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This leaflet is published by the Citizens Information Board. The information in this leaflet is intended as a general guide only and is not a legal interpretation.

The Citizens Information Board is the national agency responsible for supporting the provision of information, advice and advocacy on social services and for the provision of the Money Advice and Budgeting Service and the National Advocacy Service for people with disabilities.

April 2018

Getting more information

If you are leaving school, this leaflet is for you. It deals with some of the practical questions about education and employment that you may have at this time. It can only provide a brief overview of the options and schemes available to you.

There is an online version of this leaflet with more detailed information on all the topics covered.

For everything **printed in bold** in this leaflet, you can go to the online guide to find out more.

citizensinformation.ie/guides



You can also get information on all the topics covered in this leaflet from the network of Citizens Information Centres and from the national Citizens Information Phone Service on 0761 07 4000.

Starting out

Leaving school can be an exciting time with many opportunities and possibilities ahead of you.

In this leaflet we look at some of your options for further education and training. We also briefly look at what you need to know when starting work for the first time and the supports available if you are unemployed.

Personal Public Service Number

You should check that you have a **Personal Public Service (PPS) number**. This is a unique number that you use to access public services, including social welfare, tax, education and health services. If you do not know your PPS number, contact your Intreo Centre or local Social Welfare Branch Office and the staff there can find your number for you.

Public Services Card

You need a **Public Services Card (PSC)** to access social welfare and certain other government services. For example, you need a PSC to sit the Driver Theory Test.

To get a PSC, you need to make an appointment at a **PSC Registration**Centre to prove your identity. Once you have your PSC, you can also create a verified **MyGovID** account. MyGovID allows you to access a range of public services online.

Renting a place to live

If you plan to live away from home, make sure to think it through and work out how much you can afford for rent. Don't forget to allow for bills like electricity and heating and to budget for food and other expenses.

Tenants have certain rights. For example, you are entitled to **minimum standards of accommodation** and a **rent book**. You also have obligations as a tenant, such as paying your rent on time and keeping the property in good order.

Threshold provides information about what you should know before you sign a lease. Its advice centres can help if you need advice about your **rights** and obligations as a tenant. See threshold.ie for contact details and opening hours.

Your tenancy must be registered with the Residential Tenancies Board (RTB). The RTB provides a webchat facility on its website **rtb.ie** where you can ask questions about your rent and tenancy.

Managing your money

The Money Advice and Budgeting Service (MABS) provides advice on planning a weekly budget. If you are finding it difficult to manage your money and keep up with bills or debts, MABS can advise you on the best way to use your money and can help you manage your debt.

You can find useful information on the MABS website, **mabs.ie**, or you can call the MABS helpline on 0761 07 2000 to speak with an adviser.

Education and training

There are many opportunities to gain further education, skills and qualifications that can help you get a job.

You can find information on **qualifax.ie** about the different courses available.

Post Leaving Certificate (PLC) courses offer a mixture of practical work, academic learning and work experience. They are a step towards skilled employment in a wide range of areas, including childcare, computing and technology, and tourism. These courses usually take place in colleges managed by Education and Training Boards (ETBs). You should apply directly to the college. There is a list of ETBs on the Education and Training Boards Ireland website, **etbi.ie**.

If you intend to continue to **third-level education** in Ireland, you apply through the **Central Applications Office (CAO)**. The CAO website and handbook gives detailed information on how to apply. See **cao.ie**.

The **Higher Education Access Route (HEAR)** admissions scheme allocates a number of third-level places on a reduced-points basis to school leavers from socially disadvantaged backgrounds. The **Disability Access Route to Education (DARE)** offers places on a reduced-points basis to school leavers with disabilities. You apply online through the CAO for both schemes. For more information see **accesscollege.ie**.

Financial support

If you are a full-time PLC student or third-level undergraduate you may qualify for a **student grant**. The grant has two elements: a maintenance grant and a fee grant. A maintenance grant is a contribution toward your living costs. A fee grant can cover all or part of your fees, the **Student Contribution** and the cost of essential field trips. There is an extra grant

for disadvantaged students, which tops up the ordinary student grant. You may qualify for this if you or your parents are getting certain social welfare payments or taking part in certain programmes. If you think you may be eligible for a student grant, you should register with Student Universal Support Ireland (SUSI) online at **susi.ie** as soon as the application process opens in April 2018.

The **Free Fees Initiative** allows you to participate in higher education without paying tuition fees. You will still have to pay the Student Contribution. There is no separate application form for free fees. Your eligibility will be assessed on the basis of the information you give when you apply for a college place.

Tax relief on tuition fees and the Student Contribution may be available to you or to the person paying your fees.

