



Union of Students in Ireland
Aontas na Mac Léinn in Éirinn



Bord um Thionóntachtaí Cónaithe
Residential Tenancies Board

FINANCE & ACCOMMODATION GUIDE





ABOUT USI

The Union of Students in Ireland (USI) fights to protect and strives to enhance the student experience. USI is the sole national representative body for students in Ireland with over 354,000 members across 30 colleges. Throughout its history, USI has worked relentlessly in the pursuit of student rights in all areas of the student experience.

OBJECTIVES OF THE UNION OF STUDENTS IN IRELAND

1. An education and training system open to all, irrespective of any consideration, including consideration of national origin, ethnic background, age, ability, sex, sexuality, creed, political beliefs or economic circumstances, so that each individual can realize their full potential.
2. An education and training system which truly serves the interest of the people of Ireland.
3. The right of students to a decent standard of living including the right to adequate financial support, proper housing and future prospects of employment in Ireland.
4. The defence and promotion of all democratic and human rights.
5. The provision of student services for the benefit of the membership on the principle that control of student service should lie with the membership.
6. To represent the interests of the students of Ireland at international level.

ABOUT THE RTB

WHAT IS THE RESIDENTIAL TENANCIES BOARD?

The Residential Tenancies Board (RTB) is a public body set up to support and develop a well-functioning rental housing sector. Our remit extends to both the Approved Housing Body sector and the private rental sector.

Our role is to regulate the rental sector; provide information to inform policy; maintain a national register of tenancies; resolve disputes between landlords and tenants and provide information to the public.

SETTLING INTO COLLEGE

COLLEGE IS FULL OF FUN AND NEW EXCITING EXPERIENCES BUT WITH ALL THIS EXCITEMENT COMES ANXIETY TOO.

Moving to college can be stressful, especially if you're moving away from home for the first time, but just remember you are not on your own and there are many support services in the college that you will be attending.

It is a great idea to connect with the Students' Union in your college; every registered student is automatically a member of the Students' Union, whose job it is to protect students' rights and promote your interests. So get to know your elected Students' Union officers. They will provide a lot of services and support for you so if you are ever feeling down, stressed out or worried about something contact or visit your Students' Union Welfare Officer. Your Students' Union will always be looking for volunteers for events and campaigns on campus so get involved. College is described as the 'best days of your life', enjoy every bit of it but look after yourself and manage the balance between studying and socialising wisely.

JOIN A CLUB AND/OR SOCIETY

Sign up for a club or society. This is a fantastic way to meet new people, go on trips and maybe even win an award at the end of the year. Everyone has different interests, so if what you're interested in isn't already represented, then set it up yourself! Clubs and societies bring people together who have a common interest to run campaigns and events, dance, sing, hold debates, play sport and have a good time. Joining a club or society can enhance your social life, improve your skills and get to know more people outside of your class.

PRACTICAL TIPS AND ADVICE FOR GETTING USED TO COLLEGE AND SETTLING IN

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- Sort out accommodation in advance and move in a couple of days before starting college so you are familiar with the area.
- Familiarise yourself with local surroundings: bus route, supermarkets etc.
- 'Like' the Students' Union, College and USI pages on Facebook and Twitter for information on upcoming events, entertainments and promotions.
- Do a 'big shop' at the very start, get everything you will need. Sit down and write up a list of things: bed sheets, towels, cleaning products, stationery, food to get you started (not just beans) etc.

- Get the phone numbers for a few taxi companies, the college switchboard, college health/medical centre, chaplaincy, local emergency services and Students' Union officers.
- Go to lectures. It can be very tempting to miss the odd lecture and this can soon turn into a bad habit. It might sound boring but trust USI, regular attendance will make your life so much easier in the long run. You can't rely on textbooks and course notes alone — lecturers will explore topics in much greater depth and provide advice on assignments, studying and exams.
- Make friends in your class. Don't forget that everyone is in the same boat and feeling just as overwhelmed as you are. As well as all the usual social reasons, befriending someone in your class will give you more incentive to attend your lectures.

LOOKING FOR ACCOMMODATION?

HOW TO FIND ACCOMMODATION WEBSITES

WEBSITES

There are many useful accommodation hunting websites out there. The Union of Students in Ireland's page [HOMES.USI.IE](http://homes.usi.ie) is regularly updated with new house lettings and the most up to date information on renting, while also linking you to trusted websites and information. The Residential Tenancies Board (RTB) publishes the most accurate and authoritative rent report of its kind on the accommodation sector in Ireland. This index reveals the actual rents being paid for rented properties throughout the country. Therefore you can search rents being charged in the various locations. However, be aware of websites like Daft.ie as they provide data on rent sought, whereas the RTB provides information on actual rents received. It also has maps that point out where the accommodation is located, very helpful if you're new to the area. Don't forget, once you find somewhere you like, ring it as soon as you can. If at all possible, do not hand over money until you receive the keys and the tenancy begins.

STUDENTS' UNIONS

Accommodation lists are available from your Students' Union and can contain housing or digs that have generally been inspected over the summer. It would be recommended that you contact your Students' Union as it's the best port of call when hunting for a place to live. In addition, you can find the list of Students' Unions' digs' services here: <http://homes.usi.ie/about-usi/sudigs/>.

NEWSPAPERS

Check out the "To Let/Flat/Housing Sharing" columns of the daily, evening and local papers. Papers are usually out at lunchtime so get a copy as early as possible and if something catches your eye ring without delay as the places go quickly.

INVENTORY

IT IS IMPORTANT YOU EITHER ASK FOR AN INVENTORY OR WRITE UP ONE YOURSELF, WHEN IT IS COMPLETED; ENSURE BOTH YOU AND THE LANDLORD SIGN IT.

- e.g. • Bedroom / Bed / 1 / good • Bedroom / Bedside locker / 1 / shelf broken
- Bedroom / Mirror / 1 / crack at top.

ROOM	CONTENTS	QUANTITY	CONDITION

TENANCY DETAILS

Tenant's Name:
 Address:
 Landlord's/Agent's Name:
 Address:
 Phone Number: Mobile:
 Term of Tenancy: Monthly Fixed Term (in Months)
 Date of Commencement:
 Amount and Purpose of deposit paid: €

The deposit must be returned to the tenant at the end of the tenancy. Deductions may be made for damage over and above normal wear and tear, inadequate notice and any outstanding rent or bills.

Amount of rent: € To be paid: Weekly Monthly
 Payment by: Cash Cheque Standing Order
 Other (please specify)
 Landlord's/Agent's Account Number:
 National Sort Code:
 Landlord's PPS No:
 Landlord's/Agent's Signature Tenant's Signature

TYPES OF STUDENT ACCOMMODATION

DIGS:

This involves living with a host family, you will be provided with bed, breakfast and evening meal. This accommodation is generally Monday to Friday (inclusive) but will occasionally include weekends at an additional cost. Digs and on campus student accommodation is not covered by the Residential Tenancies Act. It is recommended that both the Homeowner and Lodger agree on some basic ground-rules in advance. These ground-rules should be put in writing and both parties should each sign and keep a copy of the agreement. This will avoid disputes as the agreement can be referred to if there should be confusion or disagreement.

SELF-CATERING ACCOMMODATION/HOUSE SHARE:

This involves sharing a house or apartment with other tenants. A tenant has a legal entitlement to receive a rent book or a written lease setting out the terms of the tenancy and to receive confirmation of rent payments made. Rent must be recorded either in the rent book or by receipt stating the amount, purpose and date of the payment and the period to which it relates. If there is no written lease in place, a landlord is still obliged under the rent book regulations to provide to a tenant a rent book in respect of the tenancy. The rent book should be updated with the details of each rental payment made. The rent book should be kept in the possession of the tenant and only provided to the landlord when entries in respect of payments made are being updated in the rent book.

ON-CAMPUS STUDENT ACCOMMODATION:

This involves usually purpose built accommodation which may be managed by the college and is usually on or near campus. Please note that on campus accommodation pertains to each university's own rules and regulations and lies outside the remit of the Residential Tenancies Board.

