deeply personal: can be a cause of anxiety and shame
- 3 “Crash Budgeting” is a real thing – be aware of it
- 4 “My Budget” tool  
MABS has great, free, confidential expert advice



**mabs**  
Money Advice & Budgeting Service





# Student Discounts – always ask!

## Transport

Actively Commute where possible! Leap Card, discounted travel fares

## Shops

Retail stores, clothing, electronics, bookstores

## Entertainment

Cinemas, museums, live music venues

## Dining

Restaurants, cafes, coffee shops: or ask for a loyalty card

# Shop smart

## Plan Your Meals

Plan ahead to avoid impulse purchases  
purchases

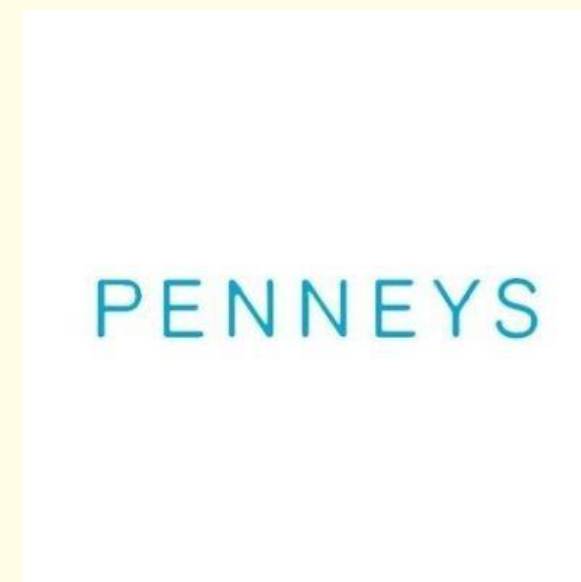
## Shop in Bulk

Lidl and Aldi offer affordable grocery  
grocery options

## Learn New Recipes

Explore affordable and easy-to-cook  
cook recipes, cook with friends

## Logos to look for:





# Travel to College

1

## Smarter Travel & Active Commutes

Walking is an option! Visit the Healthy Trinity website

Biking: Dublin Bikes: discounted student options

Blepper Bikes: pay as you go model

2

## Use Public Transport

Get a Young Adult or Student Leap Card - discounted fares

3

## Avoid Expensive Options unless necessary

Taxis or rideshares can be costly: save these for nights out

Plan how you will get home from the 1937 at night



# Buy Second-Hand

## Textbooks

Save money on expensive course materials –  
The library has most of what you need

## Electronics

Find affordable laptops, phones, and other devices  
DoneDeal and Adverts.ie are very useful

## Furniture

Furnish your apartment without breaking the bank  
There are a number of charity shops that specialize in furniture, **if this is needed**

## Clothing

Thrift stores in Ireland are called Charity Shops. Most now target student fashions

DoneDeal

ADVERTS.ie  
Ireland's Trusted Marketplace





# Nights Out

## Set a Budget

Plan your social outings and stick to to your budget – cash is helpful for this for this

## Free Events

Take advantage of free or low-cost events in the city

## Student Nights

Check out student nights with discounted entry fees and drinks  
**Save money for the trip home!**





# Free Entertainment

1

## Cultural Events

Museums, galleries, free concerts, and performances

2

## Parks and Gardens

Stroll through Dublin's beautiful parks and gardens

3

## Free Walking Tours

Explore the city's history and landmarks for free

4

## Libraries

Borrow books, access free Wi-Fi, and attend events



**The Postgraduate Student Assistance Fund  
and  
other Financial Assistance**

# Financial Assistance Golden Rules

Financial Assistance cannot normally be used for fees

You must be fully registered to apply

# PG Student Assistance Fund (PG-SAF)

- SAF provides limited, means-tested financial assistance for students who are experiencing financial difficulties whilst attending college.
- Cannot be allocated to cover fees
- The Student Assistance Fund provides a further source of funding for higher education students *in addition* to, for example, the SUSI grant.
- Funds are limited: €100s, not €1,000s !
- Applications open this month, and remain open until 7 November

*The Postgraduate Student Assistance Fund is funded by the Irish Government and by donations from Trinity Alumni and other benefactors*



# PG-SAF – how to apply

2 step process:

1. **Gather your core & supporting documents**
2. **Fill in online application form (opens later this month) on PAS website**
3. **Upload your documentation to the form**

No application is assessed until all documentation is provided.

