

DRAW DOWN A THIRD LEVEL LOAN WITH US TO BE ENTERED INTO OUR **STUDENT DRAW**  
TERMS & CONDITIONS APPLY




**COLLEGE**

SEPT 2021 | ISSUE 02

# SURVIVAL GUIDE

**DON'T JUST  
SURVIVE.  
THRIVE AS A  
STUDENT.**

**Budget templates,  
tips and advice!**

-  Budget like a boss
-  House hunt like a pro
-  Live like a King or Queen

# YOUR LOCAL CREDIT UNION



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FINANCE + RENTING + BUDGETING

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## CONTACT US



0402 39972



[WWW.ARKLOWCU.IE](http://WWW.ARKLOWCU.IE)



[INFO@ARKLOWCU.IE](mailto:INFO@ARKLOWCU.IE)



## 07 EXCLUSIVE



## RENTING OPTIONS

Learn more about the renting landscape in Ireland with Arklow Credit Union's average price breakdowns.



## STUDENT BUDGET

To help you get the most from your cash at College follow Arklow Credit Union's budgeting tips and budget template.

# THIRD-LEVEL STUDENT FEES AND CHARGES

## → Tuition Fees

1

Tuition fees are government funded and vary by course under the **Free Fees Initiative**. For example, the tuition fees for medicine versus business vary due to the practical elements involved.

To be eligible for government-funded tuition fees, the student must;

- "Be a first-time undergraduate student,
- Be of EU nationality or have official refugee status,
- Have been a resident in an EU member state for at least three years before their entry to an approved course.
- Be studying a full-time undergraduate course of at least two year's duration for the first time,"

(University College Cork, 2021)



## → Contribution Charge

2

The student contribution charge covers **college affiliated expenses**, for example, examinations and student services. The charge is capped to a maximum rate of €3000 and may fluctuate between colleges.

The student contribution charge can be fully or partially substituted by the SUSI grant if the student meets the grant's eligibility criteria.

SUSI is a national organisation which provides funding towards third level education.

# THE STUDENT GRANT SCHEME

(Citizens Information Board, 2021)

Students studying in Ireland can apply for the Student Grant Scheme which is more commonly known as SUSI. If eligible, the grant can cover college associated living costs, otherwise known as maintenance grants, and/or college fees, otherwise known as fee grants.

## → Capitation Fee

3

Not all colleges charge a capitation fee. Rates may vary as they are **determined by each college**. For example, UCD charged students a capitation fee of €254 for the academic term 2020/2021.

The fee usually covers bonus on-campus amenities. For example, gym memberships, infrastructural improvements and other facilities.

Eligibility is dependent on;

- Residency and Nationality,
- Approved course in an approved institution,
- Full-time course
- Income: Are you within threshold levels to qualify for funding?
- The maximum period of grant assistance available.

For more information refer to SUSI's eligibility form:

<https://susi.ie/eligibility-reckoner-app-irish/index.html>

To apply refer to SUSI's application form:

<https://grantsonline.ie/eseries/esr.elogin>

Continue reading at next page >

# ADDITIONAL STUDENT EXPENSES

## Books & Stationary



College lecturers love a good **reading list**. Assigned textbooks are usually expensive so explore your college library and second-hand options before spending exorbitant amounts on books.

## Transport



Transport costs can be hefty unless you procure a student **leap card**. Your student union will provide more information about the student leap card during orientation or you can source one directly from [leapcard.ie](http://leapcard.ie).

## Groceries



On campus coffees, canteen food and weekly food shops add up. Be sure to scout student discounts via **unidays** and **shop brands** to save heaps!

## Rent



Rent burns the **largest** hole in a student's pocket. Prices vary considerably across student towns and cities. Tips and advice on smart renting thread throughout this guide. See page 8 for top tips.

## Leisure



It's important to still have **fun** at college despite the assortment of new costs to consider. At third level, it's all about sharing taxis, bulk discounts with class nights out and BYOB bowling!



# AVERAGE COST OF LIVING FOR STUDENTS

(ICOS, 2021)

The Irish Council for International Students provide practical information on the cost of living for students. Survey their website for tips on how to maximise your *budget*, accommodation *do's and don't's*, *cost estimates* and more.

Click the link to access information like the average cost of rent or the average cost of student food habits.