OTHER STUDENT ACCOMMODATION:

Sometimes known as Section 50 accommodation, this involves sharing an apartment with other students that may be close to a college that is purpose built but not on campus.

CHECKLISTS FOR STUDENT ACCOMMODATION

BEFORE YOU MOVE IN/WHEN YOU VIEW ACCOMMODATION:

- Do some research on whether you want to live in a house, digs or an apartment complex.
- Check with your Students' Union for a list of student friendly accommodation in the local area – they'll also be able to tell you how much you should be paying for accommodation in the area. Also check out the RTB rent index which gives actual rents for a number of locations.
- Double check how much the rent and deposit is in advance.
- For security, check all the locks on doors and windows, alarm, fire alarm, fire extinguishers, and make sure you know who else has a key.
- Check appliances: cookers, vacuum cleaner, shower, microwave etc to see that they work.
- If necessary, ask about the situation with parking for bicycles and cars.
- What bills are you going to have to pay on top of rent? Heating, electricity, internet, cable TV, bin charges, water charges?
- Who is in charge of maintaining the garden, if the tenants are what equipment is provided?
- What happens if another tenant leaves owing rent or utility bills, who is responsible?
- Will you be required to sign a lease? Do you know the tenants you are signing the lease with as you may be jointly and severally liable for the rent and bills of other tenants?
- Are pets allowed?
- Ask the landlord what changes can you make to the dwelling; e.g. painting, hanging pictures. Is the accommodation convenient & safe? Is it near your college, shops, bus route etc – it's handy when you need to run to a 9am lecture!
- Check for damp and mould – i.e. behind bed, in wardrobe.
- Check out the RTB website for more helpful tips and checklists on choosing the right accommodation and dispute prevention methods.

BEFORE GIVING OVER THE DEPOSIT

When giving the deposit, ensure you get a receipt and ensure that the tenancy begins and you are given the keys. or example, if you give a deposit but do not sign a lease, or do not agree the terms of the proposed letting and, if something happens that prevents you moving into the dwelling, then a tenancy has not been created. In this scenario you may be at risk of losing your deposit and a dispute in relation to this typically would be outside of the RTB jurisdiction. This will mean you will have to go to court to seek the return of your deposit. However, if you have signed a lease or letting agreement or the letting terms have been agreed and keys handed over a tenancy has been created even before you move into the dwelling.

WHEN YOU'VE MOVED IN

- Ensure there's an inventory of all utensils and equipment in the accommodation signed by both you and the landlord. You may use USI's template on page 5.
- Where you have concerns regarding the condition of any item it is advisable to raise this in writing to your landlord/agent at the commencement of the tenancy.
- Check locks on windows and doors.
- Ask for an energy rating of the property (BER Cert). The rating is a simple A to G scale. A rated homes are the most efficient and will tend to have the lowest energy bills. The lower the number within each of the A to G ratings the cheaper the house is to heat.
- If you are asked to sign a lease, make sure you read it carefully and understand it BEFORE signing it. Do not sign a 12 month lease if you only intend staying 9 months as you may be liable for the remainder of the rent for up to 12 months. You may also use the template of tenancy details on page 5.
- Take photos of all the rooms and the exterior when you move in, make sure they're dated and e-mail them to the landlord or meet with landlord and ask him/her to sign it. Keep the photos in case of disputes arising when you're claiming back your deposit.
- Get a receipt every time you hand over money. Don't pay by cash if possible.
- Make a list of everything that's in the place when you move in and make note of what condition it's in.
- Aim to be a decent tenant and a good neighbour, clean up your mess, be conscious of other people living with or around you.
- Check if there's a fire alarm and fire safety devices – your landlord is obliged to provide these.
- Insure your contents.
- If a problem does arise, discuss it promptly. Keep lines of communication open, listen and be respectful to each others' requirements. Make any requests in writing and keep records.
- If you are unable to resolve the dispute then you may have to take your case to the RTB (www.rtb.ie).

TENANCY AGREEMENTS

THE TWO MAIN TYPES OF AGREEMENT BETWEEN LANDLORD AND TENANT ARE A WRITTEN CONTRACT, KNOWN AS A LEASE, OR AN ORAL TENANCY.

WRITTEN CONTRACT (LEASE)

The terms of a lease govern the contract and the landlord and tenant are bound by it except when contradictory with statutory provisions. A lease agreement is normally for 12 months - this can be a problem for students as the college term is 8 to 9 months and should be a major factor to be taken into consideration before signing a lease. **Do not sign any letting agreement or lease that you have not read or that you don't understand.**

ORAL TENANCY

An oral contract of tenancy can be as good as a written contract of tenancy with regard to the general rights and obligations of a tenant, but for students this isn't a preferred method. **However, a written agreement is still preferable to an oral one because it clarifies and protects matters for both parties.**

CHECK THE CONTRACT HAS EVERYTHING IT NEEDS:

- Name and address and contact number(s) of landlord /agent and of the tenants.
- Address of the property – make sure this matches the address of the house/apartment you looked at.
- When the contract starts, and when it will end (if a fixed term contract).
- Reasons why the contract may end.
- The amount of deposit and amount of rent payable, when payable, how it is to be paid.
- Tenant obligations and landlord obligations.
- Any work that will be completed prior to tenant moving in.

WHEN YOU'RE VACATING ACCOMMODATION

THIS IS YOUR VACATING CHECKLIST TO ENSURE THAT YOU CAN GET YOUR FULL DEPOSIT BACK. NO EXCUSES WILL BE ACCEPTED IF THE PROPERTY IS NOT RETURNED IN ORDER AND DEDUCTIONS CAN BE MADE FROM THE DEPOSIT.

INSPECTION

When the tenancy ends, a landlord is obliged to promptly return the deposit to the tenant. A landlord may withhold a deposit, partially or in total, from a tenant if any of the following have occurred:

- The tenant has not given proper notice of termination of the tenancy or is in breach of a fixed term lease resulting in loss.
- The tenant left outstanding bills or rent when leaving the accommodation.
- The tenant has damaged the accommodation beyond normal wear and tear.

You should note that there is a general duty on the landlord to mitigate any losses and should only retain the amount for the loss suffered and refund the remainder of the deposit.

CLEANING CHECKLIST

ENTRANCE  RESPONSIBLE PERSONS	SITTING ROOM  RESPONSIBLE PERSONS	KITCHEN  RESPONSIBLE PERSONS	BATHROOM  RESPONSIBLE PERSONS	BEDROOMS  RESPONSIBLE PERSONS
<ul style="list-style-type: none"> FLOOR COVERINGS ● SHELVING ● WALL DECORATION ● ANY FURNITURE ● 	<ul style="list-style-type: none"> ALL FURNITURE ● FLOOR COVERINGS ● SHELVING ● WALL DECORATIONS ● SKIRTING BOARDS ● FIREPLACE ● 	<ul style="list-style-type: none"> HOB/OVEN/GRILL ● FRIDGE (DEFROSTED AND CLEANED) ● FOOD/DISPOSED DISHCLOTHES/DETERGENTS REMOVED ● DELPH/COOKING UTENSILS ● FLOOR ● PLASTIC BAGS/RUBBISH REMOVED ● SMELLS GONE ● 	<ul style="list-style-type: none"> SHOWER/BATH ● SHOWER/CURTAIN ● TOILET BOWL/SEAT ● SINK ● MIRROR ● FLOOR ● TOILETRIES REMOVED ● SHELVING ● 	<ul style="list-style-type: none"> FLOOR COVERINGS ● FURNITURE ● MATTRESS PROTECTORS ● BED LINEN AND PERSONEL ITEMS REMOVED ●

MOVING OUT CHECKLIST

7 STEPS HOW TO MOVE OUT

1
PAY RENT AND BILLS
Make sure you've paid your rent. Do a meter reading and make sure you've left no outstanding bills as you leave. All the arrears will be deducted from your deposit.

