Cost of Living in Ireland

General Information for DCU International Academy Students

International Foundation Year (IFY)

DCU Glasnevin Campus, Dublin 9

2026 – 2027

Contents

This guide explains what it actually costs to live in Dublin as a DCU International Academy student. It is written to help you plan a realistic budget before you arrive, and to manage your money once you are here.

All figures are indicative and were checked in August 2026. Prices change, and your own costs will depend on where you live and how you live. Tuition and programme fees are not included in this guide. Information on these fees is available directly from DCU International Academy.

A note on the figures

Where a figure comes from DCU or from an Irish government body, that source is named at the end of the section. Where a figure is a typical market price rather than an official one, it is described as indicative.

Disclaimer

This guide is intended as general budgeting guidance only. Actual expenditure will vary depending on accommodation type, lifestyle choices, personal circumstances and changes in market prices. Students should confirm any critical costs directly with the relevant provider before making financial commitments.

1. Introduction

Money is the practical worry that most international students bring with them, and it is the one that is easiest to reduce with a little planning. Ireland is not a cheap country, and Dublin is the most expensive part of it, but thousands of international students live here comfortably every year on an ordinary student budget.

The purpose of this guide is to provide reliable budgeting information and realistic cost estimates for prospective and current students. It sets out what each part of student life in Dublin actually costs, shows you three versions of a realistic annual budget, and explains where you can reduce costs without significantly affecting your student experience.

Key Financial Planning Messages

Budget between €11,000 and €18,000 for living costs, excluding tuition fees and flights.

Accommodation will be your largest expense and should be arranged as early as possible.

Be prepared for one-off setup expenses during your first month in Ireland.

Apply for a Leap Card as soon as you arrive to reduce transport costs.

Ensure you have sufficient funds beyond the immigration minimum requirement.

Maintain an emergency fund to cover unexpected costs.

Use university support services early if you encounter financial difficulties.

Three things to understand before you read the numbers

- **Accommodation is typically the most significant element of a student's budget.** For most students it is more than half of everything they spend. The single biggest financial decision you will make is where you live, and it is made before you arrive.
- **The immigration minimum should not be considered a realistic annual budget.** Immigration Service Delivery requires you to show access to €10,000 for a one-year course. That figure is a minimum you must prove, not an estimate of what a year in Dublin costs.
- **Your first month costs more than the others.** Deposits, bedding, kitchen equipment, a winter coat, a Leap Card, a SIM and the €300 immigration registration fee often arise simultaneously during your first weeks in Ireland. Plan for this separately rather than being surprised by it.

What this guide does not cover

Tuition and programme fees are set by DCU International Academy and are not included here. Neither are your flights, your visa application fee if one applies to you, or the cost of any resit examinations. Those are all real costs and you should add them to your own plan.

Source: Immigration Service Delivery (irishimmigration.ie) for the student finance requirement. Checked August 2026.

2. What immigration requires you to show

If you are not a citizen of the EU, the EEA, the UK or Switzerland, you must satisfy Immigration Service Delivery that you can support yourself in Ireland without needing public funds. This is a separate question from what a year actually costs, and it comes up twice: when you apply for a visa, if you need one, and again when you register in Ireland.

a) The amount you must show

Since 30 June 2025 the requirement has been the same for visa-required and non-visa-required students:

- **A course of one academic year or longer** — you must show access to €10,000.
- **A course of six to eight months** — you must show €833 for each month of the course. That is €4,998 for six months, or €6,665 for eight months.

This is money you must be able to demonstrate you have access to. It is not a fee and it is not paid to anyone. Immigration may ask for bank statements in your own name, or evidence from whoever is funding your studies together with proof of their relationship to you and their means.

b) The other compulsory costs

- **Private medical insurance.** You must hold insurance covering the full length of your stay, in your own name. Immigration will ask to see the original policy document when you register. Irish universities commonly estimate around €500 to €600 a year for a student policy, but shop around and check what is actually covered.
- **Immigration registration — €300.** Paid by card at your registration appointment; cash is not accepted. Applicants under 18 are exempt from the fee, as are some other categories.
- **Your visa application fee,** if your nationality requires a visa. This is paid before you travel and is separate from the €300 registration fee.