<https://www.internationalstudents.ie/info-and-advice/practical-information/cost-of-living>



# LEARN TODAY

## **DONT LET FUNDING KILL YOUR DREAMS**

**Talk to one of Arklow Credit Union's advisors to help you plan and prepare for college. We will help you devise smart spending and sound financial practises so you can live like a King or Queen on a student budget. Our low-cost loan makes pursuing third level education even more possible.**

**We support YOU, the future shapers of our community.**

# LET'S TAKE A TOUR OF STUDENT RESIDENCY OPTIONS

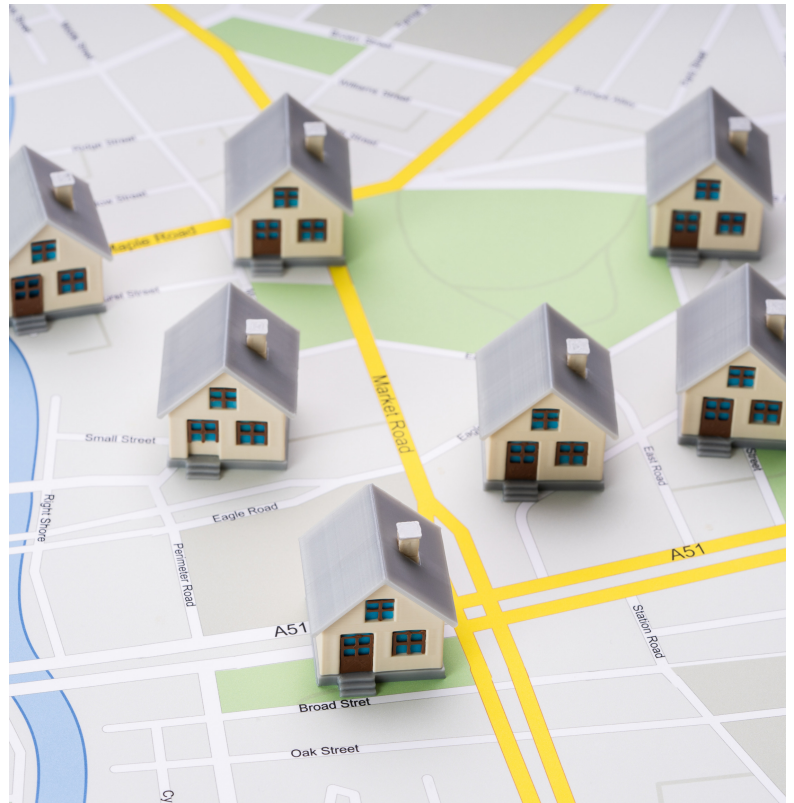


## → The lay of the land!



The Irish League of Credit Unions (2019) (A) have assembled information on rental prices for campus residencies and rent prices for various student cities and towns. The information below was derived from the Daft Irish Rental Report Q1 2019 and is based on **average prices**.

- **DCU student accommodation:** €746 per month.
- **Maynooth student accommodation:** €707 per month for an ensuite room or €544 for a shared room.
- **UCC student accommodation:** €674 per month.
- **UCD student accommodation:** €700 to €1,287 per month.
- **NUI Galway student accommodation:** €601 per month.
- **Waterford IT student accommodation:** €460 per month.



## → Dublin



Traditionally, students studying in Dublin faced a fierce battle with working professionals for rented properties. However, as remote work continues post Covid-19 students can enjoy more choice and less competition. Rent prices in some areas remain high.

Good news though, Daft reports 2019 rent prices are reducing in commuter counties. Find below, the average rental prices in a 4 bedroom house.

- **North Dublin:** €1881
- **West Dublin:** €1778
- **D22:** €1944
- **D24:** €1926
- **D15:** €1939
- **D 11:** €1989
- **D1:** €3048
- **D2:** €3102
- **D4:** €2955
- **D8:** €2416

## → Cork



Digs are in abundance in Cork. For students who do not like cooking, digs are like an all-inclusive holiday! Check out UCC's student housing and apartments too!

Average rent prices for individual areas from the cheapest to most expensive in Cork are as follows;

- **Montenotte:** €997
- **Passage West:** €1,000
- **Wilton:** €1,102
- **Tower:** €1,010
- **Blackpool:** €1,015
- **Tivoli:** €1,055
- **Glanmire:** €1,073
- **Ballincollig:** €1149
- **Douglas:** €1,200
- **Ballinmure:** €1,206
- **Ballintemple:** €1,212
- **Frankfield:** €1,216
- **Blackrock:** €1,217
- **Bishopstown:** €1,225
- **Rochestown:** €1,225

## → Limerick



The hustle and bustle in Limerick makes renting feel like a home away from home. €901 is quoted as the average cost of Limerick rent by the RTB rental report. The University of Limerick has erected affordable student accommodation which is in high demand. If students can not secure campus accommodation there are other alternatives.

