



Trinity College Dublin

Coláiste na Tríonóide, Baile Átha Cliath

The University of Dublin

SENIOR TUTOR'S OFFICE

SAF 2026–27

Applicant Guide

Student Assistance Fund. A short guide to applying, for undergraduate and postgraduate students.



Keep this guide open while you fill in the form.

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Short on time?

Read sections 3, 4 and 8. They cover most of what goes wrong.

What SAF is

Money to help Trinity students in financial difficulty stay in college and take part fully.



- Funded by the Irish Government (with EU support) and by gifts from Trinity alumni and friends.
- Helps with course costs, rent, electricity and gas, travel to college, childcare, siblings in education and medical costs.
- It is a contribution towards your costs, not a full refund.

Last year's awards

Awards ranged from €600 to €2,600. That is the total for the whole year.

What it cannot pay

Tuition fees, student contribution, loans, and mortgage repayments.

Who should apply

You are a full time Trinity student and costs are hard to meet.



In general, one of these describes you:

- You are supported by your parents or guardians, and their income is €66,000 a year or less.
- You are independent and self-funding (for example, many postgraduates), and your income is €33,000 a year or less.

Undergraduates and postgraduates each have their own form. Non-EU students and students repeating a year may be supported through our Hardship Fund.

Good to know

- Not fully registered yet? You can still apply. You will not be paid until you are registered.
- Supported by the Trinity Access Programme (TAP)? Please contact TAP directly.

These are guides, not hard barriers

If other circumstances apply, tell us. We may still consider your application.

Before you begin

You cannot submit half an application. Get everything ready first.



- ☐ Watch the webinar. It is on the SAF page for your level (section 10).
- ☐ Check your bank details are up to date and saved in your student portal. We pay only into that account.
- ☐ Have your student number ready. Check it twice. Payment is linked to this number only.
- ☐ Gather your documents (section 4).
- ☐ Turn documents into single PDFs, one per question.
- ☐ Set aside uninterrupted time. Save when the form tells you to.

Round 1 dates

Applications open 2 October 2026 and close at midnight on 29 October 2026.

Documents you will need

Everyone uploads two things. The rest depends on what you are claiming.



You are claiming	You upload
Everyone	Income evidence and bank statements
A grant (SUSI or similar)	The full grant document, all 3 pages
Rent	Your lease
Electricity or gas	Your bills (renters only)
Travel	A Leap card statement or travel receipts, 2 weeks at least
Childcare	Current receipts from your provider
Siblings in education	A current letter from their school or college
Medical costs	Your receipts, with anything sensitive covered

Sharing someone else's information?

Some documents include another person's details, for example a flatmate's name on a bill, a brother's university registration letter, or a younger sister's school letter. You need that person's consent to share their information with us for financial assistance purposes. You do not need to tell us their name.

If that person is a child, consent must come from their parent or guardian. If you are the parent, you can give that consent yourself.

Your personal statement matters

It is taken into account in every decision. Type it into the form, 150 to 300 words, in your own words. Leave out names. Do not include details about your health or about other people's circumstances. There are examples at the back of this guide.



Income evidence

- We use the SUSI criteria to determine whether you are a dependent or independent student.
- If you are dependent, please provide evidence of your parent(s)/guardian(s)' earnings. You need their consent to share it with us; our privacy statement explains how it is used.
- Under 23 and see yourself as independent? You must show you have lived independently since October 2025.
- If you are independent, please provide evidence of your own earnings (and, where applicable, those of your spouse, civil partner or cohabitant).
- For the Irish Revenue Commissioners, this document is called the Employment Detail Summary (EDS).
- A Department of Social Protection statement or a Revenue notice of assessment will also suffice.
- If you are not resident in the Republic of Ireland, please consult our applicant guidelines for EDS alternatives from your home country. Documents must be in English or officially translated.

Not accepted

A tax credit certificate. It is not an income statement.



SUSI or other grant

- Upload the whole grant document. That means all three pages, including Assessed Reckonable Income.