2
UTILITIES
Transfer utilities into your landlords name, if they wish so or end your contracts. **Want to avoid this hassle? Sign up for property button's homehub!**

3
YOUR STUFF
Remove all your personal belongings

4
CLEAN THE PROPERTY
Make sure the property is squeaky clean. If your property is not returned in proper order, deductions can be made to your deposit.

5
INSPECTION
Do a final inspection with the landlord/agent or take photos of the dwelling before you leave.

6
NEW ADDRESS
Leave forwarding address so you don't miss out on your post.

7
KEYS
Return any keys you were given when you moved in.

YOUR RIGHTS AS A TENANT

Your rights as a tenant come from the Residential Tenancies Act 2004 (as amended). They include that:

- **The rented accommodation must be in good condition**, e.g. structurally sound, availability of hot/cold water, adequate heating, appliances in working order, electricity and gas supply in good repair.
- **The tenant must have privacy.** Landlords can only enter the rented accommodation with your permission unless it is an emergency. Landlords are permitted to carry out routine inspections of the property.
- **Tenants must have a rent book, written contract or lease with the landlord.** Tenants are entitled to records of rental payments. If you have a rent book and rent payments are made via direct debit or otherwise than in person, the landlord should record the payments in the rent book within three months or provide a receipt.
- **Tenants must be able to contact their landlords** and any agent acting on the landlords behalf at any reasonable time.
- **Tenants must be reimbursed by the Landlord for any repairs they have carried out on the accommodation.** These repairs have to be with the landlords consent or undertake if the landlord failed to carry out an essential repair, within a reasonable period of time, having been notified in writing. If the damage is beyond normal wear and tear then it is the tenant's responsibility to pay.
- **Tenants have the right to security and the landlord must serve a valid notice of termination to end the tenancy.** Tenants are required to submit a case within 28 days if they wish to check the validity of the notice. When a new tenancy commences a landlord has a 6 month period to terminate the tenancy without reason, but must serve a valid written notice of termination, allowing a minimum 28-day notice period. Only 7 days' notice is required in the first 6 months if your behaviour is seriously anti-social or threatens the fabric of the property (**please note that this does not apply where a fixed term lease is in place**). Unless the notice is served, the tenant gains the right to remain in the tenancy for a further 5½ years and the landlord can only terminate the tenancy on limited grounds as outlined later in this document.
- **A tenant is not obliged to pay the registration fee.** This is an obligation of the landlord's.
- **Tenants can refer disputes to the Residential Tenancies Board (RTB).** The RTB offer two options for dispute resolution:
 - **Mediation** – this is a fast and free service where an independent mediator helps a tenant and landlord come to an agreement. Mediation can also be done via telephone, which is a faster and more convenient option
 - **Adjudication** – this involves a hearing before an independent adjudicator, where both a tenant and landlord present their evidence and the adjudicator makes a binding decision. The fee for adjudication is €15 for an online application and €25 for a paper application.

A case can be appealed and referred to a Tribunal, who are appointed to review the case and evidence from the beginning and make a final decision.

It is important that tenants retain all correspondence they had with the other party and any receipts in respect of the payment made as if a dispute does arise then it will be based on facts and evidence presented.

DEPOSITS

a landlord must return the tenants deposit promptly at the end of the tenancy, however, a landlord can lawfully withhold some or all of deposit:

- If they do not give valid notice, or leave before the end of the fixed term tenancy agreement.
- For damage to the landlord's property over and above normal wear and tear.
- For unpaid bills or rent owed or other charges or taxes.

The letting agreement should be checked for other more specific arrangements.

VISITORS & OVERNIGHT GUESTS

Tenants are entitled to invite friends to stay over. Take into account the views of your fellow tenants all the same. Be considerate and respectful of your housemates. Remember you are responsible for any guests that you invite.

RIGHTS

Your rights as set out under the Residential Tenancies Act can't be 'contracted out'. This means that your lease can't override the basic principles set out above with regard to the rights and obligations of either side. If you're in doubt about a particular clause, you can seek information from the RTB directly or advice from Threshold and your Students' Union (see page 35 for contact details).

PRIVACY

All tenants have a statutory right to quiet and peaceful possession. **Nobody (including the landlord) has the right to enter accommodation without permission.** Unless it is an emergency! Landlords are permitted to carry out routine inspections of the property but it should be at a time suitable for all parties. However, if the tenant continually refuses a landlord access to the property, they are in breach of their obligation as a tenant.

The circumstances under which a landlord may be entitled to enter the accommodation are:

- to survey it and to ensure that it is being maintained
- to read any meter that may be installed there while the tenant is present
- to carry out periodic inspections of the dwelling
- in case of an emergency.

MAINTENANCE AND REPAIRS

A tenant's responsibility is generally to maintain the interior of the dwelling and to comply with any other express provisions that may be laid down in a written agreement. The landlord is obliged to maintain the exterior, in particular the roof and outer walls. The glass in windows/doors is the responsibility of the tenant (unless the breakage was outside of their control), the frames that of the landlord.

ELECTRICITY AND GAS

Slot meters are installed in many dwellings for gas and electricity. The tenant should ensure that the electricity meter is fixed at the correct setting and has not been tampered with. The setting can be checked with the ESB or Gas company. **A landlord is not entitled to disconnect the power or water supply.**

INSURANCE FOR YOUR POSSESSIONS

It is your responsibility to get contents insurance to protect your personal belongings.

The landlord must insure the property but this usually only covers damage to the structure – the bricks and mortar.

TENANTS' OBLIGATIONS

UNDER THE RESIDENTIAL TENANCIES ACT 2004 (AS AMENDED) TENANTS HAVE TO LOOK AFTER THE PREMISES, REFRAIN FROM ANTI-SOCIAL BEHAVIOUR, PAY ALL RENT AND CHARGES ON TIME, AND FULFILL OTHER DUTIES.

The full legal responsibilities are as follows:

- Pay your rent in full and on time even where a dispute arises.
- Maintain the property in good order and inform the landlord when repairs are needed, allowing them or others access for this.
- Do not engage in any activities that may harm the property e.g. drying clothes inside the accommodation without proper ventilation, as this may cause damp to spread.
- Allow the landlord to do routine inspections of the property once a date and time has been agreed in advance.
- Inform the landlord of who is living in the property.
- Avoid causing damage, nuisance, breaking the law or acting in an anti-social manner.
- Comply with the terms of the tenancy agreement whether written or verbal.
- Serve a valid notice of termination if you wish to end the tenancy.
- Keep a record of all repairs, payments and dealings with the landlord.
- Not to do anything that could affect the landlord's insurance premium on the dwelling.

RENT REVIEWS

There have been recent changes made to legislation to ensure renting in Ireland moves to a more longer term rental sector. Measures have been introduced to moderate rent increases in certain areas around the country where rents continue to rise excessively. These areas are called Rent Pressure Zones (RPZs) and from the date of the next rent review, rents in these areas can only rise by a maximum of 4% annually. You can check if an area is or is not located within a Rent Pressure Zone by using the rent calculator on www.rtb.ie.

Not all rental properties are covered by the 4% annual rental restriction. Properties that are new to the rental market and have not been let at any time in the previous two years and properties which have undergone a substantial change can be exempted from the measure.

Tenants must be informed of increases to their rent. For private rented tenancies, which are not within a Rent Pressure Zone, a rent review can only occur once every two years in accordance with the current market rent and a 90-day written notice must be given.

A rent increase can only occur once every two years except in certain circumstances where improvements

have been carried out to the dwelling and according to the current market rate after 90 days' written notice.

For tenancies that are already in existence prior to 24 December 2016, a rent review is only permitted 24 months after the tenancy came into existence or 24 months from the date the rent was last set. When the next review is due a landlord will apply the Rent Pressure Zone formula to determine the rent increase. Thereafter the landlord will be entitled to review the rent every 12 months.