€901 is quoted as the average cost of Limerick rent by the RTB rental report.

- **Dock Road:** €726
- **Old Cratloe Road:** €772
- **Corbally:** €825
- **Dooradoyle:** €957
- **Raheen:** €978
- **Annacotty:** €1,076
- **Castletroy:** €1,189

## → Galway



Galway has something to offer for everyone. 19,000 students are located in the urban center which is no surprise due to academic excellence in NUIG and regular festivities for students to enjoy. The city is a hub for international business and education, the ideal destination for broadening one's travel connections.

The average rental cost is €1106 monthly. In Galway it's important to weigh up accommodation costs/ transport options.

- **Athenry:** €842
- **Moycullen:** €927
- **Claregalway:** €930
- **Ballybane:** €940
- **Oranmore:** €980
- **Doughiska:** €1,006
- **Wellpark (close to NUIG):** €1,044
- **Rahoon (close to NUIG):** €1,045
- **Knocknacarra:** €1,057
- **Renmore:** €1,077
- **Salthill:** €1,078
- **Roscam:** €1,149
- **Ballybrit:** €1,161
- **Bohermore:** €1,171
- **Barna:** €1,229
- **Newcastle (close to NUIG):** €1,239
- **Woodquay:** €1,344

# LET'S TAKE A TOUR OF STUDENT RESIDENCY OPTIONS

## → Maynooth



Maynooth is a vibrant student town. However, in recent times, long-term residency has soared among working professionals due its proximity to Dublin City and improved transportation connecting the Kildare town to the metropolitan area.

The average rent in Maynooth across all property types now stands at €1,359 - which is about the average for the county. However, below are some commuter areas that cost less.

- **Kilcock:** €1,106
- **Clane:** €1,135
- **Sallins:** €1,150
- **Leixlip:** €1,307
- **Celbridge:** €1,245

## → Waterford



Waterford is a modern epicenter for students. Waterford Institute of Technology has successfully submitted an application for University status to the Minister of Education, Simon Harris, making the South East a lucrative location for students.

Renting options are equally attractive with Waterford properties recording the lowest rental prices of all student areas in the country.

- **Portlawn:** €611
- **Poleberry:** €644
- **St Mary's:** €675
- **Scotch Quay:** €690
- **Ballytruckle:** €693
- **Penrose Lane:** €708
- **Canada St:** €759
- **Inner ring road:** €762
- **Ferrybank:** €797
- **Cork Road:** €816
- **Dunmore Road:** €886
- **Templars Hall:** €1000



# RENTING TIPS

(Threshold, 2021)

Reap the benefits of your renting experience and maintain a professional relationship with your landowner using these insider renting tips; *Always take photographs of existing damage to the property* before occupying the household, for example, cigarette burns, tarnished walls or cracked windows. This will help establish trust and protect the integrity of students during house inspections.

When paying a deposit for the property, ensure that you receive a *receipt*. Request to pay by *bank transfer or cheque* for reference purposes as opposed to cash.

Ensure that the property adheres to *basic minimum standards*. To check these standards refer to <https://www.threshold.ie/advice/dealing-with-problems-during-your-tenancy/standards-and-repairs/>.

Before you sign a *contract* or lease agreement, ensure that you read it carefully and agree to its terms. Make sure to obtain a copy for your own records.

Take your time *viewing properties* and *weigh up all of the benefits and costs* before making your final decision.







## REMINDER

You have the potential to  
achieve all of your goals

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**LET'S DO IT**



## TIPS FROM LIAM COYLE, FORMER COLLEGE OFFICER AT UCD

### ➔ Challenges



First years will have to adapt to a new and busy learning environment at college. In secondary school, you are guided by teachers on a personal level.

In university, instead of being the passenger, **you are behind the steering wheel** with full control of your education and experience. This environment can be split into social and academic aspects.

### ➔ Social



Whether you are extroverted or introverted – I urge you to **meet as many new people as possible**, that is to say, networking. Networking will allow you to make new connections, friends, seize new opportunities and experiences.