Bank statements

- The last three months before you apply.
- Every account you use to pay for college life. If you use AIB less frequently than Revolut, and Revolut is your everyday account, upload both.
- Please do not upload only the account you barely use. We need to see the whole picture.
- Every page, downloaded from your bank as a PDF.

No screenshots, especially from a mobile phone

They are hard to read and will be sent back. Download the PDF statement from your bank instead.



Rent

- Only if you pay rent. Student accommodation and private rental both count.
- Upload your current lease, showing your name, address and rent.
- Only rent you pay. Parents' rent or mortgage is not supported.
- Sharing with a housemate? You need their consent to share the lease with us for financial assistance purposes. You do not need to tell us their name.



Electricity and gas

- Only if you rent.
- Claim electricity and gas separately, with one bill upload for each.
- The bill is in your name, or a housemate's on your lease. The address must match your lease.
- If the bill names a housemate, you need their consent to share it with us for financial assistance purposes. You do not need to tell us their name.
- Not covered: internet, phone, water and bin charges.



Travel costs

- Bus, Luas, DART and train.
- Upload a Leap card statement covering at least two weeks, or two weeks of travel receipts.
- Tell us your travel zone and the town, station or stop you travel from. Do not give your home address or Eircode.
- Not covered: driving, parking, petrol and international travel.
- Placement travel may be covered by the SU placement bursary. Please contact us.
- Field trip costs? If you receive SUSI, you may apply to SUSI for them.



Dependants and childcare

- Childcare: current receipts from a registered provider showing what you paid.
- Siblings: a current letter from their school or college confirming full time enrolment. Tell us how many.
- You need their consent to share this. If your sibling is 18 or over, it must be their own consent; if they are under 18, it must be their parent or guardian's.



Medical expenses

- Upload receipts for medical costs you paid.
- Cover up or redact anything sensitive. We do not want your medical history.
- Keep your name and the amount visible.

How to upload documents correctly

A clear document is a fast decision.



Screenshots do not work

We cannot use them. They will be sent back and your application will be delayed. Download the original PDF instead.

- ☐ Download the PDF from the source: your bank, Revenue, your provider.
- ☐ Include every page.
- ☐ Make sure it is readable. Blurry phone photos will be sent back.
- ☐ Put it in the right upload box. One file per box, so combine pages into one PDF.
- ☐ Use English, or add a translation.
- ☐ Do not email documents unless we ask you to.
- ☐ Press Save at the end of the form.

Data protection and how your information is handled

We ask only for what we need, and we treat it with care.



- Your information is used to assess your application, to pay any award, and for audit and anonymous funder reporting.
- Some documents, for example bank statements, are read using Microsoft 365 Copilot, Trinity's enterprise version. Before Copilot sees anything, staff fully redact and sanitise the document: your name, address, bank name, account numbers and other personal details are removed. On a bank statement, the description of each transaction is also removed, leaving only the dates and amounts.
- Redaction and sanitisation are carried out using a professional version of Adobe Acrobat, on a local disk in the Senior Tutor's Office. This is not simply blacking out the page: redaction irrevocably removes the identifying text and images underneath, and sanitisation strips any hidden metadata from the file, so none of it can be recovered. What is left is the dates and amounts, as shown in the example at the end of this guide. Adobe explains how redaction and sanitisation work at experienceleague.adobe.com/en/docs/document-cloud-learn/acrobat-learning/advanced-tasks/redact.

- Childcare, sibling, medical, lease, utility (electricity and gas) and travel documents are never analysed with Copilot.
- Microsoft processes this information on Trinity's behalf, under a data processing agreement, and does not use it for its own purposes.
- Copilot helps us read documents. People make every decision. Copilot may suggest, for example, the income shown on a bank statement or a statement of earnings. A member of staff checks every suggestion.
- If you are concerned about Copilot, please be assured it is only applied to documents that are redacted of all your personal details. However, if this does not assuage your fears, please contact us for an alternative.
- The review meeting sees an application number, not your name or student number.
- Payment details go to Trinity's finance systems so we can pay you.
- Funders receive anonymous totals only.
- We keep your information for between 3 and 10 years, depending on the fund used.
- You have the right to access and correct your information and, in some cases, to object to its use. Contact dataprotection@tcd.ie.

