



# UNIVERSITY of LIMERICK

O L L S C O I L L U I M N I G H

## Graduate Entry Medical School Access to Medicine Scholarship Scheme<sup>1</sup> 2017/2018

### 1. Introduction

The University of Limerick provides financial assistance to a limited number of eligible students who are successful in applying to UL's Graduate Entry Medical Programme.

### 2. Eligibility

Applicants must:

- Be an Irish/EU applicant.
- Have previously entered third level education via a recognised Access route, or currently be deemed eligible for consideration through equivalent socio-economic disadvantage.
- Satisfy the normal academic entry requirements of the programme (minimum 2.1 in first honours bachelor degree plus the required GAMSAT score) and have been offered a place on the Graduate Entry Medical Programme at the University of Limerick via the CAO.

### 3. Awarding of the Scholarship

- The decision regarding the awarding of Scholarships will be made by a Scholarship Committee, which will include representatives of the School, UL Access Office, the UL Foundation and a representative from one other Academic Department within the University. The committee will assess evidence of previous entry to third level education via a recognised Access route. The committee will consider applications from other applicants who did not enter third level education via an Access route, but are able to provide documented evidence of equivalent significant socio-economic disadvantage. Priority, however, will be accorded to applicants who entered third level education via an Access route. The number of Scholarships awarded may vary from year to year.
- The decisions of the Scholarship Committee will be final, confidential, and evidence-based. Appeals are not permitted.
- The Bank of Ireland provides fees and maintenance loans to suitably qualified applicants to the UL GEMS programme. Applicants are encouraged to explore this in parallel as there are a limited number of scholarships available. Details of the scheme are provided on the GEMS website and in Appendix 1 below.

<sup>1</sup> This scheme is generously supported by The Atlantic Philanthropies



#### 4. Value

The Scholarship aims to cover tuition fees plus a contribution towards living expenses.

#### 5. Duration

Normal duration of the programme (i.e. four years) subject to satisfactory academic performance and being in good standing in the University.

#### 6. How to Apply

The Scholarship Scheme is administered by the Graduate Entry Medical School as follows.

In **March 2017**, CAO applicants will be invited to access and complete an online application form.

Applicants who have previously entered third level education via a recognised Access route must provide proof of Access status in the form of a letter from the Access Officer from the institution where they are currently studying or where they completed their undergraduate degree. This letter must include contact details of the relevant Access officer and permission for UL to contact them if the need arises. Such applicants must include this letter as part of their application and will not be required to submit the financial information outlined below given that this has already been assessed to obtain Access status.

By **Wednesday, 31<sup>st</sup> May 2017**, all interested applicants must have completed the scholarship application form. Please note that as part of the application process and in order to determine eligibility, all applicants, with the exception of those who came through a recognised Access route, must supply supporting documentation, both for themselves individually and for their parents/guardian or spouse/partner, as outlined below. Applicants who believe there is an exceptional circumstance as to why they should be assessed solely on an independent basis, should tick the box for exceptional circumstances on the form and outline same in the space provided.

Collecting the relevant documentation can take some time so the below serves as a guide for what you will need. All required documentation must be uploaded to the scholarship application system by the submission deadline date above (Wednesday 31<sup>st</sup> May 2017 at 5pm).

**INCOMPLETE APPLICATIONS (FORMS AND SUPPORTING DOCUMENTATION) WILL NOT BE CONSIDERED.**

#### SOURCES OF INCOME

	OCCUPATION	ANNUAL INCOME	SOCIALWELFARE BENEFITS
FATHER			
MOTHER			
PERSONAL			
SPOUSE/PARTNER			
	TOTAL		

**Income:** Total annual gross salary/income from all sources of the applicant should be provided. Income from overtime should also be included.

## **DOCUMENTATION REQUIRED**

### **IMPORTANT NOTE:**

#### **Supporting Documentation From Outside of Ireland**

If you are / were employed outside of Ireland, or are dependent on a parent / guardian / spouse / partner that is / was employed outside of Ireland, you will not be issued a P21 (Balancing Statement), e.g. the UK equivalent to a P21 is a Statement of Earnings from HMRC.