Be open to new people – make an effort to get to know people as it will stand to you and pay dividends in the future.

Be sure to explore and join societies and sports clubs as it is a great opportunity to network and develop new skills valuable in the current labour market.

### ➔ Academic



Always prepare in advance for each class and assessment, **be self-reflective** on module content and the theory you are given, stay on top of continuous assessment and start assignments as soon as you get them.

Make sure to see if you can avail of a SUSI grant to mitigate accommodation and tuition fees. On-campus accommodation, while expensive, is a worthwhile investment as the proximity to classes, events and student life is invaluable.

Most textbooks are online and can be shared with friends or can be found in a .PDF format for free.

There are a wide range of assessments that are not used in secondary school. For example, individual essays, group reports, multiple choice quizzes, group presentations, video projects or final exams. Ensure to allow sufficient study time by planning and setting goals.



# A NEW LEARNING ENVIRONMENT

*As a 2021 graduate from the Bachelor of Commerce degree at UCD, Liam recounts a current and empathetic guide to third level student living. Liam is an exemplary role model. He engrossed himself in his studies for 3 years and exerted a huge passion for extracurricular activities, such as Class Rep, College Officer, as well as, establishing UCD's novel Business Review.*

(Coyle, 2021)

- **Don't be afraid to ask for help** – the university environment can be quite daunting at the start and you can feel lost or disheartened. There are plenty of supports in place at UCD and other universities such as the UCD Maths Support Centre if you have difficulties with maths, guidance and advice departments to help career development such as a Careers Network.
- **Keep a diary or day planner** just like you have your school diaries, it helps you stay on top of everything and plan in advance be it for academic assignments, upcoming social events and so on.
- Balance focused study sessions with ample **exercise and relaxation** time so that you avoid burnout and fatigue.
- The most important point is to please **attend every lecture, tutorial or class** that you can – it will help you in the long term when exam time comes. Lecturers recognise those who are motivated and attend lectures. It separates the wheat from the chaff – meaning it shows who are dedicated to learning.

# TOP TIPS AND ADVICE FOR RENTING



## ➔ Where to rent?



When selecting where to rent, it's important to consider various factors – nearby amenities, transport links and safety of the area etc. For example, if attending UCD, there is no point renting in Blanchardstown (even if rent is dirt cheap) when the commute from Arklow would probably be shorter and more economical.

See Below for the average monthly rents in some of the key urban centres:

- **Dublin** €1,884
- **Cork** €1,266
- **Galway** €1,189
- **Limerick** €1,109
- **Galway** €1,189
- **Sligo** €698
- **Waterford** €921

## ➔ Utilise who you know



Definitely, take advantage of your auntie's friends' cousin who have a lovely house with plentiful rooms which are only collecting dust. Unfortunately, availability has become desperate and these contacts will come in handy. Student forums, usually hosted on Facebook, are also helpful.

## ➔ Use a rent checklist



Try to remember the essentials when considering properties – cost, comfort, safety & maintenance of the property and a reputable landlord or land lady. Believe me if you think you got lucky with a land lord who is regularly scarce (ideal for throwing parties), they'll also neglect your oil tank in winter.

## ➔ Consider Student Digs



It may not seem like the common start to your student journey, but student digs are excellent. They don't break the bank and are mostly high quality. Young house owners can be great craic also. They may not let you have a party but look on the bright side – you'll never have to clean up the after-party mess.



## ➔ Watch out for dodgy student accommodation deposits



Scams are more prevalent than ever, warns the Gardaí, the Union of Students in Ireland (USI) and Banking and Payments Federation. ALWAYS ensure you meet the property owner and never put down a deposit if you haven't. Student forums report such scammers.

## ➔ Be cautious of student accommodation rental agencies' hidden fees



"Some letting agencies can charge fees for unneeded 'administration.' Look out for inflated credit fees, inventory fees, insurance fees, checking out and cleaning fees." (ILCU, 2019) (B).

