

I am a
Job Seeker

I am a
Lone Parent

I have a
Disability



Breaking Out of the Welfare Trap

An Easy Guide for Job Seekers,
People with Disabilities and Others
in receipt of Welfare Payments

2016

With the right information today
you can begin to change your life

This booklet, *Breaking out of the Welfare Trap*, is an initiative of Southside Partnership DLR and was compiled by the Southside Partnership Local Employment Service. We have written it with job seekers, lone parents and people with disabilities as our main audience, but others may find useful hints here too.

It provides information about services and supports available in DLR, in particular for anyone who has been out of work for a year or more. At the same time, it attempts to guide you through the maze of entitlements, tax implications, etc. of returning to work or education in a simple and easy-to-use way.

We hope it will encourage you to take some first steps towards breaking out of welfare dependency, and invite you to make contact with our services.

Southside Partnership DLR

The Old Post Office, 7 Rock Hill, Main Street, Blackrock, Co. Dublin

Tel 01 706 0100

email: info@sspship.ie

Southside Partnership Local Employment Service

137 Oliver Plunkett Road

Monkstown Farm, Dun Laoghaire, Co. Dublin

Freephone 1800 200 501 for an appointment or

email: info@southsideles.com

Your comments and ideas about ways in which we might improve future editions of this booklet are welcome.

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Breaking Out of the Welfare Trap

An Easy Guide for

Lone Parents, Long-Term Unemployed, People with Disabilities and Others

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Introduction

Breaking out of the Welfare Trap is designed to help people living in the DLR area who have been unemployed for a year or more, especially lone parents, people with disabilities, early school leavers, long-term unemployed and others.

The first step along the road to making a change is to talk to one of the Information Officers in the Southside Partnership Local Employment Service established to assist people who are unemployed.

You may be thinking about:

- A training course, or returning to learning
- Working part-time
- Returning to work after a long absence
- Starting your own business
- Changing careers

These, and other options, can be discussed with a member of our team to ensure you invest your energy in what is right for you.

We will explore your hopes and ambitions for your future and will work closely with you to develop a step-by-step plan to support you in reaching your goals. If you're not too sure what you want to do, an Employment Guidance Officer can help you think things through and support you in identifying your strengths and weaknesses so that you can plan wisely and work towards realistic, achievable goals.

The booklet includes a list of abbreviations, followed by:

Section 1: Employment Services

The first section of this booklet tells you about some services relevant to you if you would like to get back into employment.

Section 2: Work, Welfare Payments and Tax

In this section we look at what happens to your social welfare payment, what entitlements you might have and how tax may affect you if you take up work.

Section 3: Employment Options / Employment Schemes

This section looks at the different incentives / schemes that may encourage you either to take up work or to return to the workforce.

Section 4: Education and Training Options

This section looks at education and training options you might like to consider and describes how these might affect your entitlements.

Section 5: Useful Supports

This short section gives the contact details for a number of useful supports and services.

Call in to our wheelchair-accessible office at

Southside Partnership Local Employment Service
137 Oliver Plunkett Road, Monkstown Farm, Dun Laoghaire
Freephone: 1800 200 501 or 01 284 1977
or
email: info@southsideles.com

ABBREVIATIONS are used frequently throughout this booklet. We have provided a list of them here, each of which represents a word or name. For example the Department of Social Protection is abbreviated to DSP.

BTWEA	Back to Work Enterprise Allowance
BTWFD	Back to Work Family Dividend
CE	Community Employment
CETS	Childcare Employment and Training Supports
CTC	Community Training Centre
DA	Disability Allowance
DCYA	Department of Children and Youth Affairs
DDLETB	Dublin and Dun Laoghaire Education and Training Board (formerly DLVEC)
DSSE	Dublin South Supported Employment
DSP	Department of Social Protection
ECDL	European Computer Driving Licence
EGO	Employment Guidance Officer
ESOL	English for Speakers of Other Languages
ETB	Education and Training Board
FETAC	Further Education and Training Awards Council

FIT	Fast track to IT
HAP	Housing Assistance Payment
INTREO	Department of Social Protection's single point of contact for all employment and income supports
IQA	Increase for a Qualified Adult
IQC	Increase for a Qualified Child
IT	Information Technology
JSSP	Job-seekers Support Programme
JST	Jobseekers Transitional Payment
NLN	National Learning Network
OPFP	One Parent Family Payment
PLC	Post Leaving Certificate
PRSI	Pay Related Social Insurance
QQI	Quality and Qualifications Ireland
RAS	Rental Accommodation Scheme
SOLAS	Further Education and Training Authority (formerly FÁS)
SPES	Southside Partnership Enterprise Section
SPLES	Southside Partnership Local Employment Service
STEA	Short-Term Enterprise Allowance
SUSI	Student Universal Support Ireland
The Partnership	Southside Partnership DLR Limited
Tús	Community work placement scheme
USC	Universal Social Charge
VTOS	Vocational Training Opportunities Scheme
WSS	Wage Subsidy Scheme

Here we outline the services provided by Southside Partnership Local Employment Service (SPLES), Southside Partnership **DLR** and Intreo.

Southside Partnership Local Employment Service (SPLES)

The Local Employment Service is a free, confidential and personal service providing one-to-one support for lone parents, people with disabilities, long term unemployed and other unemployed persons. Its role is to support individuals, through education and training, to identify and develop skills that will lead to meaningful employment.

SPLES provides information on education, training, welfare, work and job vacancies. Through Employment Guidance support, Job Clubs and assistance with job seeking skills (CV preparation, letters of application, access to phones, faxes and emails), the SPLES aims to support clients to progress to employment.

SPLES Outreach Offices:

Location	Opening Times	Contact
Monkstown 137 Oliver Plunkett Road Monkstown Farm Dun Laoghaire	Mon to Fri 9am to 1pm 2pm to 5pm	Freephone 1800 200 501 or 01 284 1977
Loughlinstown Holly House 85 Holly Court Loughlinstown	Mon to Fri 9am – 1 pm	Freephone 1800 200 501 or 01 282 4128
Ballyogan Resource Centre 41 Ballyogan Avenue Ballyogan Dublin 18	Thurs 9.30 – 12.30	Freephone 1800 200 501 or 01 295 0563
Hillview Resource Centre 33/34 Hillview Grove, Ballinteer, Dublin 16		Tel 01 2965352

Please contact us in advance on **Freephone 1800 200 501** to make an appointment for any of our outreach locations.

Southside Partnership Local Employment Service is a free, person centred employment service.

Who uses the service?

- Persons in receipt of Social Welfare Payments
- Adult dependents of Social Welfare recipients
- Lone parents
- Ex-offenders
- People with disabilities
- Early school leavers
- Members of Minority Groups
- Community Employment Scheme and Tús Participants

Employment Guidance

Our Employment Guidance Officers encourage, advise and guide clients on the road to employment by:

- Building a strong plan of action
- Supporting clients to develop skills through further education or training
- Preparing a CV that meets industry standards
- Identifying opportunities and supports relevant to clients' needs

What Services will be offered?

- CV typing, faxing, photocopying and scanning service
- One to one personal employment support
- Information on welfare entitlements and education and training courses
- Weekly job vacancies
- Computers for clients use to research employment opportunities, email CV's and also access on-line training

Information Service

Our Information Officers can offer advice on the following in complete confidence.:

- Welfare entitlements and rights
- Welfare to work options
- Part-time Employment and SW payment retention.
- Education and training opportunities
- Rent Supplement/Housing Assistance Payment
- Implications of part-time employment/training schemes and education programmes on Rent Supplement or HAP payments
- Back to Work Enterprise Allowance
- Family Income Support [FIS]
- Internships
- Jobs Plus
- All Labour Market Incentives
- Rental Accommodation Scheme (RAS)
- Comparative calculations
- CE Scheme
- Help with form filling
- Tax related queries
- Advice and support in navigating the welfare system
- Back to Work Family Dividend Payment
- Disability and Illness payments
- Pay Related Social Insurance
- Other

Contact:

Southside Partnership Local Employment Service (Main Office)

137 Oliver Plunkett Road, Monkstown Farm,

Dun Laoghaire

Freephone: 1800 200 501 or 01 284 1977

to make an appointment

Website: www.southsideles.com

SPLES - Jobs Club

Jobs Club is a preparation-for-work programme delivered full time, usually over a five week period. It is free and assists people who wish to return to the workplace to:

- Develop job-seeking skills
- Develop interview skills
- Explore job opportunities
- Prepare a CV to suit the vacancy
- Learn how to write letters of application
- Learn how to fill in application forms
- Assists people to become motivated
- Use life experience and practical exercises to develop skills and understand how to apply them in the workplace
- Build confidence in applying for employment and attending interviews

Jobs Club is a programme where unemployed people come together to work at getting a job. The Jobs Clubs schedule is available on www.southsideles.com

Contact Jobs Club Team:

Bernard Fennessy or Nicola Lapraku

Freephone: 1800 200 501 or 01 284 1977

Call to: 137 Oliver Plunkett Road, Monkstown Farm

Southside Partnership DLR

The Partnership is an independent local development organisation serving disadvantaged communities in Dun Laoghaire-Rathdown.

