

A Modest Policy Proposal

**Allow the Special Rate of Maintenance Grant (€3,270pa), to all
Independent Adult Learners from Low-Paid Backgrounds**



April 2008

**Stephen Stewart
NUI Maynooth**

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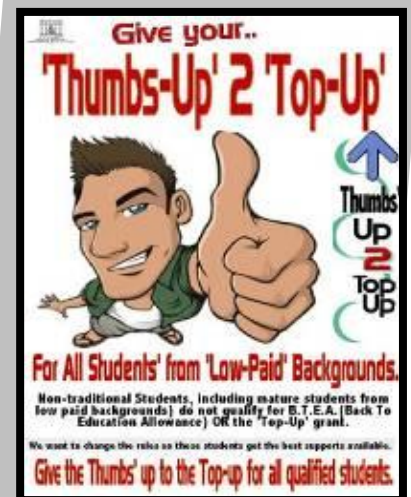
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Stephen Stewart is an Award Winning third year Media Studies and Celtic Studies, Double Honours BA, Mature Student at NUI Maynooth.

Stephen has lobbied for positive change in this area since finding himself in this situation in first year 2005. He has borrowed €5,000 per year to help towards living costs and keep up his studies.

Stephen will graduate this year 2008 with a €20,000 loan (€15,000+€5,000 interest) to pay back starting the week after exams finish in June.

This will severely hamper Stephen's future plans of doing his Masters in Advocacy and Public Policy using Digital Media in the NUI Galway Film School.

This would not have happened if Stephen had not taken up the offer of temporary work and continued to sign on in 2004.

When Stephen gets a job, the government will take 41% of profits in tax. They will not pay 42% of the investment to make this profit yet they want the rewards of this investment. Stephen thinks this is most unfair.

He really does not want this to happen to anyone else.



Stephen Stewart receiving the 2008 Digital Media Award from Minister Eamon Ryan.

Overview



Parity of Esteem for Social Welfare Clients And Low-Paid / Temporarily Workers In Essential Second Chance Education Supports.

In 2008;

- The Minimum Wage (MW) is €17,992 per year **€346 per week.**¹
- The Social Welfare ceiling is €18,055 per year; **€347 per week.**²

This €1.21 per week difference in income creates a **€63,489** disparity in **Educational Support** over a full-time 3 year degree course between two otherwise equal citizens.

Problem/ Opportunity;

The Mature Student from a Low-Paid (MW) Background is entitled to; **€4,103 per year**
The Mature Student from a Social Welfare Background is entitled to; **€25,266 per year**

Over a 3 year degree course this leads to a **€63,489** disparity in essential support.
People who want to escape the low-pay trap are being **penalised for working**.

Action to be taken;

The pages below set out this problem in more detail.

- They show how this anomaly has developed to create this vast gulf in funding.
- They then suggest a mechanism for positive change which can happen today.

The recommendation it suggests is that Independent Mature Students from low-paid backgrounds (€18,055 or less) be allowed qualify for the Special Rate of Maintenance Grant (**Top-Up Grant €3,270 per year**).

Phone / write to the Student Support Unit (0506) 21363 or (01) 8734700, and recommending that the 4 words '**Except Independent Mature Students**', should be inserted into clause 4; 6; 6 in the Accompanying notes to the Maintenance Grant.

These notes are amended every year and do not need any statutory permission.
There are no new laws to pass, no new departments to set up.

The above will act as a first step towards **parity of esteem** between long-term social welfare clients and long-term low-paid workers, when it comes to eligibility for Student Supports.

Follow-up Action;

The Combat Poverty Agency has recommended this *Parity of Esteem* to prevent Social Exclusion, people on the **same income**, no matter what the source, should be **treated the same**.

¹ <http://www.citizensinformation.ie/categories/employment/employment-rights-and-conditions> €8.65 per hour x 40 = €346.

² (Jobseekers Allowance €197.80 per week; €10,286 per year. Rent Supplement of 130pw/ €6,760pa = €17,046, plus medical card and other benefits eg Christmas bonus, fuel allowance, bringing you to a total ceiling €18,055 / €347 per week.

Summary

Mature Student Support 2008

The Mature Student who qualifies for (BTEA) Back to Education Allowance; Social Welfare Client.