⊕ **CATERING TO THE NEEDS OF THIRD LEVEL STUDENTS**

# "A SINGULAR REPOSITORY FOR ALL THE TIPS ON HOW TO SURVIVE AND THRIVE IN THIS DAY AND AGE AS A THIRD LEVEL STUDENT"

*CEO Hugh O'Keefe*

**A STUDY CONDUCTED BY THE IRISH LEAGUE OF CREDIT UNIONS (2019) (C) REVEALED THAT ALTHOUGH NEARLY 25% OF STUDENTS DECLARE THAT STUDENT DEBT IS ONE OF THEIR BIGGEST WORRIES, 57% OF STUDENTS HAVE NO BUDGET.**

Arklow Credit Union's College Survival Guide reinforces the fundamentals of financial management while tailoring advice to a student lifestyle.

- Planning
- Checklists
- Budgeting

# MONTLY BUDGET

MONTH OF:

## STEP 1: MONTLY INCOME

Wages	
Grant	
Family Contribution	
Savings	
Disability Allowance	
Other	
<b>Total Income</b>	

## STEP 3: NON-ESSENTIAL EXPENSES

Nights Out	
Eating Out	
Clothes	
Beauty Treatments	
Other	
Other	
<b>Total Non-Essential Expenses</b>	

## DO THE MATHS

Total Income	
(Less) Total Expenses (Step 2 + Step 3 + Step 4) = Total Expenses	
<b>= BALANCE</b>	

## STEP 2: PRIME EXPENSES

Rent / Accommodation	
College Loan	
Gas / Electricity	
TV Subscriptions	
Mobile Phone Bill	
Food Shopping	
Travel Costs	
Study Costs	
Toiletries and Health	
Club Memberships	
Other	
<b>Total Prime Expenses</b>	

## STEP 4: ADDITIONAL EXPENSES

Christmas	
Birthdays	
Holidays	
Festival / Concert Tickets	
Other	
Other	
<b>Total Additional Expenses</b>	



# HOW TO LIVE LIKE A KING OR QUEEN ON A STUDENT BUDGET

## ➔ Budget like a Pro



Follow a budget and thank us later when you've enough extra cash to sip on a cocktail or craft beer.

Write down all sources of income (part-time job, SUSI Grant, money from parents).

Next, write down all the money going out starting with the largest expenses - rent, travel, books.

Next look at money you spend on food- necessities and then unnecessary coffees. Also take a look at unnecessary meals out and social activities.

For example, why would you pay for a gym membership monthly when most colleges include free gym memberships as part of their Student Levy!

## ➔ Learn how to Cook



Learn how to cook nutritious meals that will do you for half the week! Meal prep is a massive trend in today's lifestyle. It allows you to budget better and minimise food waste.

## ➔ Shop like a Ninja



Shop with a list by planning meals. Look for discounts but avoid two for one deals as you don't need extra cheese growing hair in your freezer- not to mention angry housemates.

## ➔ Do NOT get a Credit Card



We know you're too intelligent to do this anyway while on a student budget, so we won't labour the point.



## ➔ Become a student discount scavenger



During your first week or two on campus you will find coupons fired at you from all angles. Take them all. Keep your eyes peeled for coupons everywhere - they are not just limited to college campuses.

Sign up for all loyalty cards.

Use your student card anywhere you can and always ask are student discounts available.

## ➔ Fashion Icon



Over 15% of students cut spending on clothing. With today's climate crisis and growing concern on the effects of fast fashion what better generation to become the icons of vintage clothing. Tola Vintage & Nine Crows are a bus journey away from most college campuses.

# WHY TO CHOOSE ARKLOW CREDIT UNION FOR YOUR THIRD LEVEL EDUCATIONAL LOAN

## ➔ Student Draw



When you draw down a Third Level Educational Loan with Arklow Credit Union between 03/08/2021 to 30/09/2021, you are automatically entered into our student draw.

The winner will receive **€500** towards their college expenses. The winner will be announced when the promotion ends. Terms and Conditions Apply.

## ➔ Your Savings, Our Community



As a not-for-profit financial institution, Arklow Credit Union reinvests surplus money back into your community. See page 13 for Arklow Credit Union's recent initiatives.

Meanwhile, our unique structure means that members are the owners of Arklow Credit Union and benefit from its use, either by way of an attractive dividend or excellent value loans.

## ➔ Fully flexible, low-interest-rate loan



Our 3rd level education loan is a fully flexible, low interest rate loan which covers not just fees but other student costs like accommodation and books.

Members also receive high-quality customer service and tailored financial advice from our proficient Loan Operators, as well as, complementary access to this College Survival Kit.