For landlords of all new tenancies within the Rent Pressure Zones that commenced on or after 24th December 2016, they are entitled to review the rent annually. And where rent reviews take place annually the permissible rent increase in each case will be up to a maximum of 4%.

The notice of rent review must:

- State the amount of new rent.
- State the full date from which it is to have effect.
- Include the following statement 'a dispute must be referred to the RTB before the expiry of 28 days from the receipt by the tenant of that notice or the date the new rent takes effect, whichever is later'.
- Include a statement by the landlord that it is their opinion that the new rent is not greater than market rent having regard to –
 - The other terms of the tenancy;
 - Letting values of dwellings of a similar size, type and character and situated in a comparable area.
- Specify the rent amount for three comparable dwellings of a similar size, type and character and situated in a comparable area.
- Include the date on which the notice is signed.
- Be signed by the landlord or his/her authorised agent.

Each time the rent is set it should be in line with the current market rent which can be checked using the RTB Rent Index available on www.rtb.ie. Please also visit our website to view a sample notice of rent review and a guidance note on same. Please note a dispute may be referred to the RTB if a tenant is not happy that the rent review has been carried out properly or with the proposed level of rent.

STANDARDS FOR RENTED ACCOMMODATION

HOUSING (STANDARDS FOR RENTED HOUSES) REGULATIONS 2008 (AS AMENDED) APPLY TO MOST TYPES OF ACCOMMODATION, INCLUDING RENTED HOUSES APARTMENTS, ETC.

If a property does not comply with the minimum standards, the landlord could be civilly or criminally prosecuted. Local authorities are responsible for enforcing these standards and carry out regular inspections of rented accommodation. The standards relate to, the structural condition, provision of sanitary facilities, food preparation, storage and laundry, availability of adequate heating, lighting and ventilation, safety of oil, electricity and gas installations, fire safety and refuse facilities. Several new regulations came into operation in July 2017. Further information about minimum standards are available on www.rtb.ie and www.housing.gov.ie.

Some examples of minimum standards include:

- The building must be free from damp and in good structural repair
- There must be hot and cold water available to the tenant
- The building must have adequate heating, which the tenant can control, and ventilation
- Appliances must be in good working order
- Electrical wiring, gas and water pipes should be in good repair
- A 4-ring hob, oven, grill, fridge, freezer (or combined fridge-freezer), and microwave oven must be provided
- Laundry facilities, such as a washing machine and access to a dryer, must be provided (if there is no access to a yard) – this does not apply to Approved Housing Body tenants
- You must provide a fire blanket and fire alarms
- There must be access to refuse bins

Some recent changes to minimum standards made in July 2017 include:

- Attaching suitable safety restrictors to a window which has an opening section through which a person may fall and the bottom of the opening section is more than 1400mm above the external ground level. Suitable safety restrictors shall restrain the window sufficiently to prevent such falls
- Properties should contain, where necessary, suitably located devices, which are in good working order and repair, for the detection and alarm of carbon monoxide
- Each bathroom/shower room should contain a permanently fixed heater, and proper ventilation and maintenance of these heaters should be ensured

If repairs or an inspection need to be carried out, a tenant must let the landlord know in writing. Landlords are only allowed to enter the property with the tenant's permission, or in an emergency (however, they must try to contact the tenant first).

- A landlord has a right to inspect the property, and should carry out regular inspections. If a tenant objects to the landlord entering the property to conduct an inspection, they are in breach of their responsibilities.

Further details of what standards you need to comply with when renting accommodation, are available at: www.housing.gov.ie.

TERMINATION OF A TENANCY - NOTICE PERIODS

THE MINIMUM NOTICE PERIOD TO TERMINATE A TENANT'S TENANCY IS DETERMINED BY THE DURATION OF THE TENANCY AS PER THE TABLE BELOW. THE TERMS OF A LETTING AGREEMENT IN PLACE MAY PROVIDE FOR GREATER PERIODS OF NOTICE TO BE GIVEN TO THE TENANT. THIS TABLE DOES NOT APPLY WHERE A FIXED-TERM LEASE IS IN PLACE.

DURATION PERIOD OF TENANCY	LANDLORD NOTICE PERIOD
Less than 6 months	28 days
6 months or more but less than 1 year	35 days
1 year or more but less than 2 years	42 days
2 years or more but less than 3 years	56 days
3 years or more but less than 8 years	84 days
8 years or more	112 days
5 years or more but less than 6 years	140 days
6 years or more but less than 7 years	168 days
7 years or more but less than 8 years	196 days
8 or more years	224 days

It is also possible for the landlord and the tenant to agree a shorter period of notice, but this can only be agreed at the time the notice is given (see Section 69 of the 2004 Act).

Notice periods for landlords and sample notices can be found at www.rtb.ie.

FOR A NOTICE OF TERMINATION TO BE VALID IT MUST CONTAIN THE FOLLOWING:

In order to be valid, a notice of termination must:

- Be in writing.
- Be signed by the landlord or his or her authorized agent or, as appropriate, the tenant.
- Specify the date of service.
- State the reason for termination (where the tenancy has lasted for more than 6 months or is a fixed term tenancy).
- Specify the termination date on or before which the tenant must vacate the property and also that the tenant has the whole of the 24 hours of this date to vacate possession.
- State that any issue as to the validity of the notice or the right of the landlord to serve the notice must be referred to the RTB within 28 days from the receipt of the notice.

REASONS FOR SERVING A NOTICE OF TERMINATION

If a tenancy has lasted less than 6 months, no reason has to be given to terminate the tenancy.

If a tenancy lasts more than 6 months, you must give a reason for terminating the tenancy. By law, the reason must relate to one of the following:

- **The tenant has not complied with the responsibilities of the tenancy**, despite being notified of the failure and given reasonable time to amend it
- **The landlord intends to sell the property within 3 months of the termination date.** In this case, the notice of termination must include a Statutory Declaration confirming your intention to sell). There is a new restriction, enacted in January 2017, on landlords terminating tenancies with the intention to sell 10 or more units within a single development within a period of 6 months. Tenants will be allowed to remain in their rented dwelling during and after the sale of the property other than in exceptional circumstances. **The exceptional circumstances are:**
 - **by selling at market value the dwelling is more than 20% below the market value that could be obtained for the dwelling with vacant possession**
 - **and that having regard to all circumstances, to restrict the sale would be unduly onerous on and would cause undue hardship to the landlord.**
- The property no longer suits the tenant's needs (in this case, the notice of termination must include a Statutory Declaration outlining why the property is no longer suitable for the tenant)
- If the landlord or a family member intend to live in the property* (in this case, the notice of termination must include a Statutory Declaration stating this) (This does not apply to Approved Housing Bodies)
- The tenant is required to leave the property so the landlord can carry out substantial refurbishment of the property* (in this case, the notice of termination must give details of the works to be carried out and planning permission, if relevant. If planning permission is required, you must attach the permission to the notice. If planning permission is not relevant, the notice must give the name of the contractor and the dates and proposed duration of the works to be carried out)
- The landlord intends to change the use of the property, for instance a landlord intends to change from residential to commercial letting* (in this case, the notice of termination must include the intended use of the property, a copy of planning permission if relevant, details of any work to be carried out, the name of the contractor, and the dates and proposed duration of the works)

*The termination notice must also say that the tenant will be offered first refusal to resume the tenancy if the property becomes available for re-letting.

By law, the notice period starts the day after the tenant receives the notice. So, if you receive the notice on a Monday, the notice period is counted from the Tuesday. It is a good idea to give some extra days' notice to make sure the legal minimum notice period is covered.

Sample notices of termination and sample Statutory Declarations can be found on www.rtb.ie.

Where a tenant has vacated a property upon receipt of a notice of termination citing one of the above grounds, and it subsequently comes to light that the grounds cited in the notice did not happen or take place, the tenant may refer a dispute to the RTB in relation to being unjustly deprived of occupation of the dwelling by the landlord. A landlord may be found guilty of an offence, be required to pay damages (of up to and including €20,000), and/or the tenant may be reinstated back into the rented dwelling.