The Back to Education Allowance(BTEA)(53 weeks) ³ €197.80 per week,	10483
Rent Support; (Dept Health) €130.00 per week	6760
The Maintenance Grant (HEG); (Dept Edu) €3,420.00 per year	3420
The Special Rate of Maintenance Grant (Top-Up) €3,270.00 per year	3270
Cost of Education Grant (Dept Social Welfare) €500.00 per year.	500
European Social fund (ESF) €500.00 per year	500
Student Support Fund, (SSF) (loan) per degree. €1,000.00 per degree	333
Per Week (€485) every week, for 3 years, guaranteed.	€485pw
Total per year;	€25,266 pa

The Mature Student who does **NOT** qualify for (BTEA), Minimum Wage Worker/ Unemployed less than 1 yr.

Maintenance Grant (Dept Education) (HEG) € 3420 per year	3420
European Social Fund (ESF) €350 per year	350
Student Support Fund (SSF) €1000 per degree	333
Per week (€78) every week for 3 years, guaranteed.	€78pw
Total per year;	€4,103pa

The Difference every year is €21,163 and over the Degree Course of 3 years totals;

€63,489

If you have a relationship with social welfare for 1 full year, you may be able to claim Back to Education Allowance to return to education.

You are disqualified from BTEA if you worked in the year before taking a college place, no matter what the income level.

If you earned equal to or below minimum wage which is the same amount as the social welfare ceiling, you are disqualified from BTEA and loose out on vital support through your degree.

If you do not qualify for BTEA you do not qualify for other essential grants including the rent and the **Top-Up** Grant.

When you take up a degree course as an adult learner (over 23 years old) the level of support depends on what you were doing in the year before you take up your place on the course. If you earned **any** money you loose almost **all** support.



If you work you loose out on BTEA/Rent **and** the 'Top-Up'

'Ensure that the funding model rewards collaboration Structure the allocation of grants to institutions in such a way as to encourage greater collaboration with external partners and with other higher education institutions.

TOWARDS THE BEST EDUCATION FOR ALL:

The average Irish industrial wage in 2008 is: €32,000pa; €495 per week after tax.¹
The Social Welfare Student is entitled to: €25,266pa; €485 per week, no tax, insurance paid.

³ Christmas Bonus.

The 'Top-Up' grant for Mature Students from Minimum Wage Backgrounds.

Minimum Wage/ > less than 312 Days Unemployed –V– BTEA Social Welfare

There is currently a disparity of **€63,489⁴**, in direct governmental support between two students, who were receiving very similar incomes before they started their degree.

1; The social welfare student receiving €18,055⁵ (€347p.w.) income from the dole, plus rent.

2; The minimum wage student earning €17,992⁶ (€346p.w) or less per year, in a low-paid job.

(€1 per week difference in income creates a € 63,489 disparity in support over the degree).

The Problem; When refused the BTEA (c.€50,000 per degree) because of working in a low paid job before going to college, the Minimum Wage mature student is then refused the 'Top-Up' grant (c.€9,000 per degree) because they are not in receipt of that same BTEA. The social welfare student automatically receives the TOP-UP along with the BTEA.

- Independent Mature Students (23+) with a social welfare background can benefit from as much as €75,798⁷ in direct government funding over the course of their degree.
- The Mature Student from a Minimum Wage background (-€18,055), can receive a maximum of €12,309⁸ in direct government support over the same degree course.
- This creates a staggering difference of **€63,489** in direct government support between these two very similar income groups over the 3 year degree course.

The Solution; Proposal; **Include Independent Mature Students from a Minimum Wage Background for the Special Rate of Maintenance Grant.** Do not penalise those who work.

This proposal highlights the way support systems are intertwined resulting in this 'all or nothing' situation, (in some cases, working income can be *less* than dole + rent).

It then offers a simple, effective and immediate mechanism whereby the best **available** support can be made accessible for all students from low-income backgrounds. Elevating some of the hardship caused while much needed wholesale reform can be carried out by the forthcoming, long awaited, Student Support Bill.

Parameters of Proposal

- This proposal concentrates on Independent Mature Students 23+ (assessed on their own incomes). Mature Students nationwide who fall into this category total c.777.⁹
- The focus of this proposal is the '**Top-Up**' Grant, (BTEA reform is a completely separate issue, handled by the Department of Social and Family Affairs).
- The Governments website, Education Ireland, states that a budget €15,000 for living expenses is needed for a full year of study in Ireland¹⁰ (€45,000 per degree).

⁴ See tables page 2; Table 1-Table 2, = € 63,489.

⁵ Weekly payment plus rent support. (197.80x53+130x52=€17,441 per year social welfare)

⁶ The Income limit set by the Department of Education for eligibility for grant support, www.education.ie

⁷ Table 1, page 2.