Ireland uses the euro. Almost all everyday spending is done by card.

c) A common misunderstanding

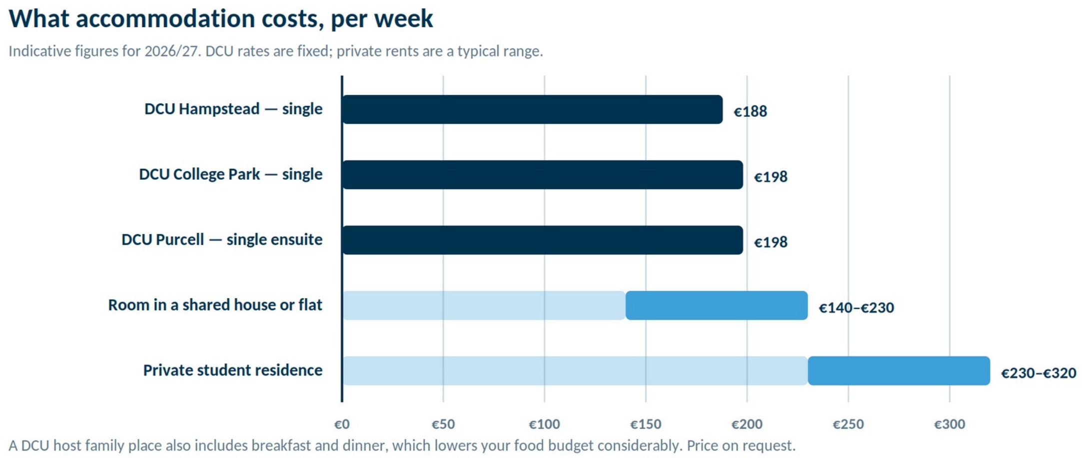
Students often assume that showing €10,000 means €10,000 will be enough. Read section 11 before you settle on a figure. A careful year in Dublin comes to around €11,000 excluding tuition, and a typical one to around €14,000. The immigration requirement represents a minimum financial threshold rather than an estimate of actual living costs.

Source: Immigration Service Delivery, student finance requirements from 30 June 2025 (irishimmigration.ie); Citizens Information, immigration rules for full-time non-EEA students (citizensinformation.ie). Health insurance estimate: Trinity College Dublin published cost-of-living guidance (tcd.ie). Checked August 2026.

---

3. Accommodation

This is where most of your money goes, and it is worth spending real time on before you arrive. Dublin has a genuine shortage of housing, so the choice is usually between paying more for something secure and organised, or paying less for something you have to find yourself.



Indicative weekly accommodation costs in Dublin for 2026/27.

a) DCU campus residences

DCU manages its own residences on the Glasnevin and All Hallows campuses. These are booked through DCU Accommodation and are let for the full academic year rather than by the month. For 2026/27 the academic year runs from 30 August 2026 to 5 May 2027 — 248 nights.

- **Hampstead Apartments, single** — €6,666.24 for the year, deposit €806.40
- **Hampstead Apartments, double** — €6,748.08 for the year, deposit €816.30
- **College Park Apartments, single** — €7,006.00 for the year, deposit €847.50
- **College Park Apartments, superior** — €7,442.48 for the year, deposit €900.30
- **Purcell House, single ensuite** — €7,006.00 for the year, deposit €847.50
- **Purcell House, single shared bathroom** — €6,666.24 for the year, deposit €806.40

There is also a non-refundable administrative fee of €50, and the security deposit is returned after you check out, less the cost of any damage or fines. Semester-only options are available at reduced rates.

What is included: a furnished bedroom with a study area, wifi and fixed-line internet, and ensuite or shared bathroom facilities depending on the room type.

What is not included: service costs, which are charged separately each month; utilities beyond the internet; and bedding, pillows and kitchen equipment, which you must bring or buy. Budget €150 to €300 for setting up a room from nothing.

b) DCU International Academy host family

DCUIA arranges places with Irish host families, and describes it as its most popular accommodation type. You live as a member of the family, which gives you a great deal of English practice outside class.

- You get a single bedroom with a study desk, and towels and bed linen are provided.
- Breakfast and dinner are included Monday to Friday, and all meals at weekends. Special dietary requirements can be accommodated.
- There is a one-off placement fee of €110, and a surcharge of €25 a week for students with special accommodation requirements.
- The weekly rate is quoted on request. Payment is due at least six weeks before your programme begins.

