



## Contents

## Information Booklet on the financial aspects of 3rd education in Ireland.

1. **Student fees**  
A number of factors determine who is liable to pay fees and the rates that apply. Tax relief is available on fees paid for approved courses.
3. **Student grant for undergraduates**  
How to qualify and apply for a student grant. The different types and rates of grant are explained.
6. **Financial assistance for postgraduates**  
The Student Grant Scheme provides for some financial assistance with the cost of tuition fees for approved postgraduate courses.
6. **Back to Education Allowance**  
Certain people who are getting payments from the Department of Social Protection can qualify for support under the Back to Education Allowance.
8. **Other funds for third-level students**  
Other funds available include the Fund for Students with Disabilities and the Student Assistance Fund

## Fees and supports for third-level education

This issue of Relate deals with the financial aspects of third-level education in Ireland. It outlines the student fees system and explains how the grants system operates for undergraduate, postgraduate and Post Leaving Certificate (PLC) students. It also covers the Back to Education Allowance.

Rates, tax reliefs and means tests are subject to change. We describe how the system works in general, but use figures for the 2015/2016 academic year.

Details of financial supports are published on [studentfinance.ie](http://studentfinance.ie), a dedicated website maintained by the Higher Education Authority (HEA). The HEAR and DARE access programmes for disadvantaged students and students with disabilities are covered on [accesscollege.ie](http://accesscollege.ie).

## Student fees

### Undergraduate fees

The rules about who has to pay tuition fees are quite complex. The matters taken into account include: the level of the course being attended (undergraduate or postgraduate); the funding status of the course (public or private); the student's citizenship and residence status; the student's previous qualifications; and whether or not the student is repeating a year.

Each third-level educational institution sets its own fee rates. In general, higher rates apply to non-EU students and there is a lower EU fee rate. However, most undergraduate students attending publicly funded third-level courses do not have to pay tuition fees in Ireland. Under the terms of the Free Fees Initiative, the Department of Education and Skills pays the fees to the colleges instead.

INSIDE: Student Contribution p2, Tax relief on fees p2, Qualifying for a student grant p3, Special rates of grant for disadvantaged students p5, Student grant rates p5, How to apply for a student grant p6, Fund for Students with Disabilities p8

The free fees arrangements apply to undergraduate courses in:

- Universities
- Institutes of Technology
- Publicly funded colleges of education
- National College of Ireland
- Some religious education institutions

Free fees do not apply to courses in private colleges or to courses outside the State.

There is a separate annual charge for the costs of student services and examinations – the Student Contribution.

To qualify for free fees, you must have been living in an EEA (European Economic Area) member state or Switzerland for at least three of the five years before starting your course. The members of the EEA are the EU member states, along with Iceland, Norway and Liechtenstein.

You must also meet criteria as regards citizenship and rights of residence in the State. In general, you must either:

- Be a citizen of an EEA member state or Switzerland or
- Have refugee status or
- Be a family member of an EU national and have permission to live in the State, with a stamp "4EUFAM" on your residence card

In addition, certain non-EEA nationals will qualify for free fees if they have a particular type of leave or permission to live in the State. Details are on [studentfinance.ie](http://studentfinance.ie). A non-EEA national who acquires EEA citizenship during their third-level studies may be entitled to free tuition fees for the remainder of their course of study.

You must meet the following course requirements:

- You must be undertaking a full-time undergraduate course of at least two years' duration (or certain shorter courses in Institutes of Technology).
- In general, you must be a first-time, full-time undergraduate, but students who already hold a Level 6 or a Level 7 qualification and are progressing to a Level 8 course may be deemed eligible for free fees.
- In general, you must not be repeating the year because you failed your exams or because you are changing course. This exclusion may be waived if you repeat a year due to certified serious illness. There are also some exceptions for students in Institutes of Technology who are switching courses.

If you do not qualify for free fees, you may still be eligible for EU fee rates. If you do not qualify for EU fee rates, you can be charged the higher non-EU fee rates.

If paying fees, you may be able to claim tax relief and/or get assistance under the Student Grant Scheme.

### *Student Contribution*

Most colleges charge an annual Student Contribution, formerly called the student services charge. This covers student services and examinations. The amount of the Student Contribution varies from one institution to another. The maximum rate for the academic year 2015/2016 is €3,000.