⁸ Table 2, page 2.

⁹ (Of the 133,691⁹ students enrolled in Higher Education Authority Institutions today, 9.4%⁹ are deemed Mature, (23+) equalling 12,566 Mature Students. 42% of these would qualify for grant assistance, reflecting the percentage in the overall student body; 5277⁹ approx'. 4500 approx Mature Students are receiving BTEA⁹ and the 'top-up' grant. This leaves a total of 777 low-income mature students without BTEA or the top-up grant.

¹⁰ www.educationireland.ie/httpdocs/htm/how/cost.html (Calendar year).

The Current Student Funding Situation.

Mature Students from a Social Welfare background.

- Students in receipt of BTEA are entitled to the 'Top-Up', a Medical Card and all other benefits they qualified for as a social welfare claimant including; the Christmas Bonus, Fuel Allowance, T.V. licence, Cost of Education Allowance. They are also entitled to earn a part-time income of up to €60 per week without affecting any of their benefits.¹¹
- They can also sign-on during the summer and have the assurance that this will be their minimum annual income. Insurance Credits are paid throughout these years.
- At present under the current regulations, a mature student from a social welfare background is entitled to receive **€25,266** per year support/ **€485** per week. This is made up of;

Table 1. The Social Welfare Student.

The Back to Education Allowance(BTEA)(53 weeks) ¹²	€197.80 per week	10483
Rent Support;	€130.00 per week	6760
The Maintenance Grant (HEG);	€3,420.00 per year	3420
The Special Rate of Maintenance Grant (Top-Up)	€3,270.00 per year	3270
Cost of Education Grant	€500.00 per year.	500
European Social fund (ESF)	€500.00 per year	500
Student Support Fund, (SSF) (loan) per degree.	€1,000.00 per degree	333
Per Week (€485) every week, for 3 years, guaranteed.		€485pw
Total per year;		€25,266 pa

10483+6760+3420+3270+500+500+333= €25,266 per year = **€75,798** per 3 year degree.

Mature Students from a Minimum Wage Background.

Table 2. The Minimum Wage Student.

Maintenance Grant	(HEG)	€ 3420 per year	3420
European Social Fund	(ESF)	€350 per year	350
Student Support Fund	(SSF)	€1000 per degree	333
Per week (€78) every week for 3 years, guaranteed.			€78pw
Total per year;			€4,103pa

3420+350+333 = €4,103 per year = **€12,309** per 3 year degree.

- At present under the current regulations, a mature student from a low-income background is entitled a maximum of **€4,103** per year support.
- This amounts to €12,309 per degree course, (assuming and including receipt of SSF loan €1,000).
- This is **€63,489** less than the social welfare student over the same degree course.
- The Mature Student from a low-income background who presents at a social welfare office to sign-on as unemployed in summer is informed; they are not entitled to do so, if they declare their intention to return to college in September.¹³

The difference in financial support, per degree between two equal citizens, is; €63,489.

¹¹ <http://www.welfare.ie/publications/sw70.html>

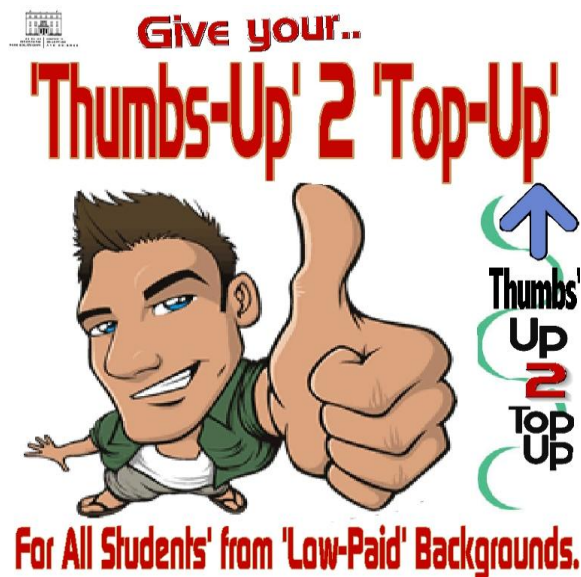
¹² Christmas Bonus.