When you compare a host family rate against a rent, remember that it already includes most of your food and all of your utilities. A place that looks more expensive per week is often cheaper once you add a €300 monthly grocery bill and a share of the heating to the alternative.

c) Renting privately

Most students who rent privately share a house or an apartment and take one room. Whole-property rents in Dublin are high — the Residential Tenancies Board put the standardised average rent for a new Dublin tenancy at €2,232 a month in the last quarter of 2025 — which is why sharing is the norm rather than the exception.

As a guide, the Irish Council for International Students puts a shared or private room at roughly €400 to €850 a month, and a room in a purpose-built private student complex at €1,000 or more. Rooms further from the city centre cost less, but check the journey to DCU before you commit.

d) Before you pay anyone anything

- **Never pay a deposit for a property you have not seen,** in person or on a live video call with someone who can answer questions. Fake listings that ask for a deposit up front are the most common scam targeting new international students.
- **Find out what is included.** Ask specifically whether electricity, gas, waste collection and internet are in the rent or on top of it. The answer can change the real cost by €80 to €150 a month.

- **Get the agreement in writing,** and keep a copy. Ask for a receipt for the deposit.
- **Check the deposit rules.** A deposit is normally one month's rent. Your landlord should register the tenancy with the Residential Tenancies Board, and the RTB can help if there is a dispute later.
- **Work out the total, not the headline.** Rent, plus bills, plus your transport to campus, is the number to compare between two places.

Source: DCU Accommodation 2026/27 rates for international students (dcuaccommodation.ie); DCU International Academy accommodation and host family pages (english.dcu.ie); Residential Tenancies Board Rent Index, Q4 2025 (rtb.ie); Irish Council for International Students (internationalstudents.ie). Checked August 2026.

4. Utilities and household bills

If you live in a DCU residence or with a host family, most of this section will not apply to you. If you rent privately and bills are not included, this is the cost that students most frequently underestimate because it arises after they have already committed to the rent.

a) What you will be paying for

- **Electricity.** Billed every two months. A whole household in Ireland pays around €1,766 a year on average, so a share between three or four people is roughly €35 to €50 each a month.
- **Gas,** if the property has it. A typical household bill is around €1,463 a year, again split between everyone in the house.
- **Waste collection.** Households pay a private company for bin collection in Ireland; there is no free council service. Expect a service charge plus a per-lift or per-kilo charge.
- **Broadband.** Usually €30 to €60 a month for the household, so €10 to €20 each in a share.
- **The television licence.** If there is a television in the property, a licence is required by law.

Added together, a share of the bills in a rented house typically comes to somewhere between €80 and €150 a month per person, and more in the winter months than in the autumn.

b) Keeping the bills down

- Irish houses are often colder than students expect, and heating is the largest part of a winter bill. Heat the room you are in rather than the whole house, and use the timer rather than leaving it on.
- Close curtains at dusk and keep doors shut. It sounds trivial and it is worth real money over a winter.
- Agree with your housemates at the start how bills will be split and who is responsible for paying them, and set up a shared record. Most disputes in shared houses are about bills, not about noise.

- Take a meter reading on the day you move in and photograph it, so that you are not charged for the previous tenants.
- Suppliers compete on price in Ireland and switching is straightforward. If you are the account holder, it is worth comparing.

Source: Average household energy bill figures from Selectra Ireland (selectra.ie), a commercial price-comparison service, August 2026 — these are typical market figures rather than official statistics. Waste collection and television licence rules: Citizens Information (citizensinformation.ie).

---

5. Food and groceries

Food is the biggest cost you have real control over. The difference between a student who cooks and a student who buys lunch every day is several hundred euro a term.

A weekly grocery shop costs most students somewhere between €70 and €100.

a) What to budget

The Irish Council for International Students suggests €70 to €100 a week for food. In practice that means roughly €280 to €400 a month if you cook for yourself most of the time. If you are with a host family, most of your meals are already included and your food budget falls to whatever you spend at lunchtime and at weekends.

b) Where people shop

- **Lidl and Aldi** — the cheapest weekly shop. A smaller range, but noticeably lower prices and good own-brand basics.
- **Tesco and Dunnes Stores** — a full range, international food aisles and online delivery. Both run loyalty schemes worth joining.
- **SuperValu, Centra, Spar and Londis** — neighbourhood and convenience shops, open long hours. Handy, but noticeably more expensive for a full shop. There is a Londis on the DCU Glasnevin campus.
- **World food shops** — Asian, African, Middle Eastern, Polish and Brazilian grocers, many clustered around Parnell Street, Moore Street and Camden Street. Often the cheapest source of rice, spices and familiar ingredients.

c) Some real prices

These are typical Dublin supermarket prices in 2026, to give you a sense of scale. They vary between shops and change through the year.