Continue reading at next page >

Loan amount over 3 years	Loan Type	APR Variable	36 Monthly Repayments	Total Amount Payable
€5000	Arklow Credit Union Educational Loan	5.64%	€151.00	€5435.00
€5000	Ulster Bank Educational Loan	10.9%	€162.29	€5842.44
€5000	An Post Educational Loan	12.9%	€166.55	€5995.78
€5000	AIB Personal Loan	8.45%	€156.45	€5632.20
€5000	Bank of Ireland Personal Loan	8.5%	€157.15	€5657.40

The above is for illustrative purposes only. Figures correct as of 16/07/2019. Sources [arklowcu.ie](http://arklowcu.ie), [aib.ie](http://aib.ie), [bankofireland.ie](http://bankofireland.ie), [digitalulsterbank.ie](http://digitalulsterbank.ie), [anpost.com](http://anpost.com). Loans subject to approval. Terms and conditions apply.

Warning: If you do not meet the agreed repayments on your loan, your account will fall into arrears. This may affect your credit rating which may limit your ability to access credit in the future. Arklow Credit Union is regulated by the Central Bank of Ireland.

See [www.arklowcu.ie](http://www.arklowcu.ie) for more information on our 3rd Level Educational Loans

# 2020 STUDENT DRAW WINNER



# ARKLOW CREDIT UNION SUPPORTING YOUR LOCAL COMMUNITY



**SUPPORTING LOCAL CLUBS AND SOCIETIES  
SINCE 1962**

With the help of our member's savings, surplus income is reinvested  
into your community.



# REQUIREMENTS FOR OPENING AN ACCOUNT

## ➔ Identification



- Valid Passport
- Valid Driving License
- Gardaí Age Card
- ML10 Form completed by Gardaí

## ➔ Proof of Address



- Recent Utility Bill
- Current Bank Statement
- Anything that has been sent to you in the last 3 months

## ➔ Proof of PPS Number



- Pay Slip
- Revenue Correspondence
- Medical / GP Visit Card
- European Health Insurance Card

Please note that due to legislation we cannot accept the Public Services Card as Proof of Identification or Proof of PPSN.

## ➔ Entrance Fee



€6.00 is lodged, €1.00 of which is automatically withdrawn as an entry fee.

In order to comply with legislation to combat money laundering and terrorist financing, Arklow Credit Union is obliged to verify and maintain up to date both Proof of ID and Proof of your current permanent address whilst you are an active account holder.



# BEST CUSTOMER SERVICE IN TOWN

This guide is dedicated to our Third Level Members, the future shapers of our wonderful community.

At Arklow Credit Union we continuously strive to offer the best customer service through affordable loans but more importantly by offering sound financial advice. Prior to the development of this College Survival Guide, there was a huge gap in the market for a holistic, all-inclusive guide on how to survive and thrive at college and how to access finance.

"For six consecutive years, Credit Unions have claimed pole position for the best customer experience in Ireland at the official CXI awards", (The Irish League of Credit Unions, 2021).

We pride our exemplary customer service on Personalisation, Integrity, Expectations, Time & Effort, Empathy and Resolution.

This tailored, solution-driven College Survival Guide highlights our efforts to maintain these pillars of customer service and tend to the needs of both young and mature students pursuing third level education.

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# TERMS AND CONDITIONS

## STUDENT DRAW

Open to all members of Arklow Credit Union who draw down a Third Level Educational Loan between 3rd August 2021 and 30th September 2021.

Arklow Credit Union reserves the right to extend this date.

Members of the Board of Directors, Board Oversight Committee, Volunteers and Staff are excluded from participating in the draw.

The winner will be selected at random when the promotion ends.

The winner will receive the draw prize in cheque form.

Should Arklow Credit Union be unable to contact the winner, or should the winner be unable to confirm acceptance of the prize, Arklow Credit Union reserves the right to draw again.

Unsuccessful entrants will not be contacted.

If the winning member is a person who is in arrears or default on carrying out any financial commitment or obligation to the Credit Union, the Board of Directors may make a decision to withhold the prize and draw again.

Arklow Credit Union accepts no liability if the entrants ignore these rules and entrants agree to full indemnify Arklow Credit Union against any claims by third party arising from any breach of rules.

In the event of winning the draw, the winning member will be asked to sign a consent form to use their name and photograph in publicity if they so wish.

The Board of Directors of Arklow Credit Union Limited reserves the right to alter any of the above rules in any manner whatsoever or to terminate the draw at its sole discretion without prior notice.

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