¹³ Section 126 of the Social Welfare Act 1993. <http://www.irishstatutebook.ie/1993/en/act/pub/0027/sec0126.html>



FACTS;

- It Costs €18,000+ to keep someone on the dole for a year while the wait to qualify for Back to Education Allowance (BTEA).
- There is another way, a better way, a choice.
- Allow people to apply for the 'Top-Up' Grant.
- Every student who has earned less than the dole/minimum wage (€18,055) should be allowed to apply for the 'top-up'.
- It does not make up for loss of the BTEA but at least goes towards the rent and gives people a fighting chance.



The 'cost' of the 'top-up' grant will be less than €10,000 over the 3 year degree.

(Nearly half as much as keeping a person waiting on the dole for 1 year so they can qualify for BTEA).

This will save money.

Allow Minimum Wage Mature Students the 'Top-Up' grant.

Urgent Action to be taken immediately.

As a first and urgent step to rectifying this vast disparity in support and, to give Mature Students who have worked in low-paid jobs in the year preceding their return to education, some chance of completing their degree successfully and to return to the workforce as net contributors;

The Special Rate of Maintenance Grant should immediately be made accessible to each Mature Student from this income group, (below €18,055).

- Using the best available figures, this measure would cost €2.3 million per year. This represents 0.01% of the total budget of €1.9 billion announced by the Minister for Education in Jan 2007¹⁴.
- This measure would not involve setting up any new infrastructure or the drafting any new laws and can be initiated with immediate effect.
- The regulation which denies access to this 'top-up' rate of grant is contained in the document 'Accompanying Notes to Grant Application', published by the Department of Education, distributed to the Local Authorities 'Corporate Services Departments', as instruction on allocation of grants.¹⁵
- In CLAUSE 4.4.6, of this 'Accompanying' document it states;

For the award of a special rate of maintenance grant a candidate's reckonable income must, as at 31 December 2007, include one of the payments listed in Appendix III.

- Appendix III lists social assistance and social insurance payments, including; Unemployment Benefit, which must have been continuous for at least 12 months before taking up the college course offered. **This creates the anomaly scenario.**
- This Clause effectively sets out the same qualification criteria as the BTEA, meaning if you qualify for one, you qualify for both. And if you *do not* qualify for one you *do not* qualify for either, even if you pass the income threshold test of below €18,055.
- By adding the four word qualification;

(Except Independent Mature Students),

to the above clause, Mature Students (23+) assessed on their own incomes, who have proven that income was below the €18,055 threshold, would be entitled to the Special Rate of Maintenance Grant.

- This would bring the annual income of a mature student from a low income background to €7,373. Maintenance grant of €3,420, the ESF €350 and the 'top-up' of €3,270 with the SSF loan of €333. This gives a weekly total of €141 to meet estimated living costs of €288, as set out in Education Ireland website.¹⁶

¹⁴National Development Plan 2007-2013/Chapter 11, p248.

¹⁵Download Word Document at <http://www.education.ie/home/>

¹⁶Government estimates. €15,000 per year €288 per week

http://www.educationireland.ie/index.php?option=com_content&task=view&id=2&Itemid=5 (Calendar year).

10 good reasons to change the current structures;

1. If you had a Social Welfare income for the year, (up to €18,055pa)¹⁷ you would be entitled to **€485** per week, each and every week for the duration of your degree, amounting to €75,798 over the 3 years.(€10 less than the average industrial wage each week for 3 years)
2. If you were working in a minimum wage job for some of that time and unemployed for less than a year, (€17,992pa)¹⁸ you are entitled to **€78** per week. €407 less per week than the student from a social welfare background, a total of **€63,489** less, in the average 3 year degree course.
3. If you were earned €38,675 for the year before you started your degree course, you would receive **€65** per week from the government, €13 less than the minimum wage student.
4. The basic fact is; if you work in a low paid job for a short time, you loose €63,489 in essential financial support while studying.
5. The crude yardstick of 13 months unemployment is used to determine all of the financial supports while returning to education. In this time you would have received a minimum of €18,055 on the dole. Because you went to work for low wages in this time, you loose the lot.
6. This takes no consideration of the type of 'work' you may have had, or the financial return from this work. In the same period (13 months) you could have earned as little as €10,000; €200p.w.
7. If you were in low-paid, temporary, insecure, short term contract, or no contract work, earning less than you would have if on the dole, this does not count. The system only sees employed or unemployed, black or white. You could have been unemployed for 10 months and worked for two months earning less than the dole plus your rent, you still loose out.
8. If you have been stuck in this revolving door of low-skills=low-paid, temporary, insecure work for the past twenty years and see education as the only means of finally escaping this trap, you are taking a €45,000 decision. This is what the government recommends to foreign students who come here to study, that they budget for their typical 3 year degree course, €15,000 p.a.
9. 89% of University Graduates are in employment with salary's of €25-33,000+¹⁹, making a net contribution to the tax system. In a 25 year working career this amounts to sizeable €250,000+ in revenue generated for the exchequer. Minimum wage employees are not in the tax net.
10. It makes sense to have **parity of esteem** for minimum wage workers and social welfare customers through a 3 year degree course, and have net contributors to the state afterwards.