FIXED TERM TENANCIES

A fixed term tenancy should last for its duration and should only be terminated if:

- The tenant or landlord has breached one of their obligations under the 2004 Act.
- Where the tenant submits a written request to the landlord to assign or sub-let the tenancy and the landlord refuses the request the tenant may serve a notice of termination. This does not apply to approved housing body tenancies.
- There are provisions incorporated into the agreement allowing for early termination. Generally, the reasons under section 34 are not valid grounds for terminating a fixed term tenancy. They can only be used if they have been incorporated as conditions in the fixed term letting agreement.

RENT ARREARS

Regardless of the duration of the letting, the Notice of Termination must specify the reason of the termination. If the reason is for rent arrears, then a warning letter giving a minimum of 14 days to pay the rent arrears must be sent. If the rent arrears is not paid up to date in the time provided then a 28 day notice of termination can be served.

This is the two step process for rent arrears. Where a landlord seeks to terminate a Part 4 tenancy (a tenancy of duration longer than 6 months) because the tenant has failed to pay rent, the following two-step procedure must be followed:

1. Serve a Warning Notice giving a minimum of 14 days for failure to pay rent;
2. Serve a 28-day Notice of Termination of the Tenancy if the rent arrears have not been paid in the time provided by the warning letter.

SPECIAL CIRCUMSTANCE

Landlords can give less notice if the tenants are not complying with their obligations (28 days) or if there is serious anti-social behaviour (7 days). Given the serious implications for a tenant been given 7 days notice, there is a high burden of proof for anti-social behaviour. Instances may include imminent danger of death or serious injury to a person or serious danger to the fabric of the dwelling.

WHAT IS ANTI-SOCIAL BEHAVIOUR?

The practical definition is anything that causes persistent hassle to your neighbours or the people around you, creates damage or trouble, etc. A landlord of a rental dwelling owes to each person, who could be potentially affected (e.g. by anti-social behaviour), a duty to enforce the obligations of the tenant under the tenancy.

Find out more on rtb.ie.

The legal definition is: “behaviour that constitutes the commission of an offence, causes danger, injury, damage or loss, or includes violence, intimidation, coercion, harassment, obstruction or threats. It also includes persistent behaviour that prevents or interferes with the peaceful occupation of neighbouring dwellings by others in the building or its vicinity.” (Residential Tenancies Act 2004).

HOW CAN I BECOME A BETTER NEIGHBOUR?

- Do not engage in anti-social behaviour of any kind.
- Ensure that members of your household or visitors do not engage in anti-social behaviour of any kind.
- Always respect your neighbours’ property and their right to peacefully enjoy their home.
- Watch out for older persons in your estate and help them in any way you can.

College is one of the best times in your life but things can easily go from great to awful if you don’t abide by the law. A silly dare to streak can easily turn into a court appearance! To save you from the humiliation and shame here’s some simple do’s and don’ts to keep you in check.

DO

- Do have respect for your neighbours. Make sure you talk to your neighbours and have an agreed time when the party will be over and make sure you respect that agreement.
- Do try and keep the party inside and keep windows and doors CLOSED.
- Do co-operate if the Guards arrive.
- Do clean up the next day, the longer you leave it the worse it gets. Don’t forget the front garden too!
- Do keep the noise down going from the party to town, especially when everyone is getting into the taxis.

DON’T

- Don’t let people in that you don’t know.
- Don’t leave your windows open with music on. Noise travels and the guards will be at your door before you know it!

- Don't be rude or hostile if people ask you to keep it down.

Students are part of the community and as part of that community you must respect your neighbours and surroundings. Maintaining good relationships with our neighbours is in the interests of everyone. It is important that we are considerate of other people's lifestyles and property. A RTB determination order that finds a tenant as acting in a manner that is deemed to be anti social behaviour may have serious implications for a tenant as this Determination Order is published on the RTB website and may affect a tenants future prospects.

Any complaints of a serious anti-social or criminal nature should be reported to the Gardai in the first instance.

TIPS FOR GETTING ON WITH ROOMMATES!

It's important to note that when you're moving into a new house or apartment it's all about knowing your rights etc. You are more than likely going to be living with new people and having to learn how to share your space with people other than your family. Here are some simple tips to having a much happier time with your new roommates!

- Be clear from the beginning. Do you know in advance that you hate it when someone hits the snooze button fifteen times every morning? That you're a neat freak? That you need ten minutes to yourself before talking to anyone after you wake up?
- Address things when they're little. Is your roommate always forgetting her stuff for the shower, and taking yours? Are your clothes being borrowed faster than you can wash them? Addressing things that bug you while they're still little can help your roommate be aware of something she may not otherwise know.
- Respect your roommate's stuff. This may seem simple, but it's probably one of the biggest reasons why roommates experience conflict. Don't think he'll mind if you borrow his boots for a quick soccer game? For all you know, you just stepped over an uncrossable line. Don't borrow, use, or take anything without getting permission first.
- Be careful of who you bring into your room _ and how often. You may love having your study group into your room. But your roommate may not. Be mindful of how often you bring people over. If your roommate studies best in the quiet and you study best in a group, can you alternate who hits the library and who gets the room?
- Be open to new things. Your roommate may be from somewhere you've never heard of. They may have a religion or lifestyle that is completely different from your own. Be open to new ideas and experiences, especially as it relates to what your roommate brings into your life.
- Be open to change. You should expect to learn, grow and change during your time at college. And the

same should happen to your roommate, if all goes well. As the semester progresses, realize things will change for both of you. Be comfortable addressing things that unexpectedly come up, setting new rules, and being flexible to your changing environment.

- **If nothing else, follow the Golden Rule. Treat your roommate like you'd like to be treated.**

WHAT DO I DO IF I AM IN DISPUTE WITH MY LANDLORD?

If a problem does arise, try to first settle your differences directly with the landlord through a suggested common sense approach.

If you feel that your rights have been infringed get advice from:

- Citizens Information Centre.
- Threshold National Housing Charity (www.threshold.ie).
- Residential Tenancies Board (www.rtb.ie; 0818 30 30 37 or 01 702 8100).

Additionally, you may take your case to RTB in case you are unable to resolve the dispute.

RTB DISPUTE RESOLUTION SERVICE

The RTB replaces the courts in dealing with the majority of landlord and tenant disputes and provides the following options for dispute resolution:

MEDIATION

Mediation is a fast and free service where an independent mediator facilitates the parties in coming to an agreement. Mediation is viewed as generally less stressful, more convenient and lead to better outcomes for parties. Parties are also generally more compliant with mediation agreements that they have reached themselves. Mediation can also be done via telephone, which is a faster and more convenient option.

ADJUDICATION

Adjudication is where an independent adjudicator accepts evidence from both parties at a hearing and will make a binding decision based on the law and evidence presented. The fee for adjudication is €15 online application or €25 paper application”.

TRIBUNAL

If you are unhappy with the outcome of your Mediation or Adjudication, you can refer your case to a tenancy tribunal who are appointed to review the case and evidence afresh and make a final decision.

The RTB can make legally binding orders in the same way as the courts and can award damages for breach of landlord or tenant obligations. The maximum amount of damages that can be awarded to a party in dispute is €20,000. Please refer to our website www.rtb.ie for further information.

If you are a tenant who lives in rented residential accommodation then you may avail of the dispute resolution service of the RTB.

The RTB would encourage tenants and landlords to discuss problems promptly, keep lines of communication open, listen and be respectful to each others' requirements.

For record purposes after oral communication follow up with the "for the avoidance of doubt" written correspondence. Thereafter, if the matter is not dealt with within a reasonable time, then a party may submit an application to the RTB for dispute resolution.