All or part of the Student Contribution may be covered if you qualify for a student grant (see page 3). A family that is paying two or more Student Contributions may qualify for tax relief.

### *Post Leaving Certificate courses*

A participant contribution of €200 per year is charged for Post Leaving Certificate (PLC) courses.

You do not have to pay the participant contribution if:

- You hold a full medical card in your own right
- You are the dependent child of a full medical card holder
- You are eligible for a student grant
- You are getting Back to Education Allowance (BTEA) (see page 6) or a Vocational Training Opportunities Scheme (VTOS) allowance

Colleges offering PLC courses usually also have a 'course charge' to cover expenses such as books, student services, professional registration fees and exam fees. The amount varies from college to college. Students who are exempted from the participant contribution will still have to pay the course charge.

### **Postgraduate fees**

In general, you will have to pay fees for a postgraduate course. As with undergraduate fees, each institution sets its own fee rates. However, you may qualify for some financial assistance under the Student Grant Scheme (see page 3). You may also be able to claim tax relief on the fees paid.

### **Tax relief on fees**

Tax relief is available in respect of tuition fees paid in private third-level institutions and in institutions abroad and by repeat students, postgraduates and part-time students. It is also available for certain Information Technology (IT) and foreign language courses.

The Student Contribution may also qualify for tax relief, but only if two or more students are being claimed for.

You cannot claim tax relief on examination fees, administration fees or any part of the tuition fees that is met directly or indirectly by a grant, a scholarship or otherwise – for example, where fees are reimbursed by an employer.

Approved courses include courses in third-level colleges in other EU member states, including colleges that provide distance education in Ireland. Approved postgraduate courses also include courses in universities or publicly funded colleges in non-EU states. Lists of courses and colleges approved for relief each year are published on the Revenue website, [revenue.ie](http://revenue.ie).

Tax relief is at the standard rate of 20%. You can claim it either by submitting an annual tax return at the end of the tax year, or by making a claim during a tax year when the fees have been paid.

The maximum amount of fees (including the Student Contribution) that can qualify for this relief in a tax year is €7,000 per student per course .

Full-time students do not get tax relief on the first €2,750 spent on tuition fees (including the Student Contribution) for the 2013/2014 academic year. This will increase to the €3,600 to match the increase in the Student Contribution for 2015/2016.

For part-time students, there is no tax relief on the first €1,375 spent on tuition fees (including the Student Contribution) for the 2014/2015 academic year. This will increase to €1,500 in 2015/2016.

If you are claiming tax relief for fees paid for more than one student, you will get full tax relief on tuition fees (including the Student Contribution) for the second or subsequent students, subject to the maximum limit.

Details of the tax relief are on the Revenue website, [revenue.ie](http://revenue.ie).

## Student grants for undergraduates

The *Student Support Act 2011* introduced a new student grant system to replace the Higher Education Grant and other grant schemes. The Act provides for the making of schemes and regulations to specify the rules and rates that apply at a particular time.

The student grant is the main source of financial assistance for full-time students on undergraduate or PLC courses. It is available to eligible students in most colleges in Ireland as well as to eligible Irish students in many colleges in the UK

(including Northern Ireland) and other EU member states. Approved higher education colleges and PLC centres in Ireland are listed in the Student Support Regulations, which are usually updated each year. For a college in another EU state (including the UK) to be approved for the purposes of the Student Grant Scheme, it must provide higher education and training and must be publicly funded.

Students on part-time courses, short courses, or access or foundation courses are not eligible for a student grant.

The eligibility conditions for the student grant include a detailed means test (see page 4). The level of means determines whether a student qualifies for a full rate of grant, a partial rate, or the special rate for disadvantaged students.

## Components of the student grant

The student grant for undergraduates is made up of a maintenance grant and a fee grant.

A *maintenance grant* is a contribution towards a student's living costs. Maintenance grants are available for approved courses at undergraduate level in approved institutions in Ireland and other EU states. Eligible students may qualify for a full rate or a partial rate, depending on their means. There is also a special rate for disadvantaged students (see page 5).

A *fee grant* can cover any or all of the following elements:

- All or part of the Student Contribution
- Costs of essential field trips
- All or part of a student's tuition fees

In general, if you qualify for a maintenance grant you will qualify for all elements of the fee grant. However, you will not get the tuition element of a fee grant if your fees are paid under the Free Fees Initiative. (In practice, most undergraduate students in Ireland qualify for this.)