The current system penalises those who take low-paid/ temporary work rather than sign on.

This is totally against the ethos the state wishes to encourage.

Under the heading 'Improved Opportunities in Further and Higher Education', the current Programme for Government states;

'Enable more students to qualify for the top-up grant'.²⁰

This small adjustment in the current system, as suggested in this document, could yield plentiful rewards all-round. This, while the whole structure undergoes much needed reform.

The following pages set out the above in more detail and then suggest a mechanism for positive change. There are no new laws to pass, no new departments to set up, this is 'fixable', and is fixable now.

¹⁷ Social Welfare Ceiling.

¹⁸ Minimum wage 2007 €8.30x40x52=€17,772 per year.

¹⁹ What Do Graduates Do? THE CLASS OF 2005<http://www.heai.ie/index.cfm/page/sub/id/770>

²⁰ (An Agreed Programme for Government, June 2007)

Conclusion

It is difficult to accept that you are disqualified from nearly €50,000²¹ in financial support for working in a low-paid job. But then, to learn that you are disqualified from a further c. €10,000²² *because* you are disqualified from the €50,000, is incredible.

Parents of students under 23 years old are entitled to claim €1,992 per year in children's allowance on their behalf, adding €5,976 to the amount of assistance that can be provided to that student over the normal 3 year degree course. The mature student has none such support.

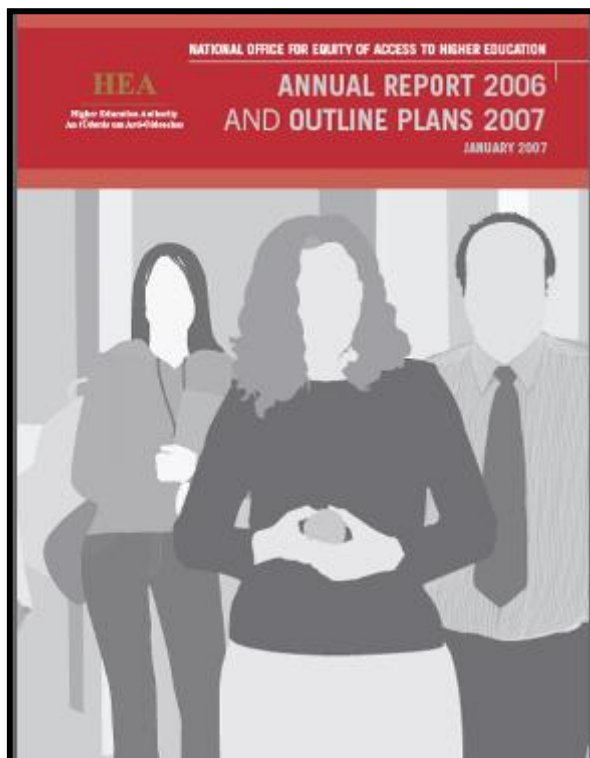
Reform in this matter and the approval of the action needed to correct this anomaly would be seen a first progressive step towards an ultimate goal of parity of esteem and equality in financial support for all students' based on income alone.

A truly visionary policy would provide a 'scholarship', (not a grant or an allowance, but a scholarship) for any motivated qualified citizen who had shown enthusiasm for education by obtaining an offer of a place in University.

This *investment* would reap plentiful reward.

It is hoped the forthcoming, long overdue 'Student Support Bill', will address these anomalies. However, for '*Minimum Wage Mature Students*' who are currently studying and those who may unwittingly (there is a lack of systems to check before you accept your place, at present), fall into this category in the near future, this will be too late.

Whether it is accomplished by the method suggested or by any other means; this measure **is** urgent and must be implemented immediately.



*'...we need to **re-double** our efforts during 2007 to achieve equity of access in our higher education system.'*

Michael Kelly

Chairman, Higher Education Authority,
December 2006



Paul Gogarty TD Green Party spokesperson on education, gives his 'thumbs-up to the top-up

²¹ BTEA 9831+ Rent Support 6760 x 3 years= €49,773

²² 3270x 3years= €9810

Time for Action



4



Recommendations

Actions to be taken;

Phone/ write to...