You should contact the Revenue Commissioners in the country where you are / were employed or a parent / guardian / spouse / partner that is / was employed to apply for the relevant financial documentation to support your application.

### **SOCIAL WELFARE PAYMENTS**

- Social Welfare Statement for 2016
- If applicable, P21 for 2016 (available from the Revenue Commissioners/Tax Office)

### **PAYE**

- P21 for 2016 (available from the Revenue Commissioners/Tax Office)
- P60 for 2016 (available from employer)

### **SELF EMPLOYED**

- Copies of Notices of Assessment for 2015 and 2016
- Set of Certified Accounts for 2015 and 2016
- Current Statement of Net Worth

If exempt from filing a Return of Income for the year ended 31st December 2016, it will be necessary to submit a CURRENT letter from the Revenue Commissioners confirming same.

### **FARMERS**

- Copies of Notices of Assessment for 2015 and 2016
- Set of Certified Accounts for 2015 and 2016
- Current Statement of Net Worth

If exempt from filing a Return of Income for the year ended 31st December 2016 it will be necessary to submit a CURRENT letter from the Revenue Commissioners confirming same.

### **DIRECTORS AND/OR SHAREHOLDERS**

- Latest set of Companies Financial Statements
- Copies of Notices of Assessment for 2015 and 2016
- P60 for 2016

If exempt from filing a Return of Income for the year ended 31st December 2016, it will be necessary to submit a CURRENT letter from the Revenue Commissioners confirming same.

## **INCOME FROM OTHER SOURCES**

- Income from Pension from former employer or pension scheme: Documentation required is P21 for 2016 (available from the Revenue Commissioners/Tax Office) and P60 for 2016 (available from employer)
- Rental Income e.g. profit / loss from the rental of property or land: Documentation required is Rental Accounts for year ended 2016 and Statement of Net Worth for 2016
- Maintenance Agreement: Documentation required is Copy of Maintenance Agreement
- Separation / Divorce Agreement: Documentation required is Copy of Separation / Divorce Agreement
- Trusts / Covenants / Estates: Documentation required is Relevant Evidence of same
- Deposit Accounts / Investments / Savings: Documentation required is Relevant Evidence of same
- Foreign Sources of Income: Documentation required is Relevant Evidence of same
- Any other sources of income and Relevant Evidence of same

## **7. Review**

The GEMS Access to Medicine Scholarship Scheme will be reviewed and revised at the discretion of the University of Limerick Graduate Entry Medical School, the UL Access Office and the UL Foundation.

## **Appendix 1**

### **Tailored Financial Package for Students of the Graduate Medical School**

Contact: Bank of Ireland, University of Limerick 076 6232521

- This proposal is open uniquely to students who qualify and are awarded a place on the 4 year Graduate Medical Course in the University of Limerick, through the CAO application process.
- Personal loan up to a max of €60,000 over the four year course for Graduates entering the Graduate Entry Medical Programme. Candidates can borrow up to €15,000 (plus interest) per year for a maximum of four years.
- Preferential interest rate of 6.3% (6.5% APR) applies and is subject to change. Interest will accrue over 4 years.
- Full moratorium of capital and interest repayments will apply for the first four years. Thereafter, repayments will be made on a monthly basis for 132 months.
- Each year the student must provide proof of acceptance for the following year's course.
- Each year the student is required to apply for the BOI loan acquired through the Bank of Ireland, University of Limerick Branch only.
- On completion of the 4 year course, the total loan accumulated including interest accrued will be restructured into a regular repayment pattern. The maximum repayment term is 15 years and each loan will be reviewed on a case by case basis.
- Should the applicant leave the Graduate Medical Programme at any point during the four years, the preferential rate and repayment moratorium shall no longer apply.

#### **Bank of Ireland Requirements**

1. Only open to students who have been awarded a place in the UL 4 year Graduate Entry Medical Programme.
2. Candidates must have an active Bank of Ireland current account.
3. Bank of Ireland may request a parental guarantee at the underwriter's discretion. Bank of Ireland will work with each individual applicant to negate the need for parental indemnity whenever possible.
4. Lending criteria, terms and conditions apply and applicants will be assessed individually.