Students doing PLC courses do not get fee grants, but if you qualify for a maintenance grant you will be exempt from the PLC participant contribution.

Fee grants are available for approved courses at undergraduate level in Ireland but not for courses elsewhere in the EU.

## Qualifying for a student grant

To qualify for a student grant, you must pass the means test and meet the other conditions of the scheme, including those relating to residence, nationality and immigration status.

You must also be attending an approved course.

There are detailed conditions about the level of the course you are attending, about whether you have attended a course at the same level already, and about whether the course represents progression from your previous studies.

In general, you will not get a grant for repeating a year or attending a course at a level that does not represent progression from courses you have completed before. However, *second chance students* may be eligible for a grant. A second chance student is someone who is aged over 23, did not successfully complete an earlier course and is returning to pursue an approved course after at least five years.

As noted above, if you qualify for a maintenance grant, you will qualify for all relevant elements of a fee grant.

You may qualify for a fee grant, but not a maintenance grant, if you are what is called a tuition student under the Student Grant Scheme. A tuition student is someone who meets all the conditions for a student grant except for residence in the State, but who has been resident in the EEA or Switzerland for three of the last five years.

### ***Nationality and immigration status***

In general, you must meet one of the following main conditions in order to get a student grant:

- Be a national of an EU member state, EEA member state or Switzerland
- Be a family member of one of the above, with permission to remain in the State as a family member of such person under the *European Communities (Free Movement of Persons) Regulations 2006 and 2008* and EU Treaty rights provisions
- Have refugee status

In addition, certain non-EEA nationals may apply for a student grant if they have a particular type of leave or permission to live in the State. See the website [studentfinance.ie](http://studentfinance.ie) for details.

### ***Residence***

You must have been legally resident in the State for three of the previous five years to qualify for a maintenance grant. However, if you are studying elsewhere in the EU for a recognised qualification, and you were resident in the State for three of the five years before starting that course, you satisfy this requirement.

If you meet all the criteria for a maintenance grant except for the residence condition, you may still qualify for a fee grant as a tuition student (see above).

### ***Means test***

The means test for a student grant is generally based on your family's income for the previous full tax year. For the academic year 2015/2016 the previous full tax year was 2014. **However if you or your family have had a change of circumstances in the current tax year, your changed circumstances may be taken into account.**

Some social welfare payments are excluded from 'reckonable income' for the purposes of student grants. Examples are Child Benefit and Family Income Supplement – the other payments are listed on [studentfinance.ie](http://studentfinance.ie).

Most students will be regarded as *dependent* for the purposes of the means test. However, if you are aged over 23, you will be regarded as an *independent* student, unless you were ordinarily resident with your parents or guardians from 1 October of the year preceeding the year of entry to the course. (For simplicity, we refer to "parents" rather than "parents or guardians" from here on.)

The income (if any) of a dependent student is assessed together with the income of their parents. An allowance is made for your earnings outside of term-time – up to €3,809 currently.

If you are an independent student, you are assessed on your own income (and that of your spouse, civil partner or cohabitant, if applicable).

You can reclassify from a dependent student to an independent student if:

- You progress from further education to higher education or
- You have a three-year break in your studies or
- You are returning as a second chance student after a five-year break in your studies

### ***Income limits for maintenance grant and full fee grant***

The amount of the grant to be paid will depend on the level of family income and the number of dependent children.

The family income limits for eligibility for a maintenance grant in 2015/2016 are set out below. These income limits are applied after your means are assessed. The income limits also apply to the fee grant (that is, if you do not qualify for the Free Fees Initiative and are eligible for a fee grant).



## Income limits for maintenance grant and full fee grant 2015/2016

Number of dependent children	Full maintenance	Part maintenance (75%)	Part maintenance (50%)	Part maintenance (25%)
Fewer than 4	€ 39,875	€ 40,970	€ 43,380	€ 45,790
4 to 7	€ 43,810	€ 45,025	€ 47,670	€ 50,325
8 or more	€ 47,575	€ 48,890	€ 51,760	€ 54,630

### Income limits for partial fee grant

If you do not qualify for a maintenance grant, but your family's reckonable income is below certain limits, you may qualify for a partial fee grant. Depending on your family's income and the number of children in the family, you can either be exempt from 50% of the Student Contribution, or exempt from 50% of any tuition fees and all of the Student Contribution.