1. **The Department of Education and Science administer the Maintenance Grant and decide who qualifies for the Special Rate (Top-Up);**

Phone/ write to, the Student Support Unit (0506) 21363 or (01) 8734700, and recommend that the 4 words '**Except Independent Mature Students**',

should be inserted into clause 4; 6; 6 in the Accompanying notes to the Maintenance Grant published by that department.



*The Student Support Unit,
Department of Education and Science,
Portlaoise Road,
Tullamore,
Co. Offaly
Tel: (0506) 21363 or (01) 8734700.
E-mail: StudentSupportUnit-Tullamore@education.gov.ie*

2. Follow the recommendation of the **Combat Poverty Agency** in their 2008 pre-budget submission and instruct the Department of Social and Family Affairs to help to correct this anomaly;

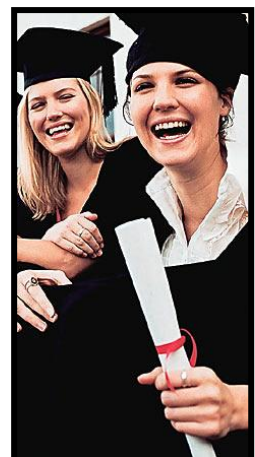


"...low income workers should be eligible for similar rates as someone in receipt of social welfare."²³

Please follow recommendation 1 above immediately to help prevent more people from having to drop-out and go back on the dole because they cannot pay the rent.

Invest in the wealth of our country, our people.

Go Raibh Maith Agut.



²³ http://www.cpa.ie/publications/submissions/2007_Sub_PBS2008.pdf, page 7, paragraph 4. 20/14/09

CONSULTED PARTIES

AONTAS

Students Union Maynooth

Mature Students Representative Maynooth

National Organisation for the Unemployed

Combat Poverty Agency

SELECTED REFERENCES

Action Group on Access to Third Level Education, (2001) *Report of the Action Group on Access to Third Level Education Dublin*.

Department of Education and Science, *Annual Report (2004) Change Management Unit*.

Irish Council for International Students *Cost of Living for Students*
http://www.icosirl.ie/student_info.php

A Report to the Minister for Education and Science, *Supporting Equity in Higher Education*, (2003).

Report of the High Level Group on University Equality Policies, the Higher Education Authority (2004).

The Union of Students in Ireland *Funding Fairness* Unlocking Lobby of the Oireachtas (2006),

National Office for Equity of Access to Higher Education *Funding to Achieve Equity of Access to Higher Education* (2005).

Reviews of National Policies for Education, *HIGHER EDUCATION IN IRELAND*, OECD 2006.

The Combat Poverty agency has made recommends on this subject in its 2008 pre-budget submission. See;
http://www.combatpoverty.ie/publications/submissions/2007_Sub_PBS2008.pdf page 7.

APPENDIX 1.



Combat Poverty's pre-budget submission for Budget 2008 focuses on a number of key public service areas which will contribute to reducing poverty and social exclusion.

Mainstreaming Poverty and Social Exclusion²⁴

National Action Plan for Social Inclusion, 2007-2016, Ireland, 2007

Proposals for Budget 2008, Published in October 2007.

Return to Education:

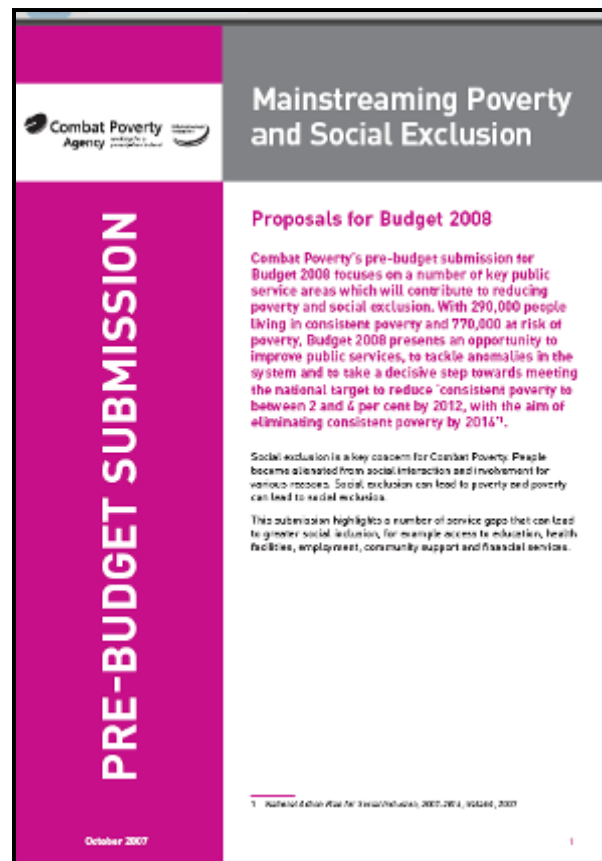
Under the Department of Social and Family Affairs Back to Education Allowance scheme, a social welfare recipient returning to full time education is entitled to an allowance of €185.52 per week (€9,646 per annum). There are also a number of 'top-up' allowances, including a maintenance grant of €2,960 p.a. and a €400 p.a. 'Cost of Education' allowance.

