

IOB Emergency Student Hardship Fund

Purpose of the Fund

The IOB Emergency Student Hardship Fund is a means-tested financial assistance scheme designed to provide limited short term financial assistance to registered students experiencing short-term, unforeseen and/or exceptional financial difficulty that threatens their ability to continue their studies. The Fund is not intended to replace long-term financial support, such as grants or employment income, but to assist students during finite periods of acute hardship.

Scope and Limitations

The fund applies to:

- All eligible students registered with IOB at the time of application
- All applications for financial assistance made under the IOB Student Hardship Fund

Support is subject to available funding and annual guidelines, and payment values may vary year to year.

Eligibility – 2026/27 Academic Year

Eligible applicants must be registered on an IOB accredited programme of at least one year leading to an undergraduate or postgraduate qualification. Applicants must be experiencing genuine unexpected financial hardship and demonstrate that the hardship is impacting their ability to remain in the programme. Applicants should have sought other available supports where possible (e.g. funding from Springboard Plus, IFS Skillnet funding and/or social welfare entitlements) and will be required to provide supporting documentation from the previous tax year. Typically, only one application can be made per academic year.

Financial Support Level

For the 2026/27 academic year, eligible students may qualify for a one-time payment following an assessment of their eligibility. The amount of this payment will be determined by the IOB Membership and Designation Committee based on the form and supporting information, and payment levels are subject to annual review.

Application Process

Applications are submitted through the IOB Emergency Student Hardship fund application form and supporting documentation is mandatory. Please contact info@iob.ie for further information.



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Application Deadlines

Applications may be accepted throughout the academic year, subject to:

- Availability of funds
- Published closing dates, if applicable

Version	Policy Title	Owner
1.0	IOB Emergency Student Hardship Fund	Registrar