There are jurisdictional limits to the letting situations where the RTB may not become involved and the matter may have to be referred to the courts to be resolved. These include where:

- You are a tenant in local authority housing.
- You live with your landlord under the "rent a room scheme".
- You live with the spouse, parent or child of the landlord and there is no written letting agreement in place.
- You are on the premises as part of a holiday letting agreement.
- Where the dwelling is wholly or partly used for carrying on a business.
- Where a dwelling is let under a license agreement.
- In a tenant -v- tenant dispute.
- In instances where a tenancy never came into existence (e.g. tenant never moved in; a deposit given before the tenancy begins).
- Where the dispute matter is before the Courts.
- A dwelling occupied under a Shared ownership lease.
- Where the term of the tenancy exceeds 35 years.



SpunOut.ie is Ireland's youth information website created by young people, for young people.



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MONEY MATTERS

THE COST OF GOING TO COLLEGE IS INCREASING AND IT OFTEN COMES AS A SHOCK TO STUDENTS AND THEIR FAMILIES.

Many students experience financial hardship while at college, try not to worry - help is available. College is a very expensive period of your life and one in which can incur a lot of debt. While at college, be aware of the financial aids available to you, contact your local Students' Union or student support services for advice, help and support. Managing your money can be tricky, especially if you've moved out – from rent to food it's easy to lose track of how much you're spending and end up not being able to make ends meet. It can be hard to keep your finances under control when you're in college, especially if you don't have a regular income and you are on a tight budget. Managing your money will take a bit of effort at first, but it is worth it in the long run.

FINANCIAL SUPPORTS AVAILABLE

Many students experience financial hardship while at college. Try not to worry about it - help is available. Going to college can be a very expensive period of your life so do some research and look into any additional funds available to you in your college. You can visit www.studentfinance.ie and www.citizensinformation.ie for some information about additional funds or contact your local Students' Union. Below are examples of financial supports that are available.

STUDENT GRANT - STUDENT UNIVERSAL SUPPORT IRELAND (SUSI)

The student grant is the main source of financial help available from the Irish State for students in fulltime Post Leaving Certificate Courses (PLCs) and full-time higher education undergraduate courses. Support is available to eligible students in most colleges in Ireland as well as eligible Irish students in many colleges in Northern Ireland, the UK and other EU States. For eligible students, the grant is there to help with the various costs of participating in further or higher education. Students in part-time courses, access or foundation courses (in higher education institutions) and short courses are not eligible to apply for a student grant.

- Fee Grant covers all or part of the Student Contribution Fee.
- Maintenance Grant may be awarded in full or partially based on family income and number of children.

Student Universal Support Ireland (SUSI) is the single awarding authority for all new grant applications for the 2017/18 academic year. If you are a new student or changing course you should apply to SUSI.

If you are entering into a postgraduate course, you can apply for a SUSI grant towards your fees and now a maintenance grant for your postgraduate course. Please check www.susi.ie for more details

SAF- STUDENT ASSISTANCE FUND

The Student Assistance Fund (SAF) provides financial assistance for full-time higher education students who are experiencing financial difficulties whilst attending college. Students can apply for Student Assistance to help them with either temporary or ongoing financial difficulties. The Student Assistance Fund provides a further source of funding for higher education students in addition to the Student Grant. For more information contact your Students' Union or Student Support Staff on campus as each college has its own application process. Please keep in mind the Student Assistance Fund can not assist with tuition or Student Contribution charge.

CHILDCARE ASSISTANCE

Some institutions offer childcare supports; however, there is no specific funding programme for childcare costs. Childcare is an eligible expense when applying for the Student Assistance Fund in some institutions; to obtain more details you should contact the Access Officer in your college.

FUND FOR STUDENTS WITH DISABILITIES

Unlike the Student Grant schemes, the claims process for the Fund does not generally start until you have enrolled in your course. Application to the Fund is not made by the student, but by the college on the student's behalf. The fund can assist with learning aids and supports for student with physical, mental and hidden disabilities. For more information contact your disability or access office on campus. Depending on the college and the resources available, colleges may offer a range of additional services and supports above and beyond what is eligible for funding under the Fund for Students with Disabilities.

BACK TO EDUCATION ALLOWANCE (BTEA)

The Back to Education Allowance (BTEA) is a scheme for unemployed people, lone parents and people with disabilities who are getting certain payments from the Department of Social Protection. The allowance can be paid to people who wish to do or take approved second or third level courses of education. BTEA is not an unemployment payment. Participants get a standard rate of payment which is not means tested. In general you must be over 21 for an undergraduate course or over 24 for post graduate courses and have been getting a qualifying social welfare payment. For more information please visit www.welfare.ie

OTHER FINANCE: BURSARIES & SCHOLARSHIPS

There is a broad range of bursary and scholarship schemes in operation which provide an opportunity for students or potential students to access additional financial support if they meet the criteria. Schemes are available which are specifically targeted at students with limited means, students with disabilities and students from minority ethnic groups. Contact the Finance Office in your college for more information and visit www.studentfinance.ie for some examples.

TAX RELIEF FOR TUITION FEES IN THIRD LEVEL EDUCATION (IT 31)

You may be able to claim tax relief on tuition fees paid for approved: Undergraduate courses, Postgraduate courses/Information technology (IT) and foreign language courses. For more information contact your local tax office or www.revenue.ie For more information on all of the above please visit www.studentfinance.ie www.citizensinformation.ie

For more information on all of the above please visit
www.studentfinance.ie
www.citizensinformation.ie

MAKING YOUR MONEY GO FURTHER

MANAGING YOUR MONEY CAN BE TRICKY, ESPECIALLY IF YOU'VE MOVED OUT – FROM RENT TO FOOD IT'S EASY TO LOSE TRACK OF HOW MUCH YOU'RE SPENDING AND END UP NOT BEING ABLE TO MAKE ENDS MEET.

Learning how to budget for each week and month is pretty important, but it's worth the effort. A budget is a plan for how you are going to spend your money and helps you to look at what you really need to spend. Consider budgeting as a reward system, not a deprivation system.

HOW TO MAKE A BUDGET:

WORK OUT YOUR INCOME

Add up all of the money you take in each week/month – what you earn, what you get in benefits, and any other money you get, for example, help from your parents.

WORK OUT YOUR OUTGOINGS

Add up all the money that you HAVE to spend in an average week/month – rent, electricity and phone bills, insurance, loan repayments, food, travel expenses, socialising and everything that you can think of that could be considered a necessity.

Tip: Try to include a small amount of savings in your budget, even if you can only afford to put away a few euro every month. Having some savings will help you meet unplanned expenses, whether that's a GP visit or a weekend away.

HOW MUCH DO YOU HAVE LEFT?

When you've done your budget, if you discover that your spending is more than your income, you need to do your budget again to see where you can cut back. Otherwise, you could end up getting into debt, or eating into your savings, if you have any. If you need some support or someone to talk to about your financial problems, contact your local Students' Union and support services in your college. If you need to cut back on your spending, there are lots of ways to do that:

- Always ask for a student discount, even if one isn't advertised.
- Buy in bulk, it's much cheaper in the long run.
- Avoid convenience foods or other prepared meals.
- Keep your eyes peeled for special offers.
- Never shop when you're hungry or you'll buy unnecessary items.

- Always make up a shopping list.
- Go home for lunch if you're near enough or bring lunch to college. It's much cheaper.
- Don't always look or buy the goods at eye level, look around.
- Check out second-hand shops for everything from clothes to books to furniture.
- If you work and pay tax, you might be entitled to a tax refund so always do a tax return (not as scary as it sounds!).
- Look after your accommodation so that you get all of your deposit back at the end of the year.

SAVING FOR THE THINGS YOU WANT

If you've done your budget and you are lucky enough to have some money left over, think about starting a savings plan. This could help you save up for things you want later on, like a summer holiday or a new phone, or things you know are coming up, like a big night out or Christmas. Here are a few tips on how to make saving easy and painless.

DOS

- Do save regularly. If you are working, set up a standing order into your savings account so the money is hidden away!
- Do start as soon as you can. The sooner you start saving the better.
- Do get an account with online access so you can see your money grow.
- Do day-dream about what you're going to spend your money on!