To be eligible, however, an applicant must be getting a social welfare benefit for between nine months and three years, (depending on the type of benefit). Such a student is also entitled to a Higher Education Grant of €3,110 p.a. from the Department of Education and Science (DES). This means that a social welfare recipient returning to education is entitled to up to €16,116 per annum for third-level studies.

In contrast, a person in a low income job wishing to return to education is only entitled to the Higher Education Grant of €3,110 p.a. This limits the incentive for low paid workers to return full time to third-level education to improve their skills and their future job prospects.

To address this, low income workers should be eligible for similar rates as someone in receipt of social welfare.

In the interim, a supplementary scheme should be introduced under the Department of Enterprise, Trade and Employment through FÁS



²⁴ http://www.cpa.ie/publications/submissions/2007_Sub_PBS2008.pdf, page 7, paragraph 4. 20/14/09

APPENDIX 2.

Dear Minister Cowan,

I have a great Investment plan for you. Here is an offer you simply cannot refuse;

Turn a €10,000 investment into €250,000 and have a happier country into the bargain.
Do this 1000 times a year and make €250,000,000 by 2035 for Ireland Incorporated!

How?
Human Resources.

Here in Ireland we are blessed with wonderful human beings, Irish human beings. For years we exported them to every corner of the world where they have contributed to their host nations in a way that makes us proud. All over the world there are examples of how great our people are.

Now as we are a net importer of human resources, we must take the opportunity reassess the stock we have and see if we can gain more productivity.

And this is;

All over the country there are people who have left education early and find themselves in low-paying (no-tax paying) work.

To up-skill these people we do have space in our Colleges and University's right now.

If we invest €10,000 in these minimum wage workers, over a 3 year degree in the form of the established '**top-up' grant**', and with a 98% employment rate for graduates in occupations of a starting salary of avg€40,000, we will reap **100% of that investment back in their first year** employment after graduation. In a 25 year career this will yield at least €250,000 tax take for the revenue of this fine country, not to count the inestimable growth in social capital.

There are by my estimate 1000 of these prospects applying to our institutions every year, only to shy away, not because of the academic endeavours required but the simple lack of financial investment. These people are responsible adults with commitments; they need our backing, in deed as well as sentiment.

These 1000 non tax payers can be transformed into €10,000,000 net contributors each year of their average 25 year working lives left, making €250,000,000 by 2035 for Ireland Inc, if we do this now.

Invest in these eager prospects. Cover their rent while they transform themselves, that's what this money means to them. Let them concentrate on their studies during term time and therefore achieve better grades, therefore command better salary's and, more tax income the benefit of all who share our wonderful inheritance, Ireland.

There are no new structures to build, no new laws to pass, no committees to consult. Just four words on a document which is revised every year.

This will be the first step in giving them '**parity of esteem**' with social welfare customers who fair much better, a whole lot better, than their minimum wage brothers and sisters.

The fact is, and I will make it clear and transparent, I have a vested interest. I am a shareholder in Ireland Inc. I buy shares in the form of taxes paid in every transaction I make. I want to see my investment managed in the best interests of the nation as a whole, in the long term. I plan to be here a while, to raise my family here, to see my grandchildren, here.

So, please read the policy proposal attached, then instruct the people in your indirect employ to change the four words in the document specified, and then; let us all share in the rewards of doing so.

You have a highly privileged position. It comes with responsibilities and rewards. You are tasked to manage vast amounts of shareholders wealth and invest it where there are proven rewards. I urge you to strongly consider this investment, see the value, and trust your gut instinct.

Go Raibh Mile Maith Agut.

Stephen Stewart



Give your..

Thumbs-Up' 2 'Top-Up'



For All Students' from 'Low-Paid' Backgrounds.