The Partnership works with other organisations to ensure that services and supports are targeted at those most in need: lone parents, long-term unemployed, people with disabilities, early school leavers, young people at risk and all those covered by the '9 Grounds' for equality, and also to ensure that services not provided elsewhere are developed.

The Partnership established the **Southside Partnership Enterprise Dept.** to support people in transition from unemployment into self-employment through enterprise start-ups. The SPBEC provides enterprise services and supports to people living in the Dun Laoghaire-Rathdown area. SPBEC offers a wide range of information, training, guidance and support. First check your eligibility for the scheme with your local Department of Social Protection.

If you are thinking of starting your own business:

- Go to your local DSP office and check if you are eligible for the scheme
- Get a letter of confirmation from the DSP

Enterprise Dept., Southside Partnership DLR,
The Old Post Office, 7 Rock Hill, Main Street, Blackrock, Co Dublin.

Tel: 01 706 0100

Enterprise Section

Southside Partnership DLR

www.southsidepartnership.ie

Make an appointment to see an Enterprise Officer, who will provide you with information and support to develop your business.

INTREO is a service of the Department of Social Protection that offers a single point of contact for all employment and income supports.

Designed to provide a more streamlined approach, Intreo offers practical, tailored employment services and supports for jobseekers and employers alike.

INTREO

Department of Social Protection

Cumberland Street, Dun Laoghaire

Tel: 01 214 5540

Nutgrove Shopping Centre, Dublin 16

Tel: 01 673 2000

In this section we look at rules and regulations laid down by the government departments about self-employment, work, welfare payments and tax.

Self-employment

If you decide to become self-employed, you must contact the Department of Social Protection (DSP) first to make an appointment with a Case Officer who will assess your details and advise of your eligibility for the Back to Work Enterprise Allowance.

Eligibility to apply for DSP payments to support self-employment.

Getting one of the qualifying payments listed below for at least 12 months.

Jobseeker's Allowance, Jobseeker's Benefit (with an underlying entitlement to Jobseeker's Allowance), One-Parent Family Payment, Blind Pension, Disability Allowance, Carer's Allowance (having stopped caring duties) Invalidity Pension, Incapacity Supplement, Widow's/Widower's or Surviving Civil Partner's (Non-Contributory) Pension or Illness Benefit for 3 years.

Time spent on CE, Tus, FAS/SOLAS Training, BTEA can also be counted as eligible time for this payment.

There are other qualifying periods and situations that can also be considered (more information can be discussed with our expert staff).

Short-Term Enterprise Allowance (STEA) To qualify you must be entitled to the Job Seekers Benefit. There is no qualifying period of time to get the Short-Term Enterprise Allowance and the allowance is only paid for the duration of your Job Seekers Benefit (6 or 9 months).

The Enterprise Officer will support you in assessing your business ideas and in planning and successfully starting out in business. They may also continue to support you by means of training, networking etc. for several years.

The Partnership also delivers a range of Enterprise Workshops on:

- Developing a business idea
- Developing a business plan
- Effective use of social media
- Book-keeping, taxation and accounts
- Marketing your business

Back to Work Enterprise Scheme

The Back to Work Enterprise Allowance (BTWEA) scheme encourages people getting certain social welfare payments to become self-employed. If you take part in the Back to Work Enterprise Allowance scheme you can keep a percentage of your social welfare payment for up to 2 years.

Please contact the SSP Enterprise Dept. once eligibility has been granted.

In addition to income support as either STEA or BTWEA, you can also get financial support with the costs of setting up your business. These supports are provided under a scheme called the Enterprise Support Grant (ESG).

You can only get the ESG if you have been approved for the Back to Work Enterprise Allowance. The business plan you submit as part of your application for the scheme must set out the rationale and requirement for financial support. The ESG can pay a total of €2,500 in any 24-month period (The ESG is paid to people getting the Short-Term Enterprise Allowance on a pro-rata basis). You must be able to make a matching contribution of at least 20% to access grant support. You need to provide documentary evidence of the costs (quotations from at least 2 suppliers or, if a single supplier, the reasons for choosing a single supplier).

Start Your Own Business scheme provides for relief from Income Tax for long term unemployed individuals who start a new business. The scheme will provide an exemption from Income Tax up to a maximum of €40,000 per annum for a period of two years to individuals who set up a qualifying business; having been unemployed for a period of at least 12 months prior to starting the business. It runs until 31 December 2016.

Enterprise Dept.

Southside Partnership DLR

Tel: 01 706 0100

Call to: The Old Post Office, 7 Rock Hill, Main Street,

Blackrock, Co. Dublin – by appointment

Payments Available While Unable to Work

Illness Benefit

You may get Illness Benefit from the DSP if you cannot work because you are sick or ill. You must be covered by the appropriate class of social insurance and satisfy the PRSI conditions.

Invalidity Pension

Is a weekly payment to people who cannot work because of a long-term illness or disability and are covered by social insurance payments (PRSI)

Partial Capacity Benefit

This is a scheme from the Department of Social Protection which allows you to return to work (if you have reduced capacity to work) and continue to receive a payment from DSP. If you are receiving Illness Benefit (for a minimum of six months) or Invalidity Pension, and wish to return to work, you may qualify for Partial Capacity Benefit if your capacity for work is reduced by your medical condition. You will qualify for Partial Capacity Benefit if the restriction on your capacity for work is assessed as 'moderate', 'severe' or 'profound'. If it is assessed as mild you will not qualify, and your continued eligibility to Illness Benefit or Invalidity Pension may also be reviewed.

There is **no** requirement while on Partial Capacity Benefit that the work undertaken should be classified as rehabilitative or therapeutic. There is no restriction on earnings or the number of hours you can work. You may have to attend for a medical assessment. When combined with other income, Partial Capacity Benefit is taxable. Community Employment is **not** considered for the Partial Capacity Scheme.

Disability Allowance (DA)

Whilst on DA you can do rehabilitative work (which includes self-employment) and earn up to €120 per week (after certain deductions) without your payment being affected. You must get permission from the Department of Social Protection before you start work.

50% of additional earnings between €120 and €350 will not be taken into account in the Disability Allowance means test. A reduced DA payment (calculated using SW19 table) will still be paid. Any earnings over €350 are fully assessed in the means test.

You must inform the Disability Allowance Section in writing **in advance** and also attach a note from your doctor supporting your decision to take up rehabilitative work. You must send evidence from your employer with the start date before you take up employment. The DA Section will then adjust your weekly payment accordingly.

You may also apply for CE Scheme positions. Eligibility must be checked and verified with the relevant DSP section. You will receive the top-up additional payment of €22.50

Please be aware that any change of financial circumstances whilst in receipt of the above payments may affect secondary benefits such as Rent Supplement and Medical Card.

Family Payments

Family Income Supplement (FIS) is a weekly tax-free payment available to employees with children. It gives extra financial support to people on low pay, including Lone Parents.

To qualify for FIS, your average weekly family income must be below a certain amount for your family size. The FIS you receive is 60% of the difference between your average weekly family income and the income limit which applies to your family.

Your FIS payment is not taxed. If you are getting FIS you may also be entitled to the Back to School Clothing and Footwear Allowance. Your income from FIS is not taken into account in the assessment for a medical card.

The new Back to Work Family Dividend (BTWFD) and FIS can be paid together and the BTWFD will not be taken into account in the income test for FIS.

Employment is expected to last at least three months and be for at least 19 hours a week. You must have one child or more, and if your average weekly income is below the following guidelines for your family size, you can apply for FIS:

1 Child €511.00	4 Children €834.00
2 Children €612.00	5 Children €960.00
3 Children €713.00	6 Children €1,076.00

You cannot get FIS while on a **CE Scheme**, **Tús Scheme**, **JobBridge** or **Back to Work Enterprise Allowance**.