DON'TS

- Don't save money in your current account. It's too tempting to spend it and you won't earn any interest.
- Don't go with the first savings account you see. Look for one with the best interest rate and the access you need. For example, do you want instant access to your money, or would you be happy to give a week's notice?
- Don't worry if you are only saving a small amount – it all adds up!

MANAGING YOUR DEBT

If you're falling behind with your bills or struggling with credit card debts, it can get pretty overwhelming. Sometimes debt can get out of control if your circumstances change and you can't manage your repayments anymore. There is help and support out there for you and the main thing is not to bury your head in the sand – tackle the problem. You don't need to panic - **it's just time to make some logical decisions about what to do next.**

Whether it's your debt or you are supporting a friend or family member with debt problems, this 5-step plan will help you.

5-STEP PLAN TO DEAL WITH DEBT FROM THE NATIONAL CONSUMER AGENCY (NCA)

STEP 1 – PRIORITISE YOUR DEBT

- List your debts in order of importance. Rent or gas or electricity bills are your priority debts and need to be paid first. If these are not paid, you could be at risk of being evicted or having your electricity or gas cut off.
- Next, list any other debts you have, e.g. credit card debt, overdrafts and personal loans. These are your secondary debts. Secondary debt with the highest interest rates should be paid after your priority debts.

STEP 2 – REVISE YOUR BUDGET

- List everything that you have coming in and going out every week/month. When listing your expenditure, be tough with yourself and only include things you have to spend money on.
- This will help you to see what money you have left over at the end of each week/month.
- Once you know what you can afford to pay off your debt each week/month, you will feel more confident about having a conversation with your lender(s).

STEP 3 – CONTACT YOUR LENDERS/STUDENT WELFARE OFFICER/MABS ASAP

- Contact your lender to discuss your options. Have an honest conversation about how much you can afford to repay each week/month. This is very important, as whatever agreement you come to with your lender; you will be expected to stick to it.
- Some options may make your loan more expensive in the long term, but it will make things more manageable for you in the short term.
- Your Students' Union Welfare Officer can also provide help and support with managing debt problems. The Money Advice and Budgeting Service (MABS) also provide free support and advice, see www.mabs.ie

STEP 4 – MANAGE NEW REPAYMENTS

- Keep up to date with your new repayments.
- If you feel that you are continuing to struggle under the new arrangement, go back to your lender.

STEP 5 – KEEP ON TOP OF YOUR DEBTS

- Once you get back on your feet, make sure to review your finances – you may be able to increase your payments in the future, which will mean you could be debt-free faster.

The National Consumer Agency has done all the hard work for you - to compare all the fees, charges and features of third-level current accounts, credit cards and loans go to the National Consumer Agency's website, www.nca.ie

BORROWING MONEY

THINGS TO WATCH OUT FOR WITH LOANS AND CREDIT CARDS

- Do you really need to borrow the money? Would you be better off saving up?
- Can you comfortably afford the repayments? If not, you shouldn't borrow the money.
- What is the term of the loan? You need to make sure that the term suits the purpose of the loan. For example, if you are borrowing for a holiday, you don't want to be paying it off for three years. Repaying a loan over the shortest time also saves you money in interest.
- A credit card shouldn't be used for day-to-day expenses. Think of your credit card like an emergency fund, for example, to pay for an unexpected doctor's visit or a bill you didn't expect
- The limit on your credit card is not a spending target.
- Always try to pay your credit card bill in full each month. Paying the minimum repayment means that you are only clearing the interest and don't eat into your debt. For example, if you owe €1,000 on your credit card and only pay back €30 a month, it will take you four years to clear your debt. This assumes the interest rate on your card is 19% APR.
- Remember that missing repayments will damage your credit record and your ability to get loans in the future.
- With loans, shop around and look for a low interest rate and compare loans looking at the total cost of credit. This is the cost of the loan.
- Before you take out a loan or credit card, read all the documents in full and ask if there is anything you don't understand. Don't sign anything unless you are happy that you understand it fully.
- Take time to make a decision when taking out a loan. If you think about it for a while, you might find you don't really need it.
- It's usually not the best plan to borrow more money to pay existing debts – 'don't borrow from Peter to pay Paul'.
- If you're in financial difficulty, don't be afraid to ask for help. You can speak to your bank or the student welfare officer at your college.

GOT A PART-TIME OR SUMMER JOB?

Need advice on your
rights at work?

SIPTU, Ireland's largest trade union has partnered with the Union of Students in Ireland to provide professional advice and information to full-time students* who are in employment.

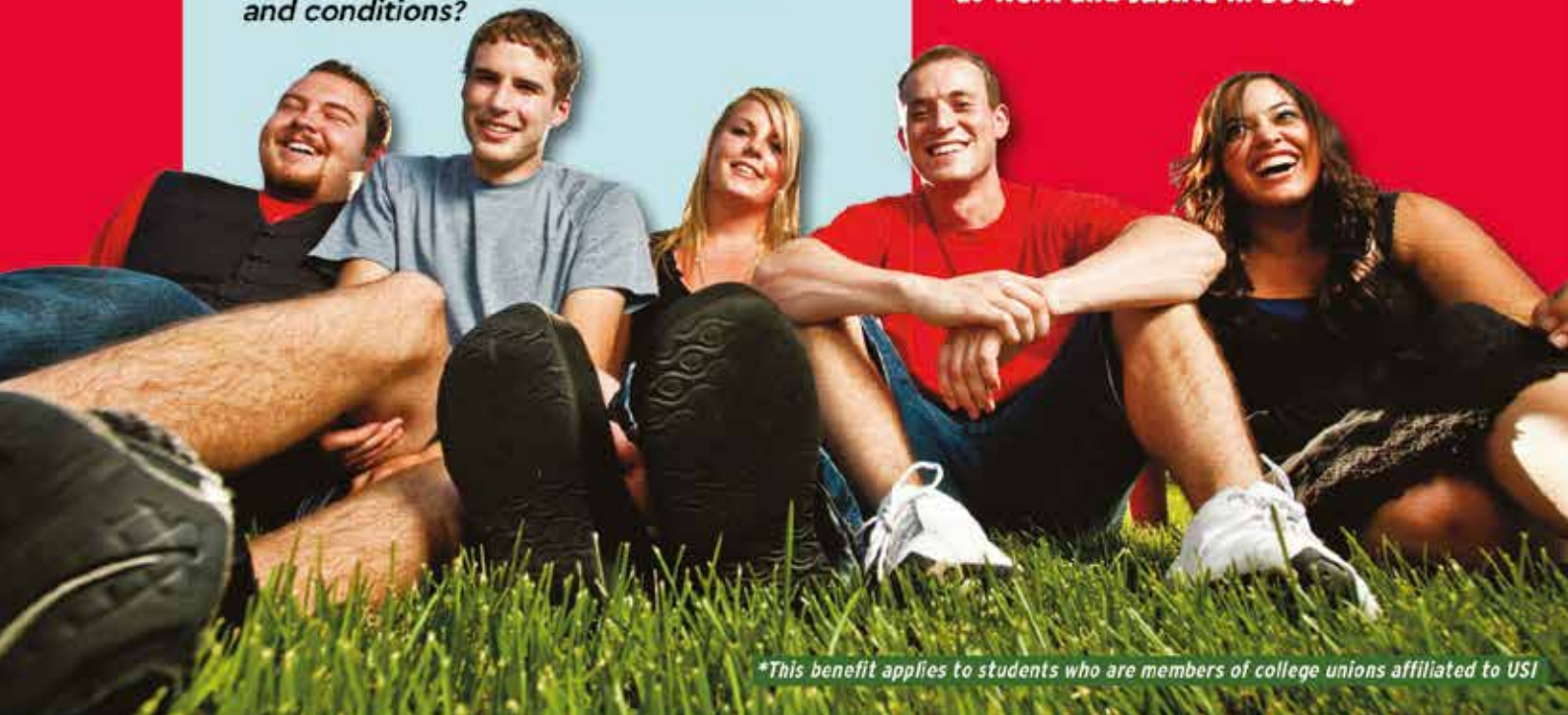
- *What holidays am I entitled to?*
- *Am I getting the correct breaks?*
- *What are my rights as a part-time worker?*
- *What can I do if my rights are being breached?*
- *How can we unionise to get better pay and conditions?*