The family income limits for a partial fee grant in 2015/2016 are set out below. The 50% tuition fee grant is not payable if your fees are covered under the Free Fees Initiative.

Number of dependent children	50% tuition fees and 100% Student Contribution	50% Student Contribution only
Fewer than 4	€ 49,840	€ 54,240
4 to 7	€ 54,765	€ 59,595
8 or more	€ 59,455	€ 64,700

### Other family members in college

If other members of your family are doing a full-time course of at least one year's duration, the reckonable income limits may be increased. For a full maintenance grant or a partial fee grant, the limits increase by €4,830 for each such family member. For a partial maintenance grant, they increase by €4,670 for each such family member.

If you are an independent applicant, the family member taken into account is your spouse, civil partner or cohabitant. If you are dependent on your parents, the family members taken into account are your parents and their other dependent children.

### Special rates of grant for disadvantaged students

Disadvantaged students who meet certain conditions can qualify for a special rate of maintenance grant.

Applicants must have qualified for the standard maintenance grant. In addition, total reckonable income in the last full tax year must be below a certain limit. For the academic

year 2015/2016 the last full tax year was 2014 and total reckonable income in 2014 must not have been more than €22,703. For this special rate of grant only, Qualified Child Increases paid with social welfare payments are not counted in reckonable income.

If you are assessed on your parents' income, on 31 December of the previous tax year one of your parents must have been claiming a long-term social welfare payment or Family Income Supplement, or else participating in a designated programme, such as a Community Employment Scheme.

For students who are assessed on their own income, on 31 December of the previous tax year you must have been getting one of these social welfare payments or participating in a designated programme.

**Postgraduate students:** While postgraduates do not generally qualify for a student grant, and do not qualify for the Free Fees Initiative, you may be able to get your tuition fees paid (to a maximum of €6,270) if you meet the qualifying conditions for the special rate of grant for disadvantaged students.

### Student grant rates

Maintenance grant rates for 2015 and 2016 are shown in the following table. The rates are set for the financial year, not the academic year.

There are different rates for students living 45 kilometres or less from their college (adjacent rate) and those living more than 45 kilometres away (non-adjacent rate).

Type of grant	Non-adjacent rate	Adjacent rate
Special rate	€ 5,915	€ 2,375
Full maintenance	€ 3,025	€ 1,215
Part maintenance (75%)	€ 2,270	€ 910
Part maintenance (50%)	€ 1,515	€ 605
Part maintenance (25%)	€ 755	€ 305

## How to apply for a student grant

Student Universal Support Ireland (SUSI) is the single awarding authority for all new student grant applications. Before SUSI was established, grant applications were handled by local authorities and Vocational Education Committees, which have now been replaced by Education and Training Boards (ETBs). Renewals of existing grants are generally handled by the body that initially issued them.

Student grants are reviewed each year. If you had a grant in one academic year and are continuing your studies on the course in the following year, the body that awarded the grant will be in contact with you in order to renew or reassess your student grant for the following year.

All new grant applications are made online on the SUSI website, [www.susi.ie](http://www.susi.ie). You do not need to know which exact course you will be attending in order to apply for a grant.

### Supporting documentation

If you are considered eligible on initial assessment of your application, you will get a provisional grant approval in the post and a personalised list of the supporting documents that you need to provide. You should send the necessary documents (photocopies, not originals) to SUSI as soon as possible in the envelope supplied.

SUSI will then process your application to award stage, subject to confirmation of your acceptance on an approved course.

## Appealing a decision

If you think that you have been incorrectly refused a grant, you may appeal by writing to the body to which you applied – SUSI or your local authority or ETB. You must appeal within 30 days of getting your decision. If your appeal is turned down, and you feel that the conditions have not been interpreted correctly, you can make a further appeal.

## Financial assistance for postgraduates

Since 2012, no maintenance grant is payable to new postgraduate students. They are not covered by the Free Fees Initiative. However, you may be able to claim tax relief on postgraduate fees paid (see page 2).

The Student Grant Scheme provides for some financial assistance with the cost of tuition fees for approved postgraduate courses in Ireland and Northern Ireland. There is no assistance under the Scheme for postgraduate courses elsewhere in the EU.