- A loaf of sliced bread — around €1.50 to €2.50
- Two litres of milk — around €2.20
- A dozen eggs — around €3.50
- A kilo of chicken breast — around €9 to €12
- A kilo of pasta or rice, own brand — around €1.50 to €2.50
- A large bag of frozen vegetables — around €2
- A coffee and a scone in a café — around €4
- A chicken fillet roll and a drink from a deli — around €5 to €7
- A main course in an ordinary restaurant — around €18 to €25

d) Where the money leaks

Almost nobody overspends on groceries. Students often underestimate the cumulative cost of day-to-day purchases made while away from home: the coffee on the way to class, the lunch bought because there was nothing in the bag, the takeaway ordered because it was raining. A daily €4 coffee and €7 lunch is roughly €230 a month.

- Bring lunch most days and buy it occasionally, rather than the other way round.
- Cook a large pot of something once a week. Stew, curry, soup and pasta sauce all reheat well and cost very little per portion.
- Check the reduced shelf in the evening — fresh food near its date is marked down, often heavily.
- Compare the price per kilo rather than the price of the pack. Irish shelf labels show the unit price in small print.
- Bring your own bag. Shops charge for plastic bags by law.

Source: Weekly food budget range: Irish Council for International Students (internationalstudents.ie). Individual grocery prices are typical Dublin supermarket prices observed in 2026 and are indicative only.

---

6. Getting around

Public transport in Dublin is reasonably priced if you have the right card, and expensive if you do not. Getting this right in your first week is one of the easiest savings available to you.

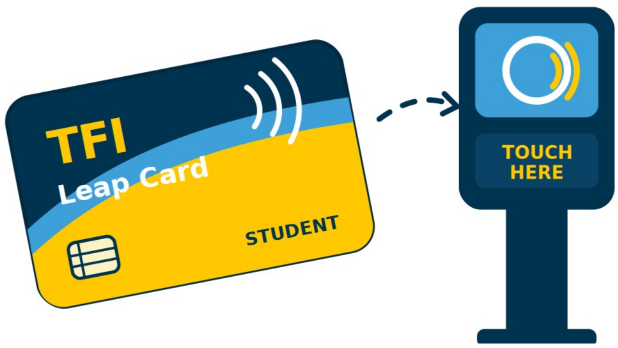
a) Get a Leap Card

A TFI Leap Card is a travel card you top up and touch against a reader when you board. One card works on Dublin Bus, Go-Ahead Ireland, the Luas trams, the DART and commuter trains. Transport for Ireland describe Leap fares as up to 30% cheaper than cash single fares, and the discounted student and young adult cards halve the adult fare on top of that.

Which card you apply for depends on your age, not on whether you are a student:

- **Aged 16 to 18** — Student Leap Card
- **Aged 19 to 25** — Young Adult Leap Card
- **Aged 26 or over** — Student Leap Card

There is a €5 refundable deposit and a minimum €5 of travel credit to set the card up, and it takes around five working days.



On the Luas and the DART you must touch on and touch off. Forgetting to touch off charges you the maximum fare.

b) What journeys cost

- **TFI 90 Minute Fare** — €2.00 adult, €1.00 student or young adult, €0.65 for under-19s. This covers as many changes between bus, Luas and DART as you like within 90 minutes of touching on.
- **Short fare** — €1.50 adult, €0.75 student or young adult, €0.65 for under-19s.
- **Xpresso and Nitelink services** — €2.40 adult, €1.20 student or young adult, €1.00 for under-19s.

For a student travelling to campus and back on most days, that comes to roughly €30 to €55 a month. Zonal daily, weekly and monthly caps are also available and are worth checking if you travel a great deal.

One Leap Card works on all of these.

c) The cheapest options are free

- **Walking.** Central Dublin is small — most of the city centre is walkable in half an hour. If you live near campus, walking may remove your transport costs almost entirely.
- **Cycling.** A second-hand bicycle pays for itself in a term. dublinbikes is the city-centre shared scheme, where the first 30 minutes of each journey are included in the subscription, though the stations are concentrated in the centre rather than out at DCU.

d) Costs to plan for separately

- Getting from Dublin Airport when you arrive — a city bus is the cheapest option and accepts a Leap Card; an express coach costs more; a taxi to the city centre is commonly quoted at €25 to €40.
- Taxis late at night. Occasionally the right decision, but they are expensive and add up quickly.
- Trips outside Dublin. Intercity trains and coaches are much cheaper booked in advance.