How FIS is calculated?

Example: Mary is on a One-Parent Family payment with 3 children receiving €188 plus €29.80 X 3 = €277.40 per week. She gets a part-time job earning €200 per week. Based on this income she will lose €47.50 from her One-Parent Family payment, bringing it down to €229.90 per week. Her total income is now €429.90 per week (€229.90 + €200). She is still below the FIS income guideline of €713 per week for a family with 3 children. Here is a rough guide to how FIS calculate the difference:

FIS guideline for 3 children	€713.00
Mary's total weekly income	<u>- €429.90</u>
Difference	€283.10

FIS will pay Mary 60% of the difference of €283.10, which is €169.86

Contact: Family Income Supplement (FIS) Section,
Department of Social Protection
Lo-Call: 1890 92 77 70 or 043 334 0000
or see DSP Booklet SW22 – Family Income Supplement

Back to Work Family Dividend

Must have at least one qualified child and be getting:

- Jobseekers Benefit/Allowance for at least 12 months, of which 6 months must be in last year.
- One Parent Family Payment
- Jobseekers Transition Allowance (paid to former OPFP recipients with children between 7 and 13)

BTWFD can be paid with FIS and is not taken into account in the means test.

The payment lasts for up to two years, if you remain in employment.

1st year 29.80 per child (max 4)

2nd year 14.90 or 50%

One-Parent Family Payment

One-Parent Family Payment (OPF) is a payment for men and women under 66 who are bringing children up without the support of a partner. To get this payment you must meet certain conditions and you must satisfy a means test.

The first €90 of your gross weekly earnings is not taken into account (or disregarded). This means that you can earn up to €90 per week and qualify for the full One-Parent Family Payment.

The standard rate is 188 for adult plus 29.80 per child.

Half the remainder of your gross earnings up to €425 per week is assessed as means. If you earn between €90 and €425 per week you may qualify for a reduced payment. SW 19 Social Welfare Rates of Payment booklet shows the amount of OPF payable with your means.

Note: with regard to the One-Parent Family Payment, there are revised age limits for qualifying children.

Jobseeker's Transitional payment JST

The Jobseeker's Transitional payment is a special arrangement under the Jobseeker's Allowance scheme that aims to support lone parents into the workforce while they have young children.

This payment is available to people who are not cohabiting and whose youngest child is aged between 7 and 13 years inclusive.

If you are no longer entitled to OFP and your youngest child is aged 14 years or over, you can apply for the normal Jobseeker's Allowance.

The earnings disregard for Jobseeker's Transitional payment is €90 per week. The entire disregard of €90 applies irrespective of how many days a lone parent works (as is currently the case on One-Parent Family Payment). 50% of the remainder of your gross earnings is assessed as means.

Rules - The rules that apply to Jobseeker's Allowance (JA) and JST are similar. The maximum weekly rate of payment is the same. The main differences between JA and JST are:

- You do not have to be available for and genuinely seeking full-time work. This is to allow you to meet your caring responsibilities when you have young children. There are childcare supports available if you do find work.
- You can take part in a course of education and get JST (and, if eligible a student maintenance grant).
- You do not have to be fully unemployed for 4 out of 7 days. This means that you could work part-time for 5 days and still receive a payment (subject to the means test). This would allow you to work mornings only while your children are in school.
- You cannot cohabit with another person while you are getting JST.

While you are getting JST you must sign a quarterly declaration to confirm that you are still entitled to JST. You must always declare any change in your circumstances including a change in your living arrangement or means that might affect your entitlement to JST.

Conditions for Getting JST - When you start getting a Jobseeker's Transitional payment you will be scheduled to attend a meeting with one of the Department of Social Protection's case officers. The purpose of this meeting is to identify and access supports (such as education, training and employment schemes) that will prepare you for full-time employment. If you do not participate in this process, you may be paid a reduced rate of JST (a penalty rate) or you may be disqualified from getting your JST payment.

Family Income Supplement is not payable with JST.

Other Supports

Carers Allowance (means tested)

You may take up employment or an educational/training course for up to 15 hours maximum per week. There is a limit on what you can earn (€332.50 for a single person or €665 for a married couple).

You must notify the Department of Social Protection before taking up employment or training. There may be tax implications related to taking up such employment.

Half-rate Carers Allowance - If you are getting certain DSP payments and you are providing full-time care and attention to another person, you may be entitled to keep your main DSP payment and get half-rate Carers Allowance as well.

For Carer's Allowance contact:

1890 927 770 or 043 334 0000

or your Local DSP office

Dun Laoghaire: 01 214 5540

Nutgrove: 01 673 2000

What are the Tax Implications of taking up Employment?

Income Tax, PRSI (Pay Related Social Insurance) and USC (Universal Social Charge)

A new weekly tapered PRSI credit of €12 has been introduced for employees insured at Class A whose earnings are between €352.01 and €424 in a week. The maximum PRSI credit of €12 per week applies to gross weekly earnings of €352.01.

A person earning €352.01 pays €14.08 PRSI (4%). After the €12 credit is deducted they will pay PRSI of €2.08. For people earning between €352.01 and €424, the credit of €12 is reduced by one-sixth of earnings over €352.01. There is no PRSI credit once earnings exceed €424.

Tax and PAYE deductions from wages are made at source by your employer. **Tax Credits** consist of various allowances and reliefs that you may be able to claim depending on individual circumstances e.g. Single Persons Tax Credit, Single Person Child Carer Credit, Married Persons Tax Credit and PAYE Tax Credit.

Private Health Insurance Relief and Mortgage Interest Tax Relief are granted at source by the provider. For further information - contact **Revenue** on 1890 333 425.

You may also claim tax relief annually for certain medical (on **MED1 Form**) and dental (on **MED2 Form**) procedures. Application forms are available from the Revenue Commissioners at 1890 333 425 or online at www.revenue.ie.

Tax is calculated on the basis of total income and Tax Credits are deducted from that figure to establish the actual tax liability.

PRSI and USC are payable by you and build up to entitle you to social and health services from the state.

Tax rates and bands applicable to your personal circumstances in tax year 2016 are:

Personal Circumstances	2016
Single, Widowed or a Surviving Civil Partner without qualifying children	€33,800 @ 20% Bal @ 40%
Single, Widowed or a Surviving Civil Partner qualifying for Single Person Child Carer Credit	€37,800 @ 20% Bal @ 40%
Married or in a Civil Partnership – one Spouse or Civil Partner with income	€42,800 @ 20% Bal @40%
Married or in a Civil Partnership – both Spouses or Civil Partners with income	€42,800 @ 20% (with an increase of €24,800 max) Bal @40%

USC - Universal Social Charge

This is payable by all employees if gross income is greater than €13,000 per year. It replaces the Income and Health Levies.

USC is not payable on income less than 13,000 and is then calculated as follows:

The USC Rates:

- 1% up to €12,012
- 3% between €12,012 and €18,668
- 5.5% between €18,668 and €70,044
- 8% over €70044

Medical Card Holders who are in employment pay USC at reduced rate 1% up to €12,012 and 3% for all income over.

Pathways to Work – Action Plan for 2016 – 2020

Strand 1: Enhanced engagement with unemployed people of working age

Strand 2: Increase the employment focus of activation programmes and opportunities

Strand 3: Making work pay – Incentivise the take-up of opportunities

Strand 4: Incentivising employers to offer jobs and opportunities to unemployed people

Strand 5: Build organisation capability to deliver enhanced services to people who are unemployed

Strand 6: Building Workforce Skills

Contact the SPLES Information Officer at 1800 200 501 to discuss your best options.

Jobs Plus

Is an employer incentive which encourages and rewards employers who employ jobseekers from the 'Live Register'

A payment of €7,500 for each person recruited who has been unemployed for more than 12 months in the last 18 months

A payment of €10,000 for each person recruited who has been unemployed for more than 24 months in the last 30 months.

Youth Jobs Plus

Separate part of the scheme specifically for under 25's; where the qualifying period for jobseekers under 25 has been reduced to 4 months.

Community Employment Scheme (CE)

The CE programme is designed to help people who are long-term unemployed and other disadvantaged people to get back to work by offering part-time and temporary placements in jobs based within local communities/the non-profit sector. It is possible for participants to seek other part-time work while on CE. After the CE placement, participants are encouraged to seek permanent part-time or full-time jobs elsewhere based on the experience and new skills they have gained while on the CE scheme.