Successful applicants will receive funding electronically into bank on the my.tcd portal

Remember:

SAF applications are means-tested based on income: Proof of 2024 income is essential  
(€31,128 or €65,700 in 2024-25)

# PG-SAF – how to apply

## Supporting Documentation Core documents:

Evidence of income for 2024 (e.g. tax statement or letter from social welfare) **or** SUSI letter with reckonable income clearly included

Three months' bank statements

## AND:

2. Evidence of circumstances (the more you provide the more can be allocated):

- Rent agreement/rent book from your term address
- Utility bill
- Letter from registered childcare provider/ school
- Lone parent evidence
- Medical/Dentist bill
- Internet provider bill
- Evidence of essential travel



# Benefactions

Benefactions: these are specific bursaries/prizes which you may be eligible for. These are *additional* to SAF payments

Amounts vary, but are limited

Information available on Senior Tutor's Office website

Application form on Senior Tutor's Office webpage





# Benefactions

Some examples

## **LAW STUDENTS' QUATERCENTENARY FUND**

This fund was established in 1992 by a gift from solicitor graduates of the College, through Mr Adrian P. Bourke, then President of the Incorporated Law Society of Ireland. The income is available to assist students studying law who may be in need of financial assistance.

## **TAVERNERS' CRICKET SPORTS BURSARY**

This bursary was established in 1993 by the Museum Players and other Taverners' cricketers on the basis of funds raised during the quatercentenary year. One bursary of €356 will be awarded each year to a needy student, preferably one who has demonstrated sporting prowess within the University.

**HOW TO APPLY:** form on [STO website](#)





### 3. Waivers for student levies & charges (SLC)

Postgraduates are asked to pay €209.75/ €311 which covers:

- Sports centre charge
- Commencement (graduation) fee
- Student spaces levy
- USI contribution

The SLC may be reimbursed to postgraduates who:

- Qualify for PG-SAF payments, or
- Whose income is solely derived from social welfare (BTEA, Jobseekers, disability payments etc.)

Application form on PAS website. Deadline is last Friday of semester 2

# Additional supports for student parents

**SAF** top-up if you have children in childcare (must be registered childcare provider) or if you have children in education (letter from school must be provided)

**Student Union Childcare grant** – Students who have children in registered childcare providers can apply for this grant. Full information available from the SU Welfare Officer ([welfare@tcdsu.org](mailto:welfare@tcdsu.org)) – payments are made directly to the crèche/Montessori

**Benefaction: Jackie Akerele Fund** – Students can apply for this fund (STO website) before 31<sup>st</sup> January. This fund was set up by Jackie Akerele to support a student parent in College.

This fund amounts to €700 or if 2 students are awarded it then it will be €350 each.



# Financial Assistance Timeline

- **PG-SAF Form opens: early Oct 2025:**
- **Information Session: October 2025 (online- PAS Newsletter)**
- **Closing date: early November 2025**
- **SAF Assessment: November-December 202**
- **Bursary assessment and award: Oct-Feb (depending on application deadline)**

# Getting Organised

- 1. Gather/ prepare your documentation (2024 Proof of income, bank statements)**
- 2. Visit the Senior Tutor's Office website and familiarise yourself with the benefactions**
- 3. Check out the October PAS Newsletter for updates on the information Session**
- 4. Relax and get focused for the year ahead!**