CONTACT
1890 747 881

For free professional
advice and information
www.workersrightscentre.ie

**SIPTU – Organising for Fairness
at Work and Justice in Society**



PERSONAL SAFETY

TOP TEN TIPS FOR PERSONAL SAFETY

- Do not walk alone at night. Walk in numbers.
- When at all possible, stick to busy streets with lots of lighting and traffic. Do not take dodgy shortcuts.
- Try to avoid talking on your mobile or listening to an iPod, as either will make you less aware of your surroundings and also advertise that you have something worth stealing.
- If you think you're being followed, go to somewhere busy and flag down a taxi.
- Always make sure someone knows when you're going out, if and when you're coming back, and whom you'll be with. When you're on your way home, let someone know when to expect you.
- Only use licensed taxis and hackneys. Take note of the taxi licence number (the yellow display on the roof) and key it into your phone or text it to a friend. When you arrive at your destination ask the driver to wait until you get inside the door before leaving again.
- Do not leave keys to your home in an easily accessible or guessable place. Everyone knows to look on top of the doorframe, or under the mat, potted plant or just inside the letterbox.
- Always be aware of who's around you when you go to an ATM. Do not use ATMs at night on isolated streets – always choose those with good lighting.
- Unfortunately, sometimes you will have to act suspiciously to strangers. Don't be afraid to act assertively if you are uncomfortable or if you think someone is acting inappropriately.
- When you're walking: avoid while out walking alone, if possible, heavily overgrown areas, alleys and little travelled side streets and high crime rate areas. Do walk with authority, displaying an air of confidence and purpose of destination. Be alert to your surroundings.

LOOKING AFTER YOUR STUFF

The stuff you take with you to college is valuable to you - so it makes sense to look after it and protect it when you're away. Whether you're living in halls, in student-specific private accommodation or private houses, it just makes sense to do everything you can to prevent loss or damage to your stuff.

KEEPING THINGS UNDER LOCK AND KEY

Unfortunately, because things are valuable to you, they may be valuable to someone else. You need to take care of your possessions - don't leave them on show in your room or your car, don't leave them in common spaces. Keep your door locked, particularly if you're living with people you don't know long enough to trust completely. If you are travelling home for the weekend, do not leave your valuables in your student accommodation, bring them with you.

STUDENT POSSESSIONS INSURANCE

USI recommends insuring your personal possessions, so that if the worst should happen and you should damage or lose your stuff, you can with the minimum of hassle get it fixed or replaced, without costing the earth. It's not horribly expensive and it could stop a bad day turning into a nightmare. USI is committed to ensuring students get better deals than ever before on content insurance. You'll find out more on the USI website.

USEFUL CONTACTS

UNION OF STUDENTS IN IRELAND

Ceann Aras na Mac Léinn, Portview House,
York Road, Dublin 4
01 7099300
welfare@usi.ie
www.usi.ie

RTB (RESIDENTIAL TENANCIES BOARD)

PO Box 47, Clonakilty, Cork
Helpline 0818 30 30 37
www.rtb.ie

THRESHOLD ADVICE CENTRE (HOUSING RIGHTS AGENCY)

www.threshold.ie

DUBLIN:

21 Stoneybatter, Dublin 7
01 678 6096
advice@threshold.ie

CORK:

22 South Mall, Cork
021 427 88 48
threshold@eircom.net

GALWAY:

3 Victoria Place, Merchant's Road, Galway
091 563 080
thresholdgalway@eircom.net

CITIZENS INFORMATION

1890 777 121
www.citizensinformation.ie

NATIONAL CONSUMER AGENCY

www.nca.ie

STUDENT FINANCE

www.studentfinance.ie

MABS - MONEY AND BUDGETING SERVICES

www.mabs.ie
Helpline 0761 07 2002

DEPARTMENT OF SOCIAL PROTECTION

www.welfare.ie

PLEASETALK

www.pleasetalk.org

SPUNOUT

www.spunout.ie

SAMARITANS

Helpline 116 123

PIETA HOUSE

Helpline 1800 247 247

INCOME ▼

SUPPORT FROM PARENTS	<input type="text"/>
STUDENT GRANT	<input type="text"/>
LOAN	<input type="text"/>
WAGES	<input type="text"/>
BACK TO EDUCATION ALLOWANCE	<input type="text"/>
OTHER	<input type="text"/>
OTHER	<input type="text"/>
TOTAL	<input type="text"/>

SUMMARY ▼▲

TOTAL INCOME	<input type="text"/>
TOTAL EXPENDITURE	<input type="text"/>
SHORTFALL/PROFIT:	<input type="text"/>

EXPENDITURE ▲

BOOKS	<input type="text"/>
EQUIPMENT/ COURSE MATERIAL	<input type="text"/>
STATIONARY	<input type="text"/>
WAGES	
RENT	<input type="text"/>
GAS/HEATING	<input type="text"/>
TV	<input type="text"/>
BROADBAND	<input type="text"/>
ELECTRICITY	<input type="text"/>
FOOD	<input type="text"/>
BIN CHARGES	<input type="text"/>
OTHER	<input type="text"/>
LOANS/REPAYMENTS	
CAR FINANCE/ LOAN REPAYMENTS	<input type="text"/>
CREDIT CARD REPAYMENTS	<input type="text"/>
OTHER	<input type="text"/>
PERSONAL	
TOILETRIES	<input type="text"/>
CLOTHES	<input type="text"/>
TRAVEL (PETROL, BUS/TRAIN)	<input type="text"/>
PHONE CREDIT	<input type="text"/>
LUNCH/COLLEGE SNACK	<input type="text"/>
TOTAL	<input type="text"/>

INCOME ▼

SUPPORT FROM PARENTS	<input type="text"/>
STUDENT GRANT	<input type="text"/>
LOAN	<input type="text"/>
WAGES	<input type="text"/>
BACK TO EDUCATION ALLWANCE	<input type="text"/>
OTHER	<input type="text"/>
OTHER	<input type="text"/>
TOTAL	<input type="text"/>

EXPENDITURE ▲

BOOKS	<input type="text"/>
EQUIPMENT/ COURSE MATERIAL	<input type="text"/>
STATIONARY	<input type="text"/>
WAGES	
RENT	<input type="text"/>
GAS/HEATING	<input type="text"/>
TV	<input type="text"/>
BROADBAND	<input type="text"/>
ELECTRICITY	<input type="text"/>
FOOD	<input type="text"/>
BIN CHARGES	<input type="text"/>
OTHER	<input type="text"/>
LOANS/REPAYMENTS	
CAR FINANCE/ LOAN REPAYMENTS	<input type="text"/>
CREDIT CARD REPAYMENTS	<input type="text"/>
OTHER	<input type="text"/>
PERSONAL	
TOILETRIES	<input type="text"/>
CLOTHES	<input type="text"/>
TRAVEL (PETROL, BUS/TRAIN)	<input type="text"/>
PHONE CREDIT	<input type="text"/>
LUNCH/COLLEGE SNACK	<input type="text"/>
TOTAL	<input type="text"/>

SUMMARY ▼▲

TOTAL INCOME	<input type="text"/>
TOTAL EXPENDITURE	<input type="text"/>
SHORTFALL/PROFIT:	<input type="text"/>

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- Completely free online service!
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TENANTS AND LANDLORDS **KNOW YOUR RENTAL RIGHTS**



Access the new Residential Tenancies Board (RTB) website, which will enable landlords, tenants and the public to access all relevant residential tenancy information and communicate with the RTB in an easy, efficient and convenient way.



FOR ANSWERS >
VISIT RTB.IE
CALL 0818 30 30 37
OR: 01 702 8100



Bord um Thionóntachtaí Cónaithe
Residential Tenancies Board