There are **two** different categories of Community Employment, each with its own set of eligibility requirements. These are the **Part-time Integration Option** and the **Part-time Job Option**. You can participate in either of these options but not in both at the same time. Payment is based on 19.5 hours worked per week or 39 hours per fortnight as agreed in the contract and with the sponsor.

Local sponsors (community groups, local authorities or non-profit organisations working in the voluntary sector) run CE projects. The type of job varies from project to project and is advertised through SOLAS, INTREO, SPLES and its outreach Contact Points.

Option One (Part-time Integration)

Aged 25 years or older and: Unemployed and getting any combination of the following payments: Jobseeker's Benefit (JB), Jobseeker's Allowance (JA), Jobseeker's Transitional payment (JST), One-Parent Family Payment (OFP), Deserted Wife's Benefit, Widow's, Widower's or Surviving Civil Partner's Contributory Pension, Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension for at least **12 months**.

Aged 18 years and over and: A member of the Traveller community, unemployed and getting Jobseeker's Benefit or Jobseeker's Allowance for any period or One-Parent Family Payment for at least 1 year.

Getting Disability Allowance or Invalidity Pension.

Getting Illness Benefit for at least 6 months.

A refugee authenticated by the Department of Justice and Equality (Garda Registration Certificate with Stamp 4) and getting a social welfare payment.

An ex-offender who has been referred by the Probation Service or other designated service, or an ex-offender not referred by a designated service who has been getting JA or JB for 12 months.

Referred following an appropriate assessment according to the National Drugs Rehabilitation Framework protocol.

Option 2 (Part-time Job Option)

You are aged 35 years or older and: Have been getting any combination of the following payments: Jobseeker's Benefit, Jobseeker's Allowance, Jobseeker's Transitional payment (JST), One-Parent Family Payment (OPF), Widow's, Deserted Wife's Benefit, Widower's or Surviving Civil Partner's Contributory Pension, Widow's, Widower's or Surviving Civil Partner's Non-Contributory Pension or Farm Assist for at least 3 year.

Getting Disability Allowance, Blind Person's Pension or Invalidity Pension.

Getting Illness Benefit for at least 6 months.

An ex-offender who has been referred by the Probation Service or other designated service, or an ex-offender not referred by a designated service who has been getting JA or JB for **3 years**.

OR

You are 18 years of age or over and: A member of the Traveller community getting Jobseeker's Benefit, Jobseeker's Allowance or One-Parent Family Payment for at least 1 year

A refugee authenticated by the Department of Justice and Equality (Garda Registration Certificate with Stamp 4) and getting a social welfare payment

Referred following an appropriate assessment according to the National Drugs Rehabilitation Framework protocols'

Applicants can meet the eligibility requirements by adding time spent on a recognised training or employment programme to the time spent receiving allowances.

While on a CE scheme you will be paid your current social welfare payment plus €22.50 per week.

Benefits of working on a CE Scheme

- A wage of €210.50 per adult is paid, €335.30 per couple (with dependent spouse) plus €29.80 per qualified child
- €14.90 half rate per child if the partner/spouse is working
- CE provides training in personal and technical skills
- Employment is for one year or more
- Keep your Medical Card
- Retain entitlement to any secondary benefits you were receiving immediately before taking up a CE Scheme - subject to the usual conditions.

Part-time Job Incentive Scheme

Is a payment support to long term unemployed persons on the live register for 15 months or longer that starts a part-time position of less than 24 hours per week.

The conditions of Jobseekers payment still applies, in that, full-time work must still be sought.

The Part-time Job Allowance is paid for up to one year with the possibility of an extension. Once you have secured your part-time job, contact your local DSP office as there may be tax implications.

Note: You cannot claim an allowance for any children and you can only keep your secondary benefits if you pass the standard means test.

Benefits

- A weekly part time Job Incentive Allowance of €119.00 single, €193.90 with a qualified adult - paid regardless of the money you earn in your new job. However, it may be taxable
- You may keep your Medical Card for up to 3 years

You may also be entitled to apply for Family Income Supplement alongside this incentive if working hours are more than 19 per week and you have at least one child.

Contact the Department of Social Protection:

Dun Laoghaire 01 214 5540

Nutgrove 01 673 2000

or Department of Social Protection Booklet Ref SW69

Back to Work Enterprise Allowance Scheme (BTWEA) - Not taxable

You can participate on the BTWEA scheme (setting up your own business) for up to two years and keep the following percentages of your DSP payment:

Year 1 100%

Year 2 75%

The qualifying period required for BTWEA is 12 months (with an underlying entitlement to the Jobseeker's Allowance).

And getting one of the qualifying payments listed below for at least 12 months

- Jobseeker's Allowance
 - Jobseeker's Benefit (with an underlying entitlement to Jobseeker's Allowance)*
 - One-Parent Family Payment
 - Blind Pension
 - Disability Allowance
 - Carer's Allowance (having stopped caring duties)
 - Invalidity Pension
 - Incapacity Supplement
 - Widow's/Widower's or Surviving Civil Partner's (Non-Contributory) Pension
- or
- Illness Benefit for 3 or more years

*Having an underlying entitlement to Jobseeker's Allowance means that you would pass the means test and other criteria

You may also be considered for the BTWEA if you are: A dependent adult of a person who is in receipt of the BTWEA. You may qualify if the person taking part in the BTWEA scheme stops their self-employment before exhausting their entitlement. The spouse or partner may avail of the scheme for the time remaining on the original claim.

If you have previously participated in the BTWEA scheme and exhausted your entitlement, you can participate a second time after at least 5 years.

Please note that BTWEA is considered as additional household income for the purposes of calculating Rent Supplement and along with any income earned as self – employed may affect your payment.

For further information contact:

Enterprise Dept.

SPBEC, Southside Partnership DLR

The Old Post Office,

7 Rock Hill, Main Street, Blackrock. Co Dublin

Tel 01 706 0100

email: enterprisesupport@sspship.ie

Web: www.southsidepartnership.ie

Short-Term Enterprise Allowance Scheme (STEA) - taxable

This Scheme gives support to people who have lost their jobs and want to start their own business. The Short-Term Enterprise Allowance is taxable, when combined with other income. There is no qualifying period.

You can get immediate access to the allowance, but you must meet the qualifying conditions.

To qualify you must be in receipt of Jobseekers Benefit. The payment will be for the duration of JB claim (6/9months).

Contact: Enterprise Dept.

SPBEC, Southside Partnership DLR

Tel: 01 706 0100

Department of Social Protection Booklet Ref: SW92

Tús

The Tús initiative is a community work placement scheme providing short-term working opportunities for unemployed people. The work opportunities are to benefit the community and are to be provided by community and voluntary organisations in both urban and rural areas. To be eligible to participate in the Tús scheme you must:

- Have been continuously unemployed for at least 12 months and ‘signing on’ on a full-time basis; and
- Have been receiving a jobseeker’s payment (Jobseeker’s Benefit or Jobseeker’s Allowance) from the DSP for at least 12 months; and
- Be currently receiving Jobseeker’s Allowance.

Selection process - Unemployed people who are eligible for the scheme will be identified and contacted by their local DSP office and offered the opportunity to participate in the scheme.

Working conditions - Participants will work for 19½ hours a week with the placement lasting for 12 months. They will receive statutory annual leave and public holiday entitlements as outlined by legislation.

When the placement finishes, they should sign on again with their local DSP office. They cannot participate in the Tús scheme again for 3 years.

Tús Weekly Rates

Personal rate	€210.50
Increase for a qualified adult	€124.80*
Increase for a qualified child: full-rate	€29.80
Increase for a qualified child: half-rate	€14.90

*If the participant’s payment from DSP includes an Increase for a Qualified Adult (IQA), he or she will receive the maximum rate payable in respect of a qualified adult.

Tús participants now are eligible to access afternoon childcare supports through the Childcare Employment and Training Supports Scheme (CETS) under Strand 2.

Tús - Tax and PRSI

The Tús payment is taxable but the amount payable depends on individual circumstances. e.g. If you are cohabiting you will be taxed as a single person. Class A PRSI contributions will be paid for all participants. Those earning more than €352 a week will pay a PRSI contribution. Participants on the Tús scheme are exempt from the Universal Social Charge. Budget 2016 has introduced a new tapered rate of PRSI for income up to 424 per week.