There are two types of assistance for postgraduates under the Student Grant Scheme. You may either:

- Get a flat rate fee contribution of €2,000, if you pass the means test (see below), or
- Get all tuition fees paid (up to €6,270) including essential field trips, if you meet the qualifying conditions for the special rate of grant for disadvantaged students (see page 5)

To qualify for assistance under the Student Grant Scheme you must also meet its criteria for nationality and immigration status and for residence (see page 4).

## Fee contribution means test and income limits

The rules for this means test are the same as for student grants in general. However, the family income limits are different. The income limits for eligibility for a postgraduate fee contribution in 2013/2014 are set out in the table below.

Number of dependent children	Reckonable income limits
Fewer than 4	€ 31,500
4 to 7	€ 34,615
8 or more	€ 37,580

The reckonable income limits may be increased by €4,980 for each additional family member who is pursuing a full-time course of at least one year's duration.

## Back to Education Allowance

### Undergraduate students

If you are unemployed, parenting alone or have a disability and you are getting certain payments from the Department of Social Protection, you may attend a third-level (or second-level) education course and get the Back to Education Allowance (BTEA). You can work part-time without affecting your BTEA payment.

BTEA covers full-time second-level courses and third-level courses to higher diploma level (level 8 in the National Framework of Qualifications) including the professional Diploma in Education. You can attend a full-time day undergraduate course that is approved for the Student Grant Scheme in another EEA state and get BTEA. Postgraduate courses must be in Ireland to be eligible.

You cannot get a BTEA and a student maintenance grant together (see page 8).

### *Qualifying for Back to Education Allowance*

In general, to qualify for BTEA you must be over 21 (with some exceptions) and have been getting a qualifying social welfare payment immediately before you start the course. For third-level courses you must have been getting a qualifying payment for nine months.

You can attend any third-level course of education that is approved for the Student Grant Scheme. The course must be a full-time day course. In general you must be starting your course at year one. There are some exceptions to this rule. In particular, there is a special provision for people who were getting One-Parent Family Payment and who did not opt for BTEA at the start of their course. They can be admitted to BTEA mid-course if their OFP is being withdrawn because their youngest child has reached the age limit.

If you have to repeat a year of your course because you have failed the year or because of exceptional circumstances (for example, pregnancy or illness) you can be paid BTEA for the repeat year. However you must be registered and attending as a full-time student for the repeat year. You can only repeat one academic year and continue to be paid BTEA. In most cases, you must also pay tuition fees during that year.

### *Unemployment or illness credits*

If you are signing on for unemployment credits or submitting medical certificates for illness credits for the required period of time, you may participate in the BTEA scheme on a non-payment basis. This means that you continue to be awarded credited contributions while you are taking part in the BTEA scheme but you do not get a weekly BTEA payment.

If you are participating in the BTEA scheme on a non-payment basis, you can apply for a student grant to be assessed for both the fee and maintenance components of the grant.

### *Qualified adults*

If you are the qualified adult of a person who can claim BTEA, you can qualify for BTEA in your own right. If you qualify for BTEA in this way, your allowance is equivalent to the Increase for a Qualified Adult (IQA) paid with the social welfare payment that your spouse, civil partner or cohabitant is getting.

### *Rates*

New BTEA participants aged over 26 will receive a weekly BTEA rate equal to their previous social welfare payment (the payment that qualified them for participation in the scheme).

All new BTEA participants aged under 26 who had been getting a reduced age-related Jobseeker's Allowance payment will get a maximum BTEA rate of €160 per week (the amount of any means that participants have will be deducted from this rate). You may also qualify for increases for a qualified adult and qualified children.

### *Qualified adult*

Although BTEA is not means-tested, any increase for a qualified adult may be means-tested if your spouse or partner has earnings or income in their own right.

If you are coming to BTEA from Jobseeker's Allowance or Disability Allowance and your qualified adult is earning, the rate payable is determined by reference to the tapered rates for an IQA with Jobseeker's Benefit.

The payment to the BTEA participant does not change for the duration of the course. If a couple's circumstances change, the total amount paid may be revised. However, BTEA participants may do part-time work without affecting their rate of payment.

