

**This document sets out the type of financial and social factors that will be taken into consideration on assessment of a category 3 application. Please note this list is not exhaustive.**

### **Financial Indicators**

#### **(i) Family Income**

Your family income falls on or below the Income Limit:

Number of dependent* children in your family	Income Limit
Fewer than 4	€45,790
4-7	€50,325
More than 8	€54,630
Add €4,670 to the total income for every sibling/parent enrolled in a full-time college, university or Post Leaving Certificate further education course.	
*A dependant includes: <ul style="list-style-type: none"> <li>• a sibling under the age of 16 years on 1 October in the year previous to application</li> <li>• a sibling over the age of 16 years on 1 October in the year previous to application <ul style="list-style-type: none"> <li>○ attending post primary education</li> <li>○ attending a full-time course in FET or higher education</li> <li>○ medically certified as permanently unfit for work</li> </ul> </li> <li>• a parent attending a full-time course in FET or higher education</li> </ul>	

#### **(ii) Medical Card**

To meet this Indicator, you or your family have to have medical card/ GP visit card that was in date on 31 December in the year previous to application.

In order to assess your application, we seek your permission to contact the HSE directly to verify that you or your parent(s) or guardian(s) have a medical card or a GP visit card that is in date on 31 December in the year previous to application. You can supply us with the information for yourself or your parent(s)/ guardian(s).

If you have a medical card in your own name, you should enter your own PPS number in the application form.

If you do not have a medical card/ GP visit card in your own name but your parent/ guardian does, you should enter their name, date of birth and PPS number in the application form.

#### **(iii) Means-Tested Social Welfare Payment**

Social Welfare payments are broadly divided into three types:

- Contributory payments are based on your Pay-Related Social Insurance (PRSI) record. Whether you qualify for a payment depends on having a certain number of PRSI

contributions. These types of payments are commonly referred to as Social Insurance payments.

- Non-contributory payments require you to satisfy a means-test and be an ongoing resident in the State. These types of payments are commonly referred to as Social Assistance payments.
- Payments and benefits such as Child Benefit and Free Travel do not depend on PSRI contributions or means.

Only means-tested social assistance payments count as a financial indicator for the purposes of assessing socio-economic disadvantage.

The most common means-tested social assistance payments are:

- Carer's Allowance
- Disability Allowance
- Farm Assist
- Family Income Support (FIS)
- Jobseeker's Allowance (JA)
- One-Parent Family Payment (OFP)
- State Pension (Non-Contributory)

Other acceptable means-tested social assistance payments are:

- Back to Work Enterprise Allowance – Self-employed year 2-4
- Back to Work PAYE work
- Deserted Wife's Allowance
- Guardian's Payment (Non-Contributory)
- Jobseeker's Transitional Payment
- Part-Time Job Incentive Scheme
- Pre-Retirement Allowance (PRETA)
- Prisoner's Wife Allowance
- Blind Pension
- Rent Allowance
- Supplementary Welfare Allowance (SWA)<sup>2</sup>
- Widow's or Widower's (Non-Contributory) Pension

## **Social Indicators**

### **(i) Socio-economic group (SEG)**

A socio-economic group (SEG) is a measure of your social background based on your parents' or guardian's occupation and employment status. The measure is used by the Central Statistics Office to analyse the social background of the Irish population. Research clearly shows that participation in higher education is not evenly spread across the socio-economic groups. Children of higher professionals, employers, managers, lower professionals, skilled manual workers and farmers are

more likely to go on to college than the children of non-manual, semi-skilled and unskilled manual workers. Eligible Socio-Economic Groups include: Non-manual workers; Semi-skilled manual workers; Unskilled manual workers; Agricultural workers; State Labour Intervention Scheme e.g. CE schemes; Never worked; Housewife; Permanently ill; Student

**(ii) DEIS School**

Delivering Equality of Opportunity in Schools (DEIS) is an initiative of the Department of Education and Skills aimed at lessening educational disadvantage and bringing about social inclusion in primary and second level education. Traditionally, few students from these schools go on to third level education. Also, children from DEIS schools tend to leave school earlier and do less well academically than students from other schools. Further information on DEIS, including a listing of all DEIS schools, is available on the DEIS website: [www.education.ie](http://www.education.ie).

**(iii) Disadvantaged Area**

There is very strong international evidence that living in a disadvantaged area can negatively affect educational attainment and progression to higher education. To meet this indicator, you must live in an area that is disadvantaged, very disadvantaged or extremely disadvantaged. Your address is checked against an index which indicates how disadvantaged your neighbourhood is. The index is based on information gathered in the 2016 Census. The country is divided up into small areas and each area is assigned an average score ranging from extremely disadvantaged up to very affluent. To check the classification of your address, please visit <https://maps.pobal.ie/WebApps/DeprivationIndices/index.html>