Source: Transport for Ireland Leap Card fares and eligibility (leapcard.ie, about.leapcard.ie); dublinbikes (dublinbikes.ie). Taxi fare range: Dublin Airport published guidance (dublinairport.com). Checked August 2026.

---

7. Phone, internet and technology

This is one of the cheaper parts of student life in Ireland, provided you avoid signing a contract you do not need.

a) Mobile

Start with prepay — “pay as you go”. You buy a SIM, add credit or a monthly bundle, and stop whenever you like. There is no contract, no credit check and no need for an Irish bank account. Prepay bundles with large data allowances typically cost €10 to €20 a month.

Bill pay is a monthly contract, often bundled with a new handset paid off over 24 months. It requires a credit check and usually an Irish bank account, leaving early normally means an exit fee, and it is rarely the right choice for a one-year programme.

- Ireland has three companies that own mobile networks — Three, Vodafone and eir. Other providers rent capacity from them, so coverage follows the underlying network rather than the brand.
- Irish law requires SIM cards to be registered with your name, address and date of birth.
- If your phone supports eSIM you can often set up an Irish number before you land. Check first that your phone is unlocked.
- An Irish plan generally works across the EU and EEA at no extra cost under the “Roam Like at Home” rules. Northern Ireland and the rest of the UK are outside the EU for roaming, so check charges before crossing the border.

b) Internet

Campus wifi at DCU is free and will cover most of your study time. In a rented house, broadband is usually €30 to €60 a month for the household. In a DCU residence, wifi and fixed-line internet are included in the rent.

c) Technology you may need to buy

- **A laptop.** For DCUIA Learn (Canvas), a computer no more than about five years old with at least 1 GB of RAM and a current browser is sufficient. There are also open-access PC labs on campus, so you do not have to buy a new machine.
- **A calculator.** DCUIA has regulations about the type permitted in examinations. Check before you buy rather than after.
- **A plug adapter.** Ireland uses the three-pin Type G plug and 230V. Bring one, or buy one here for a few euro.

Source: DCU International Academy, IFY Student Handbook 2026–2027, for technical requirements and calculator regulations; DCU technology information for students (dcu.ie/sal). Mobile market information and typical prepay prices from providers' own published tariffs, August 2026.

---

8. Health costs

Healthcare in Ireland is not free for most international students. You pay for appointments and claim back from your insurer, so it is worth understanding the costs before you need them.

a) Insurance

You must hold private medical insurance covering the whole of your stay, in your own name, and immigration will want to see the original policy document. Budget in the region of €500 to €600 a year, but compare policies and check what is actually covered — particularly whether GP visits, prescriptions and repatriation are included.

b) What appointments cost

The DCU Student Health Service is nurse-led with GPs on site, and it is almost always the cheapest first stop for anything that is not an emergency.

- Nurse appointment at DCU Student Health — free
- GP appointment at DCU Student Health — €25, which includes one review appointment if needed
- A review within a week for the same problem — free
- Blood test — €15
- Sick note from a nurse — €10
- A GP at a local practice off campus — around €65

Payment at DCU Student Health is taken before the appointment through a link sent to your phone. The service does not accept medical cards or private health insurance directly, so you pay, keep the receipt, and claim from your insurer afterwards.

c) Other health costs

- Prescription medicines are paid for at the pharmacy. Costs vary by medicine.
- Pharmacists give free advice over the counter for minor problems, and there is a pharmacy on the Glasnevin campus. Use it before booking a GP appointment for a cold.
- Dental and optical care are private and not cheap. If you need a check-up, it is usually much cheaper to have it done at home before you travel.
- Emergency care — calling 112 or 999 is free, but a visit to a hospital emergency department carries a charge unless you were referred by a GP.

If you take regular medication, bring enough for your first weeks plus a letter from your doctor at home naming the medicine. Brand names differ between countries and you will need an Irish prescription to continue.

Source: DCU Student Health Service charges (dcu.ie/health/health-service-charges); DCU International Academy, IFY Student Handbook 2026–2027. Health insurance estimate: Trinity College Dublin published cost-of-living guidance (tcd.ie). Checked August 2026.