Gateway- Local Authority Activation Scheme

Provides work opportunities to benefit the local area. Gateway is managed by city and county councils for the Department of Social Protection, which has overall responsibility for the scheme.

To be eligible to participate in the Gateway scheme you must:

- Have been continuously unemployed for at least 24 months and “signing on” on a full-time basis; and
- Have been receiving a jobseeker’s payment (Jobseeker’s Benefit or Jobseeker’s Allowance) from the Department of Social Protection for at least 24 months; and
- Be currently receiving Jobseeker’s Allowance.

Selection

Unemployed people who are eligible for the scheme will be identified and contacted by DSP and offered the opportunity to participate in the scheme.

If they agree to participate in the Gateway scheme they will be referred to their local authority where they will be recruited for a suitable placement when it becomes available.

Participants will work for 19 ½ hours a week and the placement lasts 22 months. They receive the same statutory annual leave and public holiday entitlement as other employees.

Pay

The minimum weekly payment for participants (based on 19.5 hours worked) is €210.50

Note - If the actual Jobseeker’s Allowance (including dependents) you were getting is €188 a week or less, then you will get the minimum Gateway weekly rate of €210.50 (that is €188 plus €22.50). If the actual weekly Jobseeker’s Allowance (including dependents) is €188.01 or more, then you will get the equivalent rate plus €22.50.

JobBridge - the National Internship Scheme

This scheme is aimed at people who have been getting a Jobseeker’s payment, Disability Allowance payment, One-Parent Family Payment or signing on for credits for at least three months.

Participants in the scheme will be offered an internship of between six and nine months with a host organisation. If they take up an internship they will keep their social welfare payment and will get an extra €52.50 per week. JobBridge is administered by INTREO, the DSP Placement Service.

To be eligible for the JobBridge scheme you must be unemployed and:

- in receipt of Jobseeker's Benefit, Jobseeker's Allowance, Disability Allowance, One-Parent Family Payment, Jobseekers Transitional Payment

or

- signing on for credits for a total of three months or more in the last six months.

Periods spent on the Back to Education Allowance, VTOS, Solas Training Courses, Fáilte Ireland Training Courses, Youthreach, FIT, CE Scheme, Tús, the Rural Social Scheme, Back to Work Scheme, Job Initiative or Job Assist may count towards meeting the eligibility for JobBridge, provided:

- You have completed these programmes
- You have signed back onto the Live Register
- You are getting JA, JB, JTP or Jobseeker Credits immediately before starting on JobBridge

You cannot start the internship until your eligibility for JobBridge is confirmed by DSP. Internships may be offered in a wide range of employment sectors and occupations in public, private and community and voluntary organisations.

Under JobBridge you can work as an intern in a host organisation for six months or nine months, depending on the host organisation's requirements. You will work at least 30 and no more than 40 hours a week.

You will get an allowance equivalent to your current DSP payment and an additional internship allowance of €52.50 per week. You will keep any secondary benefits that you have when you take up an internship. If you are signing for credits you will get €52.50 per week. No top-up payments from the host organisation are permitted, but interns may be reimbursed for expenses incurred during the internship.

If you have dependent children you will be paid the full Increase for a Qualified Child (IQC) if you qualify for an Increase for a Qualified Adult (IQA) or if you are parenting alone. If you do not qualify for an IQA, you may receive a half-rate IQC.

When you are an intern, the time you are getting an internship allowance is disregarded when calculating how long you continue to be entitled to your jobseeker's payment.

This means that, when you finish the internship, you can resume your social welfare claim from the point at which you left. For example, if you were getting Jobseeker's Benefit and you had 90 days left on your claim when you started an internship, you will still have 90 days of entitlement left if you resume your claim when you have completed the internship.

If you are a jobseeker who is eligible for the scheme check the current internship opportunities on www.jobbridge.ie. When you have identified an internship, you apply to the host organisation as specified in the advertisement. If the host organisation selects you, you should receive an eligibility form from them which must be stamped by your local DSP office. You should return the completed form to your local DSP Office.

First Steps Youth Developmental Internship

New initiative for youth unemployment aged 25 and under placing young people into work training

Similar to JobsBridge- but targeted at specific age group.

4 days in employment with sponsor company and additional day engaged with job seeking.

Top up of €52.50 on age related payment.

Dublin South Supported Employment (DSSE) EmployAbility Services (supported by the Department of Social Protection)

The Dublin South Supported Employment programme assists people with a wide range of disabilities who wish to enter or re-enter the workforce by preparing, matching and supporting them to integrate fully into the workforce. A job coach will provide one-to-one support to familiarise individuals with job tasks and support them through the initial commencement phase in the workplace.

DSSE is an employment and recruitment service to assist people with a disability to secure and maintain a job in the open labour market. People with a disability who are job ready and need a level of support to succeed in long-term and sustainable employment are eligible to apply.

Contact details: Nutgrove office 01 495 1992

The Wage Subsidy Scheme - WSS

This is a scheme that offers financial support for employers who employ certain people with disabilities on a full-time basis (21 hours or more). The scheme is operated by DSP's Intreo office.

Sometimes the nature of a disability can restrict an employee's productivity in comparison with other staff, irrespective of his or her ability to do a job. In situations where this restriction results in a loss of productivity for the employer, the WSS allows the employer make up the shortfall through grant assistance.

The WSS is divided into 3 strands:

Strand 1 is a wage subsidy payment paid to the employer to make up the shortfall where a disabled employee has a productivity level of 80% or less (compared to other staff). The employee must work at least 21 hours a week up to a maximum of 39 hours a week. The rate of subsidy is €5.30 an hour based on the hours worked. The maximum annual subsidy is €10,748 based on a 39-hour week.

Strand 2 applies to a company employing more than two disabled people. The company can avail of a grant to cover the additional supervisory, management and other work based costs. This top-up is based on the overall number of disabled employees employed and will range on a sliding scale from an additional 10% of wage subsidy for 3 to 6 disabled employees to a maximum of 50% of wage subsidy for 23+ disabled employees.

Strand 3 is a grant to companies that employ 30 or more disabled employees to enable them to employ an Employment Assistance Officer (EAO). The EAO role is to support and assist disabled employees with their employment needs. The grant is €30,000 per annum.

Generally, the employee must give up their primary social welfare payment when they start employment under the Wage Subsidy Scheme (WSS). However, new applicants for the scheme who are currently getting Disability Allowance (DA), may apply for the DA rehabilitative work disregard together with the WSS provided they are working at least 21 hours a week.

To apply for funding under the Wage Subsidy Scheme the employer and employee must contact their local employment services office to arrange a meeting with the employment services officer and complete the application forms for this scheme. All employers applying for this scheme must be in possession of a current tax clearance certificate.

This section looks at Training and Education and what supports you can avail of when you take up any options on offer.

SOLAS Training Allowances

Weekly training allowances in Solas Training Centres are as follows:

FET training allowance	Rate per week (full-time)
Jobseeker's Allowance (aged 26 and over)	same rate as your social welfare payment
Jobseeker's Allowance (under 26)	€160
Jobseeker's Benefit	same rate as your social welfare payment
One-Parent Family Payment or Illness Benefit or Invalidity Pension	same rate as your social welfare payment
Disability Allowance (aged 18 and over)	same rate as your social welfare payment
Disability Allowance (aged 17)	€95.75
Disability Allowance (aged 16)	€76.65
No social welfare payment (aged 16-17)	€40

You may be entitled to travel expenses while on a course, based on the following rates:

Miles / Kilometres	Rate € per Week
3-5 miles / 5-8 km	4.60
5-10 miles / 8-16 km	11.90
10-20 miles/16-32 km	17.60
20-30 miles / 32-48 km	21.60
30-40 miles / 48-64 km	27.70
40-50 miles / 64-80 km	32.60

You may be entitled to Meal Allowances while on a course, as follows:

Full-time course 0.80c

Part-time course 0.40c

If you are on Invalidity Pension or Illness Benefit you cannot start any course without notifying DSP first and applying for an exemption.

Childcare – CETS Scheme

If you have applied for SOLAS training or ETB Education programme including VTOS, you may qualify for a subsidised childcare place for your child under the Childcare Employment and Training Support (CETS) scheme.

