

Garda Benevolent Trust Fund

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OUR REF: TF/C2/25

Email: info@gardabenevolent.ie Web: www.gardabenevolent.ie

July, 2025

EDUCATION LOAN SCHEME 2025/2026

The Garda Benevolent Trust Fund is pleased to announce a continuation of the above Scheme for the academic year 2025/2026 for students who intend to pursue full time third level studies.

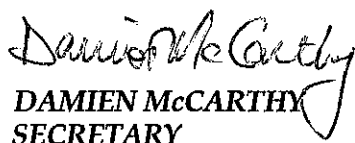
Your attention is drawn to the following rules set down by the Committee of Management:-

PLEASE READ CAREFULLY

- 1 Completed applications must be returned (**by post only**) not later than **3:00pm Friday 5th September, 2025.**
- 2 The Scheme will only apply to participating educational institutions in the CAO/CAS list (Universities and Institutes of Technology). Consideration will also be given to applications for students attending similar educational establishments outside Ireland. **Applications will not be processed without a Copy Certificate showing Status of Student being Registered/CAO offers Accepted by student (not an offer).** Copy of Fee Payment Receipt stamped by the bank will also suffice. (See Also Rule 18). **No SCREENSHOTS accepted (PDF only).** Originals are not required and will not be returned. **A CERTIFICATE OF ATTENDANCE/REGISTRATION IS REQUIRED FOR EACH ACADEMIC YEAR.**
- 3 The standard loan amount, which will be given to a member, will be €5,000 per student per annum. **Students must be under 25 years of age on 1st September each academic year. This applies to first time applicants only.** Consideration will also be given to members and/or their spouse/partner. A maximum of three loans will be approved in respect of a member in any one year.
- 4 An administration subscription of €200 will be added to each loan of €5,000 granted and the total will be required to be repaid over 208 weeks at €25.00 per week for serving members or over 48 months in the case of retired members at €108.33 per month (*both deducted at source*).
- 5 **Members must ensure there are sufficient funds in their salary/pension to meet deduction amount required. Failure to meet agreed repayments will result in future loan applications being refused and/or additional administration charges being applied.**
- 6 **Members cannot instruct Pay Section, Killarney to cease/amend repayments to the Education Loan Scheme. You are requested to contact this office directly in relation to any aspect of loan repayments and to notify us immediately if you notice any missed weekly/monthly repayments.**
- 7 Repayment method is weekly/monthly and deducted at source from Garda Pay/Pension only. There is no provision to make repayments through a bank or Credit Union e.t.c.
- 8 Additional applications will only be considered at the discretion of the Committee of Management. In the event of a **second loan** of €5,000 being approved, the administration fee for both loans will amount to €300 (**must be submitted together**) and the total will be required to repaid over same period of 4 years at €49.52 per week in the case of serving members and €214.58 per month for retired members.
- 9 A maximum of three loans may be granted per student pursuing an under-graduate course while a fourth loan will be considered where a student is undertaking a post-graduate course.
- 10 In the event of a member dying during the period of the loan or in the event of non-repayment of the loan, repayments shall be the responsibility of the spouse at the appropriate rate. Where there is no surviving spouse, the student of that member shall be allowed an additional period in which to repay the loan. This period shall not be greater than three years after the student has completed their course for which the loan was obtained.

- 11 Where a member is survived by a widow/widower prior to the loan being fully repaid, the Company reserve the right to have deductions made from pension until the loan is repaid in full.
- 12 Section A of the application form must be completed and signed by the member and his/her spouse (if married), otherwise the application will not be processed.
- 13 The application form contains a **Legal Agreement**, which the member, student and/or spouse enter into on his/her application being successful.
- 14 Members are obliged to inform the Trust Fund if they are currently on half pay or pension rate of pay. This however in no way discriminates against a loan being approved.
- 15 Members are obliged to inform the Trust Fund if they intend to retire prior to 1st January, 2026. This simply enables us to calculate repayments on a monthly basis instead of weekly. **Due to GDPR Regulations, it is the sole responsibility of the member to notify Garda Benevolent Trust Fund directly when their pension is set up.**
- 16 In the event of the application being successful, the member shall agree to sign the necessary authorisation form to allow the deductions to be made from salary or pension. Authorisation form should be returned directly to this office.
- 17 Under no circumstances can members apply by the due date and have payment deferred until the new financial year. Electronic Funds Transfer (E.F.T.'s) authorised under this Scheme will be transferred only during October and November, 2025. The account is closed on 30th November each year and any surplus funds are transferred into the following academic year's fund.
- 18 Completed application forms must be returned (**by post only**) on or before 3:00pm on Friday 5th September, 2025 irrespective of when the academic year commences. **It is strongly advised that where documentation from the college is not available by that date, the application form should be submitted with a note indicating that documentation i.e. Certificate of Registration or Acceptance by the Student will follow.** This is to ensure all applications are submitted by the closing date. However, **applications will not be processed until the relevant College Certificate is received (See Rule 2).** It is intended that loans will be processed promptly and E.F.T.'s paid from Monday 13th October, 2025. No E.F.T.'s can be paid after 28th November, 2025.
- 19 Queries relating to the Scheme will only be accepted from members of the Trust Fund. We will **not** enter into correspondence with any Third Party, Spouse, Solicitor or Debt Management Company e.t.c.
- 20 It is the responsibility of each member to notify this office in order to reduce repayments after each four- year period.
- 21 Any matter not provided for in these rules shall be dealt with as the Committee of Management may determine.
- 22 New applicants are invited to apply **in writing** to the Trust Fund, download from www.gardabenevolent.ie or email info@gardabenevolent.ie quoting Garda Reg. No. and full postal address. **You are requested not to telephone the office for an application form as this seriously disrupts the prompt processing of applications.** Existing members of the Scheme will automatically receive an application form from the Trust Fund mid July 2025.