9. Study costs

These are smaller than accommodation or food, but they arrive early in the year when you are already spending on setting up, so they are worth planning for.

a) Textbooks

All IFY students are required to buy a hard copy of the core textbook for each of their subjects. The booklist is published in your Student Handbook, and the books are available through Blackwell's. Depending on your subject combination, budget in the region of €150 to €300 for the year.

Before you buy, check whether the library holds a copy you can borrow for the parts you need, and ask previous students whether any of the books are available second-hand. You still need the core texts you are told to buy, but not every recommended reading needs to be purchased.

b) Printing, photocopying and stationery

- Printing and photocopying are available on the ground floor of the O'Reilly Library and are managed through your DCU print account, which you top up.
- Notebooks, folders, pens and a decent bag — budget around €50 at the start of the year, then very little.
- Around €20 to €30 a month covers printing and stationery for most students.

c) Resit fees

If you do not reach the required grade in your End of Semester 1 test or your Final Exam, you may resit, and a fee applies. At the time of writing this is €150 for an individual EAP component and €275 for other subjects. Confirm the current fees with the IFY team.

This is a cost worth avoiding rather than budgeting for. Every free academic support service described in your Self-Study Guide costs you nothing and is available from week one.

d) What is already paid for

It is worth knowing what you are not paying extra for. Your DCUIA student card gives you access to all three DCU libraries, the Maths Learning Centre, the Writing Centre, Learning Skills Advisors, the DTS IT support desk and DCUIA Learn (Canvas). None of these carry a charge.

Source: DCU International Academy, IFY Student Handbook 2026–2027, for the booklist, resit fees and DCU resources; DCU Library (dcu.ie/library). Textbook and stationery figures are indicative.

---

10. Social life, sport and getting involved

This is the part of the budget students most often forget and most regret cutting. Some of the best things to do in Dublin are free, and the ones that are not are mostly cheap.

a) Clubs, societies and sport

- **DCU clubs and societies** — over 140 across the campuses, covering sport, music, debating, gaming, film, food, faith, and country and culture societies. There is a small fee to join each one, usually a few euro.
- **The DCU Sports Centre** — a gym, a five-lane 25-metre pool, fitness and spin studios, a sauna, steam room and courts on the Glasnevin campus. You sign up with your student ID card and membership fees apply.
- **Global Connect** — a dedicated social space and events programme for international students at DCU. Details come by email and through DCU: My Events Hub.

b) Free things to do

- Ireland's national museums and galleries have free admission to their permanent collections — the National Museum of Ireland, the National Gallery, the Chester Beatty and the Hugh Lane.
- The National Botanic Gardens are a short walk from DCU and are free to enter.
- Phoenix Park, St Stephen's Green and the coastal walks at Howth and Dún Laoghaire cost nothing beyond your Leap Card fare.
- Traditional music sessions in pubs are usually free to listen to, and you do not need to drink alcohol to be there.

- On Culture Night in September, hundreds of venues across Ireland open free of charge for one evening.

c) What to budget

Somewhere between €120 and €250 a month covers a reasonable social life, clothes, haircuts and the occasional trip for most students. Set a figure and keep it separate from your food money, so that a good weekend does not quietly eat next week's groceries.

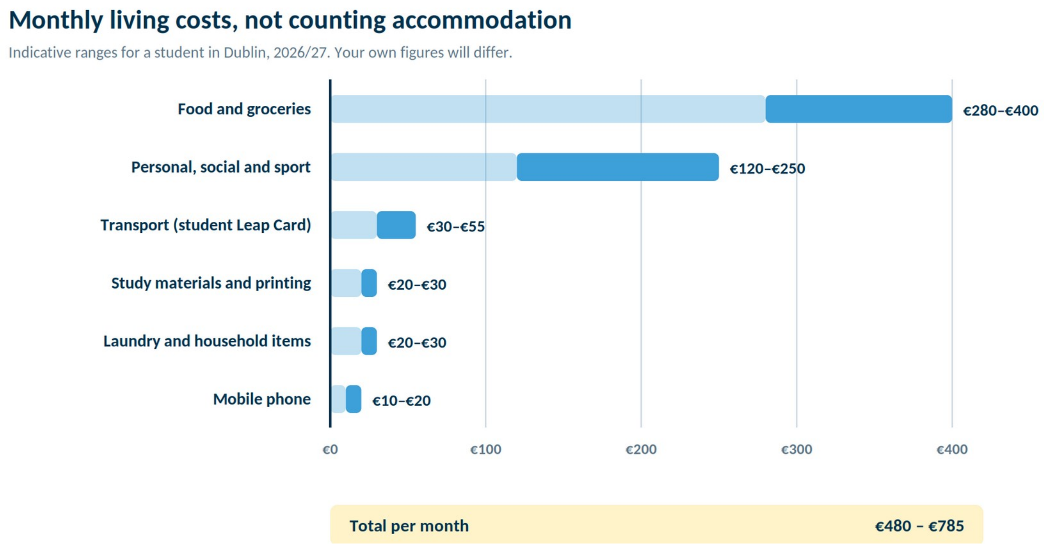
Student discounts are widely available in Ireland — on transport, in cinemas, at some museums and in many shops. Carry your student card and ask; it is often not advertised.