Contributions towards the childcare are as follows:

€25 per week – if you are in full-time education or training

€15 per week – for part-time education or training

€5 per week – for afterschool

€15 per week – for afterschool with pick up

Contact:

DLR County Childcare Committee

Phone: 01 289 6600

www.dlrccc.ie

You may qualify for a free childcare place while undertaking a training course if:

- You are currently unemployed and wish to participate on a Solas or vocational training programme
- You are the main carer of a child or children
- You need assistance with childcare in order to take up a training opportunity

Local childcare services will provide full-time, part-time and after school places. Places are available on a first come, first served basis. The childcare places are available for the duration of the training programme.

When you get a letter offering you a place on a training course with Solas, you will be given a list of local childcare providers. You should use this letter to book a place for your child or children with a childcare provider.

If you cannot find a place for your child you should contact your local DSP Intreo placement officer or SPLES office and let them know the area in which you need a childcare place. They will ask the Department of Children and Youth Affairs (DCYA), who will try to provide additional childcare places in your area.

A list of the childcare providers participating in the CETS scheme and further information is available from your local DSP Intreo office, Solas Training Centre or SPLES office. Further Information can be obtained from DLR County Childcare Committee 01 289 6600 or on their website www.dlrccc.ie

Skillsnet - Jobseeker's Support Programme (JSSP)

Get your career on track

- Develop the skills that Irish businesses are looking for.
- Get specific training to improve your skills and help you get a job in a particular industry.
- Stay on top of new technologies and trends.
- Improve your chances of getting a job by combining training courses with practical experience.
- Meet new people and open up opportunities for your career.

Skillnets training courses for unemployed people are:

- **FREE**
- Provide the skills that businesses in Ireland are looking for.
- Available in a wide range of regions and sectors.
- Locally delivered by over 60 training networks nationwide.
- Open to most unemployed people, subject to eligibility criteria.

If you are unemployed you have two training options:

1. Train with employees from Irish companies
Training courses in skills that Irish businesses want their staff to have
Opportunity for you to make new contacts
2. Training and work placement
Training courses in areas where Irish businesses have skill gaps/needs
Opportunity to get practical experience

Momentum

Momentum will provide eligible jobseekers with

- Access to a range of quality education and training projects
- Links to identified job vacancies and employers
- Work placement and support
- Relevant industry and NFQ (National Framework of Qualifications) Certification.

To qualify for a free Momentum project you must be:

- Unemployed for at least 12 months*
- Getting Jobseeker's Benefit or Jobseekers Allowance or signing for credits for at least 12 months
- Actively seeking work

*If you have been unemployed for 12 of the previous 18 months you may be considered eligible for Momentum

National Learning Network (NLN)

National Learning Network provides a range of flexible training programmes and support services for people who need specialist support (job seekers, unemployed, people with an illness or disability) The SOLAS & HSE training programmes, all of which include work experience, offer nationally recognised qualifications including QQI, ECDL, and City and Guilds ensuring that students are ready to get a job or go on to further education. The nearest centre is in Bray.

Some options include courses:

Access

This course is a Rehabilitation Programme and aims to facilitate students to sample a range of vocational options and to develop the skills, knowledge, confidence and resources to access employment, further training or education and options in the wider community. QQI Level 3 and ECDL.

Employer Based Training

This is a Return to Work flexible course where students acquire practical skills training

with an employer in a skills area of their choice, and is a combination of on-the-job and incentive training. QQI Level 3-6 ECDL.

IT and Business Technology

ECDL, ECDL Advanced and QQI Level 4/5 enable students to acquire the computer skills necessary to pursue a career in their area of choice.

Education Supports

Literacy and numeracy supports, also personal and social skills and career planning supports are available as required.

No fees apply. There are no formal entry qualifications.

Eligibility

There are no formal entry requirements. You just need the will to succeed. Some courses do have an assessment period; this is to ensure that the course is suitable for you. Students on National Learning Network courses must be over 16 and under 66 years of age.

Contact:

Deborah Coughlan - Centre Manager

National Learning Network, Beechwood Close,

Boghall Road, Bray, Co. Wicklow. Tel: 01 282 9643:

email: bray@nl.n.ie

Web: www.nl.n.ie or

Southside Partnership Local Employment Service on

Freephone 1800 200 501

Youthreach Programme

If you are between the ages of 15 and 20 years and have left school early without any formal qualifications, the Youthreach Programme can provide you with opportunities for basic education, personal development, vocational training and work experience. Call into your local Youthreach Centre and talk to staff about your training needs and interests. Staff at these centres can help you with application forms if necessary.

Contact:

Youthreach Sallynoggin: Tel: 01 235 1500

Youthreach Rathfarnham: Tel: 01 296 3413

Community Training Centres (CTC) offer you the opportunity to improve your basic skills and take part in vocational training. The training provided is part of the Youthreach Programme and is mainly for early school leavers aged 16 to 21. The training varies from centre to centre. If you have an interest in a particular career, you should contact your nearest CTC. During your training, you will concentrate on a core area of your choice. However, basic subjects, such as English, Maths and, in many cases, computers, are generally covered by all trainees. Opportunities to improve literacy and numeracy are available in all centres.

The courses are full-time. They usually last for one year, but in special circumstances may be extended to two years. If you complete the basic training successfully, you will be awarded Foundation Certification either from QQI or the Junior Certificate. Having completed a Foundation Programme, you may continue to a Progression Programme. This will give you the opportunity to progress to the Leaving Certificate Applied course or a higher-level QQI award, or you can choose to continue other skills training, such as an Apprenticeship course.

While you are attending a Community Training Centre you may receive a training allowance.

Note: Persons in receipt of a One Parent Family Allowance receive their current payment only. There is no additional payment while on training.

Contact:

Dun Laoghaire Community Training Centre

41a York Road, Dun Laoghaire

Tel: 01 284 1194

Vocational Training Opportunities Scheme (VTOS)

If you are over 21 years of age, unemployed and have been getting certain Department of Social Protection payments for at least six months you can apply for VTOS. The VTOS scheme provides a range of courses to meet the education and training needs of unemployed people. It gives participants opportunities to improve their general level of education, gain certification, develop their skills and prepare for employment, self-employment and further education and training. VTOS is operated through the Education Training Board and is aimed, in particular, at unemployed people who are early school-leavers.

The courses offer a range, from basic education and training to advanced vocational training, and there is a wide choice of subjects. The courses are full-time, 30 hours a week and can last up to 2 years. Many courses lead to qualifications such as the Junior Certificate, Leaving Certificate and FETAC Awards at Levels 3, 4 and 5.

You may qualify for the VTOS scheme if you are aged 21 years or over and you are:

- In receipt of Jobseeker's Benefit or Jobseeker's Allowance or signing for credits for at least 6 months or
- in receipt of One-Parent Family Payment, Disability Allowance, Illness Benefit* or Invalidity Pension for at least six months or
- a dependent spouse, civil partner or cohabitant of an eligible person for at least six months

* If you are claiming Illness Benefit, you should contact your local DSP office about exemption/entitlement to continuation of your Illness Benefit payment.

Periods spent on Solas Training Courses, CE Schemes, Youthreach programmes and time in prison can count towards the qualifying period.

There are no fees for VTOS courses and you will get free books and materials at the start of the course. Depending on your individual circumstances you may be eligible for the following:

- Meal allowance, Travel allowance, Free childcare place for your child under the Childcare Employment and Training Support (CETS) scheme,

You can participate in the VTOS scheme in one of the following ways - you can be either:

- A core VTOS student attending a VTOS centre or adult education centre
or
- A dispersed (non-core) VTOS student, usually attending a Post-Leaving Certificate course in a further education college.

Contact the VTOS Co-ordinator:

Dublin and Dun Laoghaire Education Training Board (DDLETB)

1 Tuansgate, Belgard Square East, Tallaght, Dublin 24.

Tel: 01 452 9600

Springboard Higher Education Programme

Springboard provides places for unemployed people on a range of courses from certificate to master's degree levels - Levels 6 to 9 NFQ. Most of the courses last for one year or less.

Courses are offered in information and communications technology (ICT), the green economy, pharmaceuticals, and international financial services. Programmes are also available in cross-enterprise skills and international selling.

Most of the courses start in September. Details on courses available and eligibility are on springboardcourses.ie.

In general, in order to qualify for Springboard you must be unemployed, with a previous history of employment, and you must be actively seeking work and available to take up work.