You may get a **Back to Education Allowance** to participate in full-time education if you have been out of school for some time and you are getting a qualifying social welfare payment.

For more information on financial supports for education, see **citizensinformation.ie**.

Training and apprenticeships

There are **Further Education and Training (FET) courses** in a range of different areas. You may be paid an allowance, depending on your circumstances and the course.

Apprenticeships provide on-the-job training with an employer. While you are training on the job for a qualification, your employer will pay you a recommended apprenticeship wage. You can find a list of apprenticeships on **apprenticeship.ie**.

You can get advice on training, apprenticeships and employment programmes from your Intreo Centre. You can also find out more on (01) 248 1398, or see **jobsireland.ie**.

The **Youthreach** programme provides education and training opportunities to people aged 15 to 20 who have left school without formal qualifications – find out more on the Youthreach website, **youthreach.ie**.

A new Youth Employment Support Scheme (YESS) providing work placements to young jobseekers who are long-term unemployed, or who face barriers to employment, is due to start in 2018.





If you are looking for work you should register with your Intreo Centre. These offices provide information and advice for jobseekers, including a list of job vacancies and a Jobseeker Information Pack.

You can find your nearest Intreo Centre on the Department of Employment Affairs and Social Protection's website, **welfare.ie**. The website **jobsireland.ie** also advertises job vacancies and allows you to post your CV online so that employers can access it.

Your rights at work

Your employer must inform you in writing of the terms and conditions of the job. When you start the job, your employer has a certain amount of time to give you this information. If you do not get this information you should ask your employer for it. If you are **working and aged under 18** your employer must also give you a copy of the official summary of the Protection of Young Persons (Employment) Act 1996.

You have certain **rights under employment law** such as the **number of hours you can work**, **breaks at work**, **minimum wage** and **annual leave**. Your **contract** may provide for more than your statutory minimum entitlements but not less. If you are not getting your rights or entitlements, or if you lose your job and consider that your dismissal was unfair, you can get help to enforce your employment rights.

For more information on your employment rights visit citizensinformation.ie or contact the Workplace Relations Commission's Information and Customer Service by phoning (059) 917 8990, or see workplacerelations.ie.

Paying tax and PRSI

Your employer deducts **income tax**, the **Universal Social Charge (USC)** and **Pay Related Social Insurance (PRSI)** from your wages. These deductions should be shown on your payslip. The amount deducted depends on how much you earn and your personal circumstances. Your PRSI contributions help you to qualify for social welfare payments if you are ill or unemployed.

If you get a job, you must register the details of your new job with Revenue's Jobs and Pensions online service. If you don't have a tax credit certificate when you start work, your employer must deduct tax on an emergency basis. When your tax credit certificate arrives, any **tax refund** due will be paid to you by your employer.

All workers have tax credits that reduce the amount of tax they have to pay. Other reliefs can reduce your income tax, for example, if you pay college fees or medical expenses. For more information on tax when starting work and tax credits and reliefs see revenue.ie or citizensinformation.ie.

At the end of the tax year you should get a **P60 certificate** from your employer. This shows how much you earned, along with the tax, USC and PRSI you paid. Your P60 is an important document which you should keep. You will need it if you have to claim a tax refund or a social welfare payment.

If you are ill

You must tell your employer if you get sick and cannot go to work. Your employer may or may not pay you when you are out sick. If you are on **sick leave** you should apply for **Illness Benefit** – your GP (family doctor) should have the application form. If you are not entitled to Illness Benefit

you should still send medical certificates to the Department of Employment Affairs and Social Protection because you may be entitled to **PRSI credits**. Credits are PRSI contributions which you do not have to pay for that keep your social insurance record up to date.

Injury at work

There are special social welfare provisions, called **Occupational Injuries Benefits (OIB)**, for workers who are injured at work or on the way to or from work.

If you are injured at work or travelling to or from work, you should tell your employer immediately and apply for a *declaration of accident at work* using Form DB/OB 1, which is available from the Department of Employment Affairs and Social Protection.



Health services

If your income is below a certain amount, then you may be eligible for a **medical card**. A medical card entitles you to medical care free of charge. Even if you are not eligible for a medical card, you may qualify for a **GP visit card**. A GP visit card doesn't provide the same range of services as a medical card but does allow you to visit your GP for free.

If you are aged 16 to 25 and you are dependent on your parents, you are eligible for a medical card if your parents have a means-tested medical card. If you are financially independent of your parents, you may be entitled to a medical card or GP visit card if your income is under the limit.

You can apply online for a medical card or GP visit card on **medicalcard.ie** or get an application form from your Local Health Office. For details of your Local Health Office call the Health Service Executive (HSE) information line on (041) 685 0300 or see the website **hse.ie**.