Source: DCU International Academy, IFY Student Handbook 2026–2027. DCU Clubs and Societies (dcuclubsandsocs.ie); DCU Sport (dcu.ie/dcusport); admission information from the National Museum of Ireland (museum.ie), National Gallery of Ireland (nationalgallery.ie) and the Office of Public Works (heritageireland.ie).

11. Putting it together — sample budgets

The figures below bring together everything in the previous sections. They are indicative, they exclude tuition fees and flights, and they assume nine months in Dublin. Your own year will not look exactly like any of them, but it should fall somewhere inside this range.

a) Monthly living costs, excluding accommodation



Indicative monthly living costs for a student in Dublin, excluding accommodation.

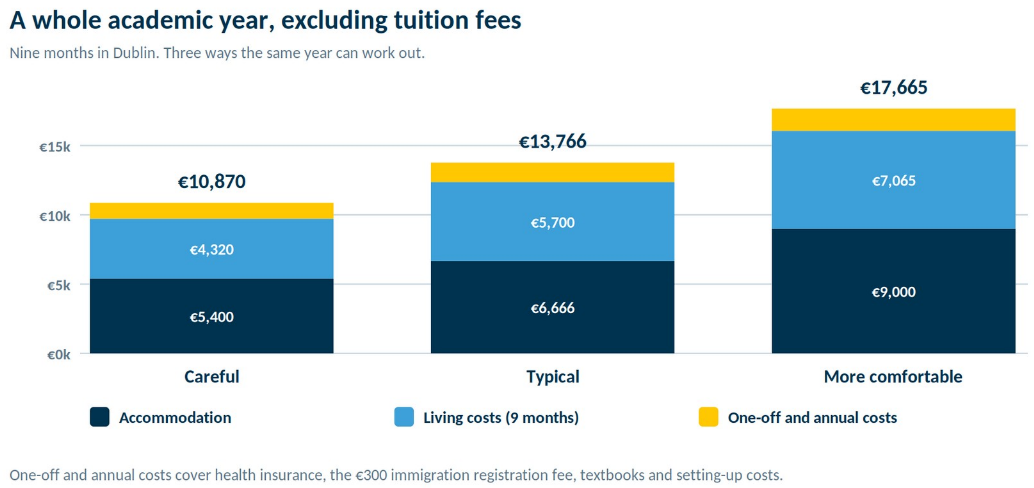
Across nine months, that is roughly €4,300 at the careful end and €7,100 at the more comfortable end.

b) One-off and annual costs

These do not repeat every month, but they all have to be paid, and most of them fall in your first weeks.

- Private medical insurance — around €500 to €600 for the year
- Immigration registration — €300, unless you are under 18 or otherwise exempt
- Textbooks — around €150 to €300
- Setting up your room and buying a winter coat — around €200 to €400
- Leap Card deposit and initial credit — €10
- Accommodation deposit — around €800 for a DCU residence, or one month's rent privately. This is refundable, but you need it available up front.

c) The whole year



Three versions of the same academic year in Dublin, excluding tuition fees and flights.

These totals sit inside the range the Irish Council for International Students publishes for Ireland, which is €10,000 to €20,000 for a nine-month academic year excluding tuition. They also make clear why the €10,000 immigration requirement should be treated as a minimum rather than a plan.

d) How to use these numbers

1. Start with your accommodation, because it is decided first and it drives everything else.
2. Add your monthly living costs and multiply by the number of months you will be here.
3. Add the one-off costs, and note which of them fall in your first month.
4. Add a contingency of at least €500. Unexpected expenses may arise, such as technology replacement, emergency travel or medical costs.
5. Then compare the total against what you actually have available, and adjust before you arrive rather than in February.