The full privacy statement is available at [tcd.ie/media/tcd/senior-tutor/pdfs/Student-Assistance-Fund-\(SAF\)-Privacy-Notice-2026-27.pdf](https://tcd.ie/media/tcd/senior-tutor/pdfs/Student-Assistance-Fund-(SAF)-Privacy-Notice-2026-27.pdf)

What happens after you submit



- 1 Application closes.** 29 October 2026, midnight
- 2 We check your documents.** Anything missing or unclear? We email you.
- 3 You reply within 7 days.** After that, your application may be rejected.
- 4 The Senior Tutor's team reviews each case.**
- 5 You are told, and paid.** We hope to pay towards the end of November.

Timing

It depends on how many applications we receive and the budget we are given by the government and our donors.

A second round?

If funds remain, a second round may open. Watch your email.

Common mistakes that delay an application



Mistake	Do this instead
Screenshots	Download the original PDF
Tax credit certificate	Upload an income statement
Fewer than 3 months of statements	All 3, from every account you use
Only the account you rarely use	Upload the one you really use too
Leaving out page 3 of your SUSI document	Upload all 3 pages, including Assessed Reckonable Income
Bill does not match your lease	Same address, and your name or a housemate's
Parents' rent or bills	Only costs you pay
Bank details not updated	Check your student portal first
Wrong student number	Check it twice
Your name in the personal statement	Leave names out
Forgetting to press Save	Save on the last screen
Ignoring our email	Reply within 7 days
Claiming independence without evidence	Show independent living since October 2025

How decisions are communicated



- We email you the result. Check your Trinity email, and your junk folder.
- If you are awarded support, you will see what you were awarded for.
- Payment goes straight to the bank account in your student portal. You do not need to do anything.
- Not successful? It is about the funds and the criteria, not about you.
- Think we got it wrong? Please contact the address in section 10.

Where to get help

Ask early. Before the deadline is best.



Who	How
General enquiries, all aspects	saf-stutor@tcd.ie
Undergraduates (general queries)	Contact Sean: ugoffice@tcd.ie
Postgraduates (general queries)	Contact Sarah: st.office@tcd.ie
Undergraduate SAF page	tcd.ie/seniortutor/undergraduate-students/financial-assistance/
Postgraduate SAF page	tcd.ie/seniortutor/postgraduate-students/financial-assistance/

Webinars are on those pages.

To discuss your financial needs in detail

Undergraduates: contact Sean at ugoffice@tcd.ie to make an appointment with Cristina Boccardo or Stephen Smith, the Senior Tutor.

Postgraduates: contact pgdsupp@tcd.ie to make an appointment to see Martin McAndrew or Chloe Staunton in the Postgraduate Advisory Service.

A

Personal statement examples



- Keep it general. Write 150 to 300 words.
- Leave out names (yours and anyone else's), addresses, employers, landlords, placement sites and phone numbers. Do not include health details, or details about anyone else's circumstances.
- Never give someone else's contact details to prove a cost.

Before you submit

- ☐ Have I left out every name, including mine?
- ☐ Have I left out addresses, phone numbers, workplaces and placement sites?
- ☐ Have I given amounts (rent, income, bills) where I can?
- ☐ Have I said what help would change?

The examples on the next pages are **fictional** and give you a guide. Each of these examples is 175 words long, and it gives you an idea of what you might write.

Example 1

SUBMIT IT THIS WAY

I am in the third year. My placement this term is full time and unpaid, and it has meant giving up the part time job that was my main income. I was earning about €400 a month, which covered my food, phone and travel. That income has stopped, and I cannot make it up while I am on placement. My rent is €900 a month, and I have already fallen one month behind. My landlord has been patient so far, but I do not know how long that can last. Travel to placement costs me a further €45 a week. My family are not in a position to help, as they have financial pressures of their own, and my small savings are gone. I am committed to finishing my degree. I do not want to defer, and I do not want to go off books. Help towards rent and the costs of my placement would let me complete the year and stay on my course.