At the time of starting a Springboard course, you must either be getting a qualifying social welfare payment or be in one of the other eligible categories listed below. The qualifying social welfare payments are:

- Jobseeker's Benefit/Allowance
- One-Parent Family Payment
- Disability Allowance
- Carer's Allowance
- Widow's, Widower's or Surviving Civil Partner's (Contributory) Pension or (Non-Contributory) Pension and Blind Pension
- Deserted Wife's Allowance

You can also apply for Springboard if:

- You were formerly self-employed, but are now unemployed and actively seeking work, even if you are not getting a social welfare payment

- You are a qualified adult of working age (under 66) on someone else's social welfare payment
- You are signing for social insurance credits
- You are on short time working and getting a jobseeker's payment

You are also eligible for Springboard (with approval from a Department of Social Protection Facilitator) if you are on one of the following schemes or payments:

- Community Employment
- Tús
- JobBridge
- Back to Work Enterprise Allowance
- Short-Term Enterprise Allowance

If you take up a Springboard course, you can keep your existing social welfare payment if you continue to fulfil the conditions for the payment.

You do not have to pay any course fees or charges while you are unemployed.

If you are getting a jobseeker's payment and participating on a part-time Springboard course you will continue to get your jobseeker's payment under the Part-Time Education Option (PTEO). If you are on a full-time Springboard course you will transfer to a Back to Education Allowance (BTEA) - you must meet the qualifying criteria for BTEA.

Back to Education Allowance (BTEA)

If you are unemployed, parenting alone or have a disability and are getting certain payments from the DSP you may take part in a second-or third-level education course and get a Back to Education Allowance (BTEA)

From June 2014 all new BTEA claims from jobseekers must be recommended by a DSP case officer before a decision can be made.

From 1 January 2015 you no longer qualify for BTEA when your Jobseeker's Benefit ends – after 6 or 9 months. You must qualify for another payment to continue to get BTEA.

In general, to qualify for the BTEA you must be over 21 or over 24 for post graduate courses and have been getting a qualifying social welfare payment. You must always have been accepted onto a qualifying course.

For second level courses you must have been getting a qualifying social welfare payment for at least **3 months**.

For third level courses you must have been getting a qualifying social welfare payment for 9 months. You must be getting the qualifying payment immediately before you start the course. For the Professional Masters in Education, you must have been getting a qualifying social welfare payment for **12 months**.

New BTEA applicants in 2015/16

If you were getting Jobseeker's/One-Parent Family Payment or Jobseeker's Transitional payment you must re-establish your entitlement to a primary DSP payment to continue to be entitled to BTEA for the second or subsequent years of study.

The BTEA payment will be equal to your current DSP payment and for those aged under 26 a top-up to a minimum of €160.

The Student Grant Scheme is divided into 2 components – maintenance grants and fee grants. You cannot get the Back to Education Allowance (BTEA) and the maintenance component of a student grant together.

Although you are not entitled to the maintenance component of the student grant, you must still submit a student grant application form to be assessed for a fee grant to pay your Student Contribution fee.

If you are getting a One-Parent Family Payment (or Jobseeker's Allowance Transitional payment) or a disability payment (Disability Allowance, Invalidity Pension or Illness Benefit) you can choose to stay on your current social welfare payment (if you continue to meet the rules of the scheme) and apply for a student grant or you can choose to transfer to the BTEA, depending on which option benefits you most. In general, people who are studying full-time are not entitled to Rent Supplement unless they are getting BTEA.

Student grants

An **ONLINE ONLY** grant application system through the single awarding authority, Student Universal Support Ireland (SUSI) www.susi.ie, and additional information can be found at www.studentfinance.ie.

The Student Grant Scheme is divided into two components - Maintenance Grants and Fee Grants.

There is detailed information on the range of grants and funds for students in further and higher education on the website www.studentfinance.ie. This website also has details of the Fund for Students with Disabilities, the Student Assistance Fund and some third-level scholarships.

Back to Education - Education, Training and Development Option

Under the Education, Training and Development Option you may continue to get your Jobseeker's Allowance or Jobseeker's Benefit while attending certain courses of education, training or development. Your local DSP office may make special signing-on arrangements so that you can attend your course.

To qualify for the Education, Training and Development Option and keep your Jobseeker's Allowance or Jobseekers Benefit you must be:

- At least 21 years of age **or**
- Between 18 and 20 and out of the formal education system for at least 2 years **and**
- Getting Jobseekers Allowance, Jobseekers Benefit or signing on for unemployment credits for at least six months (156 days)

Education, Training and Development Option courses are courses that are not covered under the Back to Education Allowance scheme. You must show that your course will improve your chances of getting a job. Courses you may take part in include:

- Personal development courses
- General training courses
- Specific job skills courses
- Evening courses

The course must be approved by a case officer and should form part of your DSP Personal Progression Plan.

All applications for the Back to Education Allowance / Education, Training and Development Option should be made on form BTE1. You will be asked to provide information about your course, for example:

- The course timetable
- Written confirmation from the relevant organisation or school that you have registered for the course

- You may be asked for confirmation of ongoing course attendance
- You are also required to notify DSP when you finish the course.

Apply for the Back to Education, Training and Development Option at your local DSP office.

Back to Education Initiative (BTEI)

BTEI is a part-time educational option for those who left school early. It offers adults the opportunity to obtain a FETAC certification and takes into consideration family, work and other responsibilities. It is an ETB locally-based community education programme.

Adult Education Support and Guidance – DDLETB

Dublin & Dún Laoghaire Education & Training Board's Adult Guidance Service offers advice, guidance, and information on education, training and careers to adult learners taking part in our adult education programmes including those on Adult Literacy, VTOS and Community Education programmes. The service will help those who feel they did not do well at school or who left school early and who now want a second chance to improve their education.

The guidance service can help to:

- Identify skills, interests and goals in life
- Explore learning options and ways of moving forward
- Overcome issues that may be holding you back
- Find support you need to achieve your goals

The Guidance service offers:

- One to one or group based educational guidance
- Assistance on returning to education
- Full time, part time and distance courses

The Guidance service is:

- Free of charge
- Confidential
- Friendly and supportive

Contact:

DDLETB Adult Guidance Service

62 Mulgrave Street, Dun Laoghaire, Co. Dublin

Tel: 01 236 5190

Email: guidance@ddletb.ie

Adult Literacy

The Adult Literacy Service is provided by DDLETB. They offer a range of classes and courses at the Adult Learning Centre, in the **Holy Child Community School** in **Sallynoggin**. They also have classes in other locations. The service is free and confidential. They can help you if you feel that:

- Your reading is slower than you would like
- Your spelling puts you off writing
- You are not confident with maths

Preference is given to those on Job Seeker payments

English for Speakers of Other Languages (ESOL) - If English is not your first language, the Adult Learning Centre provides English language classes which include:

- Free initial assessment to establish your level of English. Classes that cater for all levels from beginner to advanced. Classes open only to adult learners
- Daytime or evening classes
- The opportunity to obtain English language certification

Classes are run during usual term times for two hours per week. Some classes may be free depending on individual circumstances.

Contact:

Adult Literacy Organiser

Adult Learning Centre

Holy Child Community School, Pearse Street

Sallynoggin, Co. Dublin

Tel: 01 285 5633

Household Budget Scheme

Household Budget is a scheme operated by An Post. It allows people on certain social welfare payments to pay regular amounts towards various household bills by direct deduction from their payments. Deductions can be made for the following bills: Local Authority Rents, ESB, Bord Gáis and Eircom. An agreed amount is taken out of your weekly payment.

Contact:

An Post

FREEPOST Household Budget Section, An Post, GPO, Dublin 1

Tel: 01 705 7624

Money Advice & Budgeting Services (MABS)

MABS is a free and confidential service, whose staff provide assistance to people who find themselves in debt or dealing with moneylenders. They provide the following supports: Work out a budget suited to the family, negotiate with creditors where necessary, help with setting up special accounts with the Credit Union, provide ongoing support to people once their difficulties have been sorted out.

Contact:

MABS

Marina House, Clarence Street, Dun Laoghaire

Tel: 0761 072530 or

MABS

14 Upper Kilmacud Road, Dundrum, Dublin 14

Tel: 0761 072310

Southside Partnership Local Employment Services (SPLES)

Call in to our wheelchair accessible office at

137 Oliver Plunkett Road, Monkstown Farm, Dun Laoghaire,

email: info@southsideles.com

Freephone: 1800 200 501 or Tel: 01 284 1977

See Section 1: Employment Services of this publication for further details on this service and its outreach locations.

