



Budgeting in Dublin

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Create a Budget

1

Income Sources

Scholarships, part-time work, allowances

2

Essential Expenses

Rent, groceries, utilities, transportation

3

Discretionary Spending

Entertainment, dining out, travel

4

Budgeting Apps

Mint, YNAB,

Save the Student Excel spreadsheet

DISCONT%



Student Discounts

Transport

Leap Card, discounted travel fares

Shops

Retail stores, clothing, electronics, bookstores

Entertainment

Cinemas, museums, live music venues

Dining

Restaurants, cafes,

Shop smart

Plan Your Meals

Plan ahead to avoid impulse purchases

Shop in Bulk

Lidl and Aldi offer affordable grocery options

Learn New Recipes

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

Logos to look for:



PENNEYS

DUNNES
STORES



Get a Leap Card

1

Use Public Transport

Dublin Bus, LUAS, DART for commuting

2

Get a Young Adult or Student Leap Card

Discounted travel fares for students

3

Avoid Expensive Options

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 2023 income is essential

(€29,702 or €65,700)

PG-SAF – how to apply

Supporting Documentation Core documents:

Personal statement (template on PAS website)

Evidence of income for 2023 (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 €202.75/ €304 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) – payments are made directly to the crèche/Montessori

Benefaction: Jackie Akerele Fund – Students can apply for this fund (STO website) before 31st 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: Sept 2024:**
- **Information Session: October 2024 (online- PAS Newsletter)**
- **SAF Assessment: November-December 2024**
- **Bursary assessment and award: Oct-Feb (depending on application deadline)**

Getting Organised

- 1. Gather/ prepare your documentation (2023 Proof of income, bank statements)**
- 2. Visit the Senior Tutor's Office website and familiarise yourself with the benefactions**
- 3. Check out the PAS newsletter for updates on the PG-SAF information Session**
- 4. Relax and get focused for the year ahead!**