AVOID THIS

*My name is **Sebastian**. I am in the third year. My placement this term is at **Big City Stockbrokers**, full time and unpaid, and it has meant giving up my part time job in **Dones Stores**, where I worked **each day from 4 till 6**. I was earning about €400 a month, which covered my food, phone and travel. That income has stopped. My rent is €900 a month, and I have already fallen one month behind. My landlord has been patient, but I do not know how long that can last. Travel to placement costs me a further €45 a week. My family cannot help: my father, **Mark**, has financial pressures of his own, and my savings are gone. I am committed to finishing my degree. I do not want to defer, and I do not want to go off books. Help towards rent and the costs of placement would let me complete the year.*

What gave it away: your name, the placement name, your workplace and hours, your father's name.

Example 2

SUBMIT IT THIS WAY

I am in the second year of a health sciences degree, and I needed to repeat part of last year's coursework over the summer. I have fallen behind with some bills: my electricity bill is €310 overdue and my gas bill is two months behind. Some weeks there is not enough for food. I have cut back on everything I possibly can, and I am relying on a small amount of occasional help from family that will not last. I am doing well on my course this year, and a member of academic staff encouraged me to apply for support. I am determined to finish, and I do not want to leave college because of a few difficult months. Help with these bills would allow me to stay on track and complete the year.

AVOID THIS

*I am in the second year of medicine, and I was **OBA for Anatomy** last year. That has meant repeating over the summer, and I have fallen behind with my bills: my electricity bill is €310 overdue and my gas account, **384729510**, is two months behind. Some weeks there is not enough for food. I have cut back on everything I can, and I am relying on a small amount of help from family that will not last. I have used up my savings. I am doing well on my course this year, and my lecturer, **Prof John**, suggests that I contact you. I am determined to finish, and I do not want to leave college because of a few difficult months.*

What gave it away: your course, year and the specific subject and outcome from last year, your gas account number, your lecturer's name.

Appendix: a redacted bank statement

This is a real, worked example of how the Senior Tutor’s Office redacts and sanitises a bank statement before anyone, or Copilot, reads it. The bank, the account holder and the figures are fictional; the redaction shown is the genuine process we use, described in the Data protection section.

SPECIMEN FOR DEMONSTRATION ONLY — fictional bank, fictional person. Not a real document.

BIA

Banc Iontaobhais Aontaithe

Statement of Account

Personal Current Account

Account name

IBAN

BIC

Branch

Statement date

Page

31 August 2026

1 of 1

Date	Details	Debit €	edit €	B	ance €
01 Aug				1,	84.62
01 Aug		650.00			534.62
02 Aug		23.46			511.16
03 Aug		20.00			491.16
05 Aug		20.00			471.16
06 Aug			318.40		789.56
07 Aug		31.82			757.74
08 Aug		14.95			742.79
09 Aug		40.00			702.79
11 Aug			150.00		852.79
12 Aug		5.99			846.80
13 Aug		18.20			828.60
13 Aug			296.80		1,125.40
15 Aug		20.00			1,105.40
18 Aug		42.50			1,062.90
19 Aug		38.00			1,024.90
20 Aug			305.60		1,330.50
21 Aug		27.13			1,303.37
22 Aug		50.00			1,253.37
25 Aug		20.00			1,233.37
26 Aug		9.75			1,223.62
27 Aug			288.00		1,511.62
28 Aug		36.44			1,475.18
29 Aug		20.00			1,455.18

Key: POS Point-of-sale card purchase · ATM Cash withdrawal · DD Direct debit · SO Standing order · TRF Transfer

Banc Iontaobhais Aontaithe (BIA) is a fictional institution created for training and demonstration by the Senior Tutor’s Office, Trinity College Dublin. Any resemblance to a real bank, person or account is coincidental.

Only the transaction dates and amounts remain. Everything else, including names, account details and the description of each transaction, has been redacted, and the file itself has been sanitised so none of it can be recovered.

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The TCD Student Assistance Fund is made possible through fundraising by

Trinity Development & Alumni



Trinity College Dublin

Coláiste na Tríonóide, Baile Átha Cliath

The University of Dublin

HEA

An tÚdarás um Ard-Oideachas
The Higher Education Authority