

Understanding the SUSI Grant

A guide for parents of students entering further and higher education

Academic Year 2026/27

Information Evening

 susi.cux.ie

 susi.cux.ie/slides



Michael Byrne
CEO, Core Credit Union



Ann Marie Gaynor
@irishbudgetingmammy



Wanda Scarff
Guidance Teacher, Rockford
Manor

What is SUSI?

Student Universal Support Ireland — the national awarding authority for further and higher education grants.

What does SUSI do?

SUSI assesses applications and awards grants to eligible students pursuing approved courses at PLC, undergraduate and postgraduate level — and in some cases to students studying outside Ireland.

Maintenance

Monthly payments towards day-to-day living costs

Fee Support

Contribution towards tuition fees and student contribution

Applications are now open for academic year 2026/27

AM I ELIGIBLE?

Five Eligibility Criteria



1

Nationality

Irish, EU, EEA, UK or
Swiss national or
specific immigration
status

2

Residency

Resident in Ireland /
EU / EEA / UK for 3
of the last 5 years

3

Income

Household
reckonable income
below the relevant
threshold

4

Progression

Progressing to a
higher qualification
than you currently
hold

5

Approved Course

Attending an
approved course in
an approved
institution

All five criteria must be met — use the SUSI Eligibility Indicator at susi.ie to check your situation

Two Types of Support

GRANT TYPE 1

Maintenance Grant

A contribution towards day-to-day living costs — paid directly to the student.

- + Paid in 9 monthly installments
- + Adjacent rate (under 30km) or Non-adjacent rate (30km+)
- + Special rate available for qualifying DSP recipients

Up to €7,936 per year (non-adjacent)

GRANT TYPE 2

Fee Grant

Paid directly to the college to cover fees — three possible elements:

Tuition Fee

Up to €6,270 per year if not covered by Free Fees

Student Contribution

All or part of the €2,500 annual charge

Field Trip Expenses

Where applicable to your course

The Real Cost of College

What parents and students are likely to spend — before and after a SUSI Band 1 grant

Aisling

Dublin → Dublin

Living at home · Adjacent

Student Contribution	€2,500
Annual Leap Card	€660
Books & Materials	€500
On-campus Food	€800
Personal & Social	€1,500

Estimated Total €5,960

SUSI Adjacent Band 1: up to €3,025

est. out-of-pocket

~€2,935

Conor

Wicklow → Dublin

Commuting daily · Non-adjacent

Student Contribution	€2,500
Rail Commute (9 mths)	€1,350
Books & Materials	€500
On-campus Food	€1,200
Personal & Social	€1,500

Estimated Total €7,050

SUSI Non-Adjacent Band 1: up to €6,032

est. out-of-pocket

~€1,018

Aoife

Wicklow → Limerick

Living away · Non-adjacent

Student Contribution	€2,500
Accommodation (9 mths)	€5,400
Food & Groceries	€2,250
Travel Home (~20 trips)	€1,000
Books, Personal & Social	€2,200

Estimated Total €13,350

SUSI Non-Adjacent Band 1: up to €6,032

est. out-of-pocket

~€7,318

Income Thresholds & Grant Rates

Based on gross household income for January–December 2025

Grant Band	Income Threshold	Adjacent Rate	Non-Adjacent Rate
Special Rate + Full fees	Under €28,600	€3,230	€7,936
Band 1 Full maintenance + fees	Under €47,010	€1,774	€4,722
Band 2 Part maintenance + fees	Under €48,270	€1,343	€3,532
Band 3 Part maintenance + fees	Under €51,040	€975	€2,702
Band 4 Part maintenance + fees	Under €58,470	€612	€1,866
Fee Only 50% tuition / 100% contribution	Under €64,315	No maintenance	No maintenance
Contribution Only €500 student contribution	Under €120,000	No maintenance	No maintenance

Thresholds increase for 4+ dependent children (+€4,950) and for each additional family member in third level (+€4,950)

Adjacency — Distance Matters



Adjacent

College is under 30km from home

If your child's college or PLC is within 30 kilometres of your family home, they qualify for the **adjacent (lower)** rate of maintenance grant.

Band 1 Adjacent Rate

€1,774

per year



Non-Adjacent

College is 30km or more from home

If the college is 30 kilometres or more from home, your child qualifies for the **non-adjacent (higher)** rate — acknowledging greater living costs.

Band 1 Non-Adjacent Rate

€4,722

per year

Distance is measured by the shortest route from the normal family residence to the college using public transport or road

Reckonable Income

SUSI assesses **gross income from all sources** for the previous calendar year — income before any tax deductions.

Holiday Earnings Deduction

Up to €8,830 of holiday earnings by the student applicant may be deducted from reckonable income

INCLUDED in Reckonable Income

- + Employment income (PAYE)
- + Social welfare payments
- + Pension income
- + Self-employment income
- + Rental income
- + Foreign income

Generally NOT Reckonable

- Child Benefit payments
- Carer's Support Grant
- Domiciliary Care Allowance
- Fuel Allowance

The Application Process



1

Check Eligibility

Use the free SUSI Eligibility Indicator at susi.ie before you start your application



2

Create Your Account

Register at grantsonline.ie with your PPSN, name, date of birth, email and phone number



3

Submit Application

Complete the online form accurately – especially dates of birth and PPS numbers. Errors cause delays



4

Upload Documents

SUSI will send a checklist. Upload all requested documents by the deadline given



5

Await Decision

SUSI will notify you of the outcome. You can appeal within 30 days if unsuccessful

Key tip: Apply as early as possible – SUSI processes applications in the order they are received. Apply at grantsonline.ie

Key Documents Checklist

SUSI will send you a tailored checklist — these are the most commonly requested documents

Identity & Personal

- PPS Numbers — student and all household members
- Student's birth certificate
- Passport or photo ID
- Proof of address (utility bill / bank statement)

Income Documents

- P21 / Income Tax Summary from Revenue
- P60 or employer payslips for the year
- Social welfare payment letters / DSP statements
- Self-employed: audited accounts or Form 11
- Bank statements (all accounts, 12 months)

Course & Other

- Confirmation of course offer / letter of acceptance
- Leaving Certificate results / prior qualifications
- Rental / tenancy agreement (if living away from home)
- Marriage / civil partnership cert (if applicable)

Upload documents promptly — failure to submit by the deadline results in cancellation of the application

Tips & Common Mistakes

1

Apply Early

Applications open in April. SUSI processes in order received — early applications get decisions first

2

Gross — Not Net

SUSI uses gross income (before tax), not take-home pay. A common misunderstanding that can affect eligibility

3

Accurate PPS Numbers

Incorrect PPSNs for any household member will delay processing. Double-check every digit before submitting

4

Sibling in College?

If another child is also in full-time education, the income threshold increases by €4,950 — don't forget to declare this

5

Keep All Documents

Gather P21s, bank statements and social welfare letters before you start. SUSI will request them after the initial assessment

6

You Can Appeal

If you disagree with a SUSI decision, you can appeal within 30 days. Many successful appeals come from providing extra information

QUESTIONS & ANSWERS

We're Here to Help

Our panel are happy to take your questions now

Apply for SUSI
grantsonline.ie

SUSI Information
susi.ie

Core Credit Union
corecu.ie

Visit Our Branches
Dun Laoghaire
01 272 5600