For other health services, including information about **mental health** and **hospital services**, contact the HSE. Your GP can also advise you and can refer you to available supports and services.



Claiming social welfare benefits

You may qualify for a jobseeker's social welfare payment, either Jobseeker's Benefit or Jobseeker's Allowance, if you are aged over 18, unemployed and looking for work.

You apply for a jobseeker's payment at your Intreo Centre or local Social Welfare Branch Office. This is also known as **signing on**. You can download application forms for jobseeker's payments from **welfare.ie**. You can also apply online at **MyWelfare.ie**.

To qualify for **Jobseeker's Benefit** you must have paid PRSI contributions for at least two years. **Jobseeker's Allowance** is a means-tested payment and you do not need to have paid PRSI to qualify.

If you have just left school and are looking for a job, you cannot get Jobseeker's Allowance for three months after you have finished school and exams. If your parents are getting a social welfare payment, they can continue to get an **Increase for a Qualified Child** for you for these three months.

If you are aged over 18 and in financial difficulty, you can apply for a basic weekly **Supplementary Welfare Allowance**. You can get a list of offices that administer the Supplementary Welfare Allowance scheme on **welfare.ie** or contact your Intreo Centre or local Social Welfare Branch Office.



At what age can I ...?

Leave school

Age 16 or when you finish three years of post-primary education, whichever is the later

Leave home

Age 16 – with parental consent

Age 18 – without parental consent

Get a job

Age 14 – up to seven hours per day (35 hours per week) during school holidays

Age 15 – up to eight hours per week during term-time and up to seven hours per day (35 hours per week) during school holidays

Age 16 – up to eight hours per day and 40 hours per week

Drive on the public road

Age 16 – motorbike up to 11kW and up to 125cc, moped with a maximum speed of 45kph, work vehicle such as a tractor or ICB

Age 17 – car and other vehicles with seats for up to eight passengers and maximum weight of 3,500 kg

Age 18 – motorbike up to 35kW, goods vehicles up to 7,500 kg

Age 21 – buses with seats for up to 16 passengers

Buy alcohol

Age 18 – if you are aged under 18, you cannot buy alcohol and must be accompanied by a parent on a licensed premises and may only remain on the premises up to 9pm (10pm from May to September). If aged 15 to 17, you can stay later when attending a private function at which a substantial meal is being served.

Drink alcohol

Age 18 – if you are aged under 18, you can drink alcohol in a private residence if you have parental consent

Buy cigarettes

Age 18

Be charged with a criminal offence

Age 10 – for murder, manslaughter, rape and aggravated sexual assault

Age 12 – for other criminal offences

Consent to medical treatment

Age 16

Give blood

Age 18

Consent to having sex

Age 17

Marry

Age 18 unless you have a Court Exemption Order

Apply for a 10-year passport

Age 18 – if you are younger you can only apply for a five-year passport

Book a holiday or flight

Age 18

Apply for a National Age Card

Age 18

Register to vote

Age 18 for all elections and referenda

Stand for elections

Age 18 – local elections

Age 21 – national and European elections

Age 35 – presidential election

Apply for a gender recognition certificate

Age 16 – parents can apply on your behalf if you have a Court Exemption Order

Age 18 – without parental assistance

Sit on a jury in court

Age 18

Enter a legally binding contract

Age 18 – except for certain contracts such as for necessities (for example, food) or apprenticeships

Make a will

Age 18



Further information

Citizens Information citizensinformation.ie

Citizens Information Phone Service

Call: **0761 07 4000** Monday to Friday 9am – 8pm

Citizens Information Centres

Visit **centres.citizensinformation.ie** to find your nearest centre.

Department of Employment Affairs and Social Protection

Information Section Call: (071) 919 3302 welfare ie

Health Service Executive

Information on mental health services and supports
Call: (041) 685 0300
yourmentalhealth.ie

Jigsaw

National Centre for Youth Mental Health Find your nearest service on jigsaw.ie **Jobs Ireland**

Call: **(01) 248 1398 jobsireland.ie**

Residential Tenancies Board

Call: **(01) 702 8100 rtb.ie**

Spunout

Information and support for young people. **spunout.ie**

Threshold

Accommodation advice centres in Dublin, Cork and Galway. **threshold.ie**

Workplace Relations Commission

Information and Customer Service Call: **(059) 917 8990 workplacerelations.ie**

Youth Information Centres

Find your nearest centre on dcya.gov.ie

Notes

April 2018

The Citizens Information Board provides independent information, advice and advocacy on public and social services through citizensinformation.ie, the Citizens Information Phone Service and the network of Citizens Information Services. It is responsible for the Money Advice and Budgeting Service and provides the National Advocacy Service for people with disabilities.

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