Southside Partnership DLR

7 Rock Hill, Main Street, Blackrock, Co Dublin

Tel: 01 706 0100

www.sspship.ie

women 4 women Network

women4women is a non-profit educational and networking group for women living in Dun Laoghaire-Rathdown. They work to support and encourage women to become involved in the social, cultural and economic life of the community by e.g. organising International Women's Breakfasts or offering Women in Leadership and other training programmes.

The website - www.women4women.ie provides specific information for women in Dun Laoghaire-Rathdown. Some sections of the website are also available in French, Polish, Russian and Chinese. women4women is supported by Southside Partnership DLR

Contact:

Daniela Naab

Southside Partnership DLR

Project Co-ordinator, Women and Integration

Tel: 01 706 0104 or 087 612 8740

email: daniela.naab@sspship.ie

www.southsidepartnership.ie

www.women4women.ie

NALA – National Adult Literacy Agency

NALA is an independent charity committed to making sure people with literacy and numeracy difficulties can fully take part in society and have access to learning opportunities that meet their needs.

NALA – National Adult Literacy Agency

Sandyford Lodge, Sandford Close, Ranelagh, Dublin 6

Tel: 01 412 7900

Freephone: 1800 20 20 65

www.nala.ie

TREOIR

Treoir provides a free, confidential and up-to-date information and referral service for unmarried parents - living together or not - and agencies involved with them.

Treoir offers a variety of workshops around the country on a regular basis. Workshops are tailored to the individual needs of particular groups and include:

- legal rights of unmarried parents, whether they are cohabiting or not
- shared parenting
- family relationships
- social welfare payments
- and back-to-work /education

Treoir

LoCall 1890 252 084.

Tel: 01 670 0120

www.treoir.ie

Dun Laoghaire Rathdown County Council – Social Housing

and for all housing issues

- Rental Accommodation Scheme (RAS)
- Homelessness

Contact:

Dun Laoghaire Rathdown County Council

County Hall, Marine Road, Dun Laoghaire

Tel: 01 205 4700

www.dlrcoco.ie

Citizens Information Service

Citizens Information Centres offer a free, confidential, non-judgemental and impartial service to the citizens of Dun Laoghaire-Rathdown. See towards the back of this publication for *full contact details* for local Citizens Information Centres.

Although every effort is made to ensure the reliability of listed websites, this cannot be taken as an endorsement of these sites.

The information in this booklet is for the purpose of raising awareness and is intended as a guide only. It is not intended to be a substitute for legal advice. Primary materials should be consulted to establish the exact legal position of any person. Do not rely solely on the information in this booklet. Any person relying upon this guide or using it in connection with any legal matter shall be deemed to have accepted these terms of use and shall not hold the Southside Partnership DLR, Southside Partnership Local Employment Service or Citizens Information liable for the use and the misuse of this booklet or of any of the information contained herein.

The contents of these pages are provided as an information guide only. While every effort is made in preparing material for publication, no responsibility is accepted by or on behalf of the Southside Partnership DLR, Southside Partnership Local Employment Service or Citizens Information for any errors, omissions or misleading statements on these pages or any site to which these pages refer.

Need advice? Want Information? Talk to your local Citizens Information Service

Dun Laoghaire

Marina House, Clarence Street, Dun Laoghaire.

Tel: 0761 07 7400

Email: dunlaoghaire@citinfo.ie

Open: Mon - Fri 9.30am - 4pm

Stillorgan

St Laurence's Parish Centre, Lower Kilmacud Rd., Stillorgan.

Tel: 0761 07 7440

Email: stillorgan@citinfo.ie

Open: Mon & Thur 2pm - 4.30pm

Tues, Wed & Fri 10.30am - 1.30pm

Dundrum

Unit 2, Level 5, Dundrum Town Centre, Sandymount Road, Dublin 16

Tel: 0761 07 7430

Email: dundrum@citinfo.ie

Open: Mon - Fri 10am - 4pm

{Legal and Financial Advice is provided by appointment}



Dundrum/Rathfarnham & District MABS

1A Upper Kilmacud Road
Dundrum
Dublin 14
TEL: 0761 07 2310
FAX: 01 296 4027
Email: dundrum@mabs.ie

Dun Laoghaire MABS

Marina House
Clarence Street
Dun Laoghaire Co Dublin
TEL: 0761 07 2530
FAX: 01 2300310
Email: dun_laoghaire@mabs.ie

“THE STRESS OF DEBT”

If you are experiencing financial difficulties or feel that the situation is getting out of control, seek advice now. Look for a Money Advisor at our Dundrum or Dun Laoghaire Advice Centres.

For an appointment please contact us at the phone numbers or by email details shown above

**Our offices are open to the public from:
9.30am – 12.30pm and 2.30pm – 4.30pm Monday to Friday.**

**MABS NATIONAL HELPLINE:
0761 07 2000 Monday to Friday 9.00am to 8pm**

Website: www.mabs.ie

Southside Local Employment Service

Southside Local Employment Service is a successful, professional, non-judgemental and 100% client focussed service. We consider the needs of each client to develop a relevant and suitable plan of action to achieve career progression and job placement. Our priority client group are long term unemployed and those most excluded from the Labour Market.

Here are all the supports that we can offer you:



Contact Points

- Hillview
- Ballyogan
- Loughlinstown

free phone
1800 200 501

Southside LES Main Office: 137 Oliver Plunkett Road,
Monkstown Farm, Dun Laoghaire.

Free phone: 1800 200 501 email: info@southsideles.com www.southsideles.com

- Wheelchair Accessible
- Nearby Parking
- Welcoming, friendly and professional environment
- Monday to Friday 9am to 5pm [closed lunchtime 1pm – 2pm]

Drop-in and speak to one of our staff!

This is your service to assist you with your career progression





SOUTHSIDE PARTNERSHIP DLR
COMHPHÁIRTÍOCHT an DHEASBHAILE
SUPPORTING PEOPLE. SUPPORTING COMMUNITIES.

UNEMPLOYED AND INTERESTED IN SELF-EMPLOYMENT?

DO YOU RECEIVE A SOCIAL WELFARE PAYMENT

IF SO WHY NOT CONTACT: ENTERPRISE SECTION

TELEPHONE: (01) 706 0100 & PERHAPS WE CAN GUIDE YOU
IN THE RIGHT DIRECTION.

ENTERPRISE SUPPORTS AVAILABLE TO OUR CLIENTS INCLUDE:

ONE-TO-ONE MENTORING
BUSINESS PLANNING SUPPORT
ONE-TO-ONE BOOKKEEPING CLINICS
BASIC BOOK-KEEPING COURSES
TAX/VAT INFORMATION
REFERRALS TO OTHER AGENCIES/SUPPORTS
&
SMALL BUSINESS TRAINING WORKSHOPS

USEFUL CONTACT DETAILS

INTREO

**Department of
Social Protection**

Nutgrove Shopping Centre
Nutgrove Avenue
Dublin 14.
T: 673 2000

INTREO

**Department of
Social Protection**

18/23 Cumberland St.
Dún Laoghaire
Co. Dublin.
T: 214 5540

SSP

**Local Employment Services
(LES)**

137 Oliver Plunkett Road
Monkstown Co. Dublin.
T: 284 1977
FREEPHONE: 1800 200 501

TRAINING NETWORK

ABOUT US

Southside Partnership Training Network is an initiative of Southside Partnership DLR and is co-funded by Southside Partnership DLR, the Dún Laoghaire-Rathdown Local Drugs Task Force and the Health Service Executive.

Southside Partnership Training Network works closely with its trainees and members in its programme design and review. We have a consultative approach to our work and are committed to providing quality, affordable training opportunities for our trainees. Our ethos includes Integrity, Passion, Service Excellence and Flexibility, all of which are ingrained in our day-to-day operations. Over the years these qualities have helped us become trusted partners with those we work with, providing them with the confidence of our ability to deliver quality training programmes.

OUR AIMS

Southside Partnership Training Network focuses on building the capacity of individuals to contribute to groups in their local communities and facilitates community groups and organisations to learn from each other through networking and collaboration.

The following are the five key aims and objectives of the training network





Tús IT Computer Training Team Free Computer Training !

- Computer Basics
- Using The Internet
- Email
- On Line Systems
- On Line Information



The Scout Den, Ballybrack.
Monday, Thursday, Friday. 11.00 AM, 12.00 PM, 1.00 PM.
We are Free. We are Waiting For You !
Call The IT Team 01 5345043 or
087 2715031 or Just Call In !



With the right information today
you can begin to change your life