Trusting this is in order.


DAMIEN McCARTHY
SECRETARY

PLEASE RETAIN THIS SECTION FOR YOUR OWN RECORDS

GARDA BENEVOLENT EDUCATION SCHEME 2025/2026
APPLICATION FORM - SECTION "A"

TO BE COMPLETED BY MEMBER (Please Use BLOCK CAPITALS)

CLOSING DATE is 3:00PM on FRIDAY 5th SEPTEMBER, 2025 (BY POST ONLY)

1. SURNAME: _____
2. OTHER NAMES: _____
3. ADDRESS: _____

4. CONTACT NO: _____ EMAIL: _____
5. GARDA REG'D NO.: (Serving & Retired) _____
6. PENSION NO. (Retired Members Only): _____
7. SERVING: ☐ RETIRED: ☐ (tick as appropriate) STATION (if Serving Only) _____
8. DO YOU INTEND TO RETIRE PRIOR TO 1ST JANUARY 2026? YES ☐ NO ☐ Date: _____
9. IF SERVING, ARE YOU CURRENTLY ON HALF PAY/PENSION RATE OF PAY? _____
10. RELATIONSHIP TO STUDENT: _____
11. DO YOU HAVE AN EXISTING LOAN UNDER OUR EDUCATION SCHEME? YES ☐ NO ☐
12. IF YES, WHAT ARE YOUR PRESENT REPAYMENTS PER MONTH/WEEK TO THE GARDA BENEVOLENT EDUCATION SCHEME?

13. PRESENT STATUS: Single ☐ Married ☐ Separated/Divorced ☐ Widowed ☐ € _____ pw/pm
(tick as appropriate)
14. STATE YOUR SPOUSES CHRISTIAN NAME (if Married Only): _____

I hereby apply to the Garda Benevolent Trust Fund Education Scheme for financial assistance to further the education of _____ and I declare to the best of my knowledge and belief that the information given on this application form is complete and correct in all aspects.

In the event of this application being successful, I agree to be bound by the rules governing the Education Scheme and I promise to repay the amount granted together with all administration costs within the time period as set out by the rules. I confirm I have read the rules and agree to be bound by them.

Members are reminded that this is a Legal Agreement and should be completed by the Member and Spouse/Partner Only (where applicable)

X - SIGNATURE OF MEMBER: _____

X - SIGNATURE OF SPOUSE/PARTNER: _____
Must be completed by spouse (if applicable)

DATED THIS: _____ DAY OF _____ 2025

**GARDA BENEVOLENT EDUCATION SCHEME 2025/2026
APPLICATION FORM - SECTION "B"**

TO BE COMPLETED BY STUDENT (Please Use BLOCK CAPITALS)

CLOSING DATE is 3:00PM on FRIDAY 5th SEPTEMBER, 2025 (BY POST ONLY)

1. SURNAME: _____
2. OTHER NAMES: _____
3. GENDER: _____ DATE OF BIRTH: ____/____/____
4. HOME ADDRESS: _____

5. CONTACT NO: _____ EMAIL: _____
6. YEAR OF LEAVING CERTIFICATE EXAMINATION: _____
7. NAME OF COLLEGE WHICH YOU HAVE BEEN ACCEPTED FOR REGISTRATION OR ARE ALREADY ATTENDING: _____

N.B: Applications will not be processed without a Copy of Certificate of Registration or Acceptance by the Student. Copy of Fee Payment Receipt will suffice. This is required for each student and for each academic year. Originals are not required and will not be returned.

8. STATE TITLE OF UNDER/POSTGRADUATE COURSE: _____
9. ARE YOU COMMENCING ☐ CONTINUING ☐ UNDER/POSTGRADUATE COURSE? (tick as appropriate)
10. DURATION OF COURSE: _____ yrs NUMBER OF YEARS COMPLETED: _____ yrs

I hereby apply to the Garda Benevolent Trust Fund Education Scheme for financial assistance to further my education and I declare to the best of my knowledge and belief that the information given on this application form is complete and correct in all aspects.

In the event of this application being successful, I agree to be bound by the rules governing the Education Scheme and I promise to repay the amount granted together with all administration costs within the time period as set out by the rules.

Members are reminded that this is a Legal Agreement and should be completed by the Student Only

X-SIGNATURE OF STUDENT: _____

DATED THIS: _____ **DAY OF** _____ **2025**

N.B. CLOSING DATE is 3:00PM on FRIDAY 5th SEPTEMBER, 2025

GARDA BENEVOLENT TRUST FUND EDUCATION LOAN SCHEME 2025/2026

BIC & IBAN DETAILS (REQUIRED FOR EACH ACADEMIC YEAR)

PLEASE COMPLETE IN BLOCK CAPITALS

GARDA REG. NO.:	MEMBER NAME:
MEMBER ADDRESS:	BANK BRANCH ADDRESS:
IBAN:	

PLEASE COMPLETE IN BLOCK CAPITALS

GARDA BENEVOLENT TRUST FUND EDUCATION LOAN SCHEME 2025/2026

CHECK LIST

Please ✓ when complete

1. Section "A" is completed IN FULL by Member

☐

2. Section "A" is co-signed by Spouse (where applicable)

☐

3. Section "B" is completed IN FULL by Student

☐

4. Supporting Documentation from College showing student's name and 2025/2026 academic year is enclosed.

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N.B.: Where this is not available, please refer to Rule 18

5. IBAN details are provided clearly, and form is completed in BLOCK CAPITALS only

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NOTE:

Please ensure the above is in order before submitting application form.

The Garda Benevolent Trust Fund will not contact members if an incomplete application form is received