Non-traditional Students, including mature students from low paid backgrounds) do not qualify for B.T.E.A. (Back To Education Allowance) OR the 'Top-Up' grant.

We want to change the rules so these students get the best supports available.

Give the Thumbs' up to the Top-up for all qualified students.

About the Author

This document was compiled as part of an application made by The Head of the Media Department to the panel of the Annual Presidents Award 2008.

Stephen Stewart, 3rd Year Media Student.

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Stephen Stewart is an active member of the **Mature Students Society**. He has been on the committee from his first year (2005). He has acted as PR, helped with events and has put his painting skills from his former job to good use decorating the new coffee room.



He was one of the founder members of the '**Tennis for Anyone**' club, a very *casual* but popular tennis 'knockabout' held on the old-campus each Wednesday afternoon.

Stephen has a keen interest in all things media related and has had articles and photos published in the **Spoke**, the NUI Maynooth newspaper.



Not long after coming to NUIM, Stephen was confronted by anomalies in the Mature Student funding structures. Stephen made contact with **Aontas**, The national learning organisation, they have cooperated to highlight these issues, and have had a good working relationship throughout.



Through this work, Stephen was invited to act as a volunteer '**local-link**' for the North Kildare. As such, takes calls from people interested in becoming Adult Learners in this area. He has given talks about adult education at various venues and also on the radio.

As part of the annual **Aontas Adult Learners Festival**, Stephen helped to organise the 'Open Coffee Morning' where local people were invited to come and see what NUIM had to offer for Adult Learners. This was a great success and the event was nominated for an Aontas '**Star Award**'.

ADULT LEARNERS FESTIVAL
4TH - 8TH FEBRUARY 2008



The closing event of the 2008 Aontas Adult Learners Festival was titled '**Learning Matters**'. This was an audience with all the political leaders in the area of adult education.

Stephen was invited to address the panel and share his experience as an adult learner with particular emphasis on finding matters.



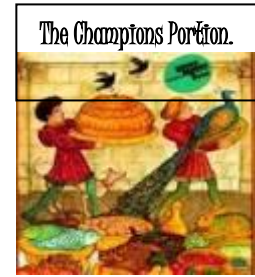
Stephen presented his policy proposal '**A Modest Policy Proposal**' which offers a practical, workable solution to alleviate immediate suffering while working towards a fairer system. This was quite successful ending, with Stephen being invited to address the **Joint committee on Education and Science** in the houses of the **Oireachtas** which he did on the 24th April this year.

Stephen was the only individual ever to address the Committee. All the other submissions were made by organisations. His input was well received and it is hoped some positive change will result from his efforts.



Stephen is also studying **Celtic Studies** at NUI Maynooth. The opportunity to combine both the skills gained in Media and Celtic studies arose when the **Mature Student Society** were planning the entertainment for the **Christmas Banquet**. With the help of a great team, Stephen wrote, directed and performed in a **pageant** in December 2007.

'**The Champions Portion**' was a play based on the Celtic tradition of competing for the best cut of meat at a feast. The play along with the musicians, the singers, the great food and service, all made for an excellent night which was thoroughly enjoyed by all.



Fresh from this success, Stephen went on to win a National photography competition in January 2008.

The '**Equality in our University Photography Competition**' organised by the Equality Authority was a competition open to students and staff of all the Universities in the country to create images which would stimulate debate on equality issues.

Stephen's entry, '**The Blind Leading the Blind**' featured **Andrew Green**, a blind student, leading participants on a 'blindfolded' tour of NUI Maynooth, to let them 'see' Maynooth from his perspective. Working together, they created this award winning image which helps to put equality issues on the agenda.

A calendar with all the winning photos is available in all the Universities throughout the country.



In February, Stephen then went on to win the **Digital Media Award 2008**.

This is a competition open to all media students and was sponsored by Connect World, the global development agency.

The task was to tell a story of global development using digital media.



Stephen's entry '**David's Letter**', told the story of a volunteer who brought fundraising money to a hospice in Zambia and showed just how far a small amount of money can go in a developing country.

The multi-media PowerPoint slide-show impressed the judges and he was presented with **first prize** by the Minister for Communications, Mr **Eamon Ryan TD**, in front of 600 people at the black tie prize giving gala dinner, hosted by Dave Fanning.



Stephen's goal is to study for an MA in **Public Advocacy and Activism**, with the **Huston School of Film & Digital Media**, at NUI Galway this September 2008, when he secures the finance.