### *Secondary benefits*

If you qualify for BTEA, you can keep your entitlement to any secondary benefits you already get, such as Fuel Allowance or Rent Supplement. However, any increase in income may affect your entitlement to Rent or Mortgage Interest Supplement or the amount of supplement you get. This can happen, for example, if you have extra income from part-time work.

## **Postgraduate students**

BTEA is not paid for most postgraduate courses. However, you can get BTEA for a postgraduate course of study in Ireland that leads to a Higher Diploma qualification in any discipline or a professional Diploma in Education.

In general, other types of postgraduate qualifications are not recognised for BTEA. The only exception to this is where a college has admitted a person without a diploma or primary degree to a Master's course on the basis of relevant life experience.

To qualify for BTEA as a postgraduate you must be over 24 years of age and have been getting a qualifying social welfare payment. You must also have been accepted onto a qualifying course. You will not get BTEA if you already have a postgraduate qualification.

You can apply under the Student Grant Scheme for assistance with the cost of tuition fees for approved postgraduate courses in Ireland and Northern Ireland (see page 6).

## Back to Education Allowance and the student grant

As explained on page 3, the student grant is divided into two components – the maintenance grant and fee grant.

If you are getting BTEA you do not qualify for the maintenance component of the student grant but you can apply for a fee grant to cover the Student Contribution and any course tuition fees not already covered by the Free Fees Initiative. Essential field trip costs may also be covered under a fee grant.

You must meet the conditions of the Student Grant Scheme to qualify for a fee grant.

If you are getting One-Parent Family Payment, Disability Allowance, Invalidity Pension or Illness Benefit, you will need to assess whether it is more beneficial for you to transfer to BTEA when you go back to education or to remain on your current payment and apply for a student grant. Rent Supplement is not paid to people in full-time education unless they are getting BTEA.

If you are getting Jobseeker's Benefit or Jobseeker's Allowance, you must transfer to BTEA if you wish to keep your social welfare payment when you go back to education.

## Other funds for third-level students

Funds available to support students in third-level education include the *Fund for Students with Disabilities* and the *Student Assistance Fund*.

The website **studentfinance.ie** has information on these and other scholarships and bursaries. Individual colleges and universities may also provide extra supports.

## Fund for Students with Disabilities

If you have a disability, you may be entitled to some financial support from this Fund, which aims to ensure that students with disabilities can participate fully in academic programmes.

Eligible students can get assistance from the Fund during any year of study on an approved course, from PLC level up to Ph.D

level. There is no means test. Assistance is provided at the college's discretion, depending on the student's circumstances, and can cover assistive technology, transport costs, and personal and academic support.

Following an assessment of need, the college makes a claim on behalf of an eligible student. Students cannot apply directly to the Fund. Colleges are also responsible for the management of the funding approved for eligible students.

## Student Assistance Fund

The Student Assistance Fund is for students who, having started a full-time third-level course, experience financial hardship and may be unable to continue their studies as a result. Individual students apply to the person in their college who deals with the Fund – usually the access or disability officer.

The Fund is administered on a confidential, discretionary basis.

## The information in this document was provided by the Citizens Information Board.

The Citizens Information Board provides independent information, advice and advocacy on public and social services through [citizensinformation.ie](http://citizensinformation.ie), the Citizens Information Phone Service 0761 07 4000 and the network of Citizens Information Services at 260 locations nationwide. It is responsible for the Money Advice and Budgeting Service and provides advocacy services for people with disabilities.

**LOG ON**  
[citizensinformation.ie](http://citizensinformation.ie)

**CALL**  
0761 07 4000 Mon to Fri, 9am to 8pm

**DROP IN**  
260 locations nationwide

**Disclaimer:** While every effort has been made to ensure that the content of this leaflet is accurate, anyone seeking a grant should contact SUSI directly. For other matters referenced in the document please refer to your local citizens information office or ring 071 1074000

If you would like to discuss any of these matters with Denis Naughten, please contact him at:  
t: 076 100 2200 e: [dnaughten@oir.ie](mailto:dnaughten@oir.ie)

**PuttingPeopleFirst.ie**

Visit [www.PuttingPeopleFirst.ie](http://www.PuttingPeopleFirst.ie) for more on local topics.



**Contact Denis at his Constituency Offices:**

Dáil Éireann, Dublin 2 t: 076 100 2200 / Monksland t: 090 64 35039 / Roscommon Town t: 090 66 27557