Source: Compiled from the sources cited in sections 2 to 10. Annual range comparison: Irish Council for International Students (internationalstudents.ie). All figures indicative, August 2026.

12. Ways to reduce your costs

In rough order of how much difference they make.

a) The decisions that save hundreds

- **Share, and share further out.** A room in a shared house costs a fraction of a studio or a private student complex. A slightly longer journey to campus is usually worth several thousand euros over the course of an academic year.

- **Compare the total, not the rent.** A host family place that includes meals and bills often works out cheaper than a room that does not, even when the weekly figure looks higher.
- **Cook.** This is the single largest controllable saving available to a student in Dublin.
- **Get the right Leap Card in week one.** Paying adult cash fares for a term when you were entitled to half-price student fares is an entirely avoidable expense.
- **Use DCU Student Health rather than a local GP** for anything routine — €25 rather than around €65, and free to see a nurse.

b) Habits that save steadily

- Bring lunch and a refillable water bottle. A bought coffee and lunch every weekday is roughly €230 a month.
- Shop at a discounter for the bulk of your groceries and top up locally, rather than the reverse.
- Buy own-brand staples. Rice, pasta, tinned tomatoes and frozen vegetables are a fraction of the branded price.
- Cook in batches and freeze portions. Most student kitchens have a freezer and almost nobody uses it properly.
- Walk or cycle when the weather allows.
- Ask for the student discount everywhere. It is frequently available and rarely advertised.
- Check the reduced shelf in the evening.
- Use the library rather than buying every recommended book.

c) Traps to avoid

- **Signing a 24-month phone contract** for a nine-month programme.
- **Paying a deposit for accommodation you have not seen.** This is the most common way international students lose serious money in Dublin.
- **Choosing your home currency at a card machine.** Always choose euro; the alternative has a worse exchange rate built into it.
- **Using standalone ATMs in convenience shops,** which sometimes add a fee. Bank ATMs generally do not.
- **Ignoring the winter heating bill** until it arrives. Set money aside for it from October.
- **Failing an assessment you could have passed.** A resit costs €150 to €275. Every academic support service at DCU is free.

Source: Fee comparisons drawn from the sources cited in sections 3, 5, 6, 8 and 9.

13. Working while you study

Many international students want to work part-time, and some can. Whether you are permitted to depends on the immigration permission you hold, and it is important to check rather than assume.

a) What your permission allows

- **Stamp 2** — you may work casually for up to 20 hours a week during term, and up to 40 hours a week during the holiday periods, which run from June to September and from 15 December to 15 January.
- **Stamp 2A** — you may not work at all.

Your stamp depends on whether your programme appears on the official list of eligible programmes. Check the stamp on your own immigration permission, and if you are not sure what it means, ask the IFY team before you accept any work.

b) Before you count on it

- Do not build part-time earnings into the budget you show immigration, or into the money you rely on for rent. Work may not be available, and your permission may not allow it.
- You will need a PPS number to work legally and to be taxed correctly. Apply once you have an address and your IRP.
- The national minimum wage sets the floor for what you can be paid. Check the current rate on citizensinformation.ie before you agree to anything.
- Twenty hours a week is a substantial commitment on top of a full-time foundation programme. Students who take on too much usually notice it first in their grades.
- Be cautious of any job that asks you to pay a fee up front. Legitimate employers do not charge you for the privilege of working.

Source: Citizens Information, immigration rules for full-time non-EEA students (citizensinformation.ie); Immigration Service Delivery (irishimmigration.ie). Checked August 2026.

14. If money becomes a problem

Money worries are common and they are not a reason for embarrassment. What matters is raising them early, while there are still options.

a) Who to talk to

- **The DCUIA IFY team** — your first point of contact for academic, welfare and programme-related support. ify.academic@dcu.ie, 01 700 6413, IFY Reception, Henry Grattan Building, Room CA124.

- **DCU Student Advice and Support** — confidential, practical advice including on fees, budgeting and financial difficulty. student.support@dcu.ie. DCU also has an International Student Support Officer you can book an appointment with.
- **DCU Counselling and Personal Development** — free and confidential, if the worry is affecting your health or your studies. counselling@dcu.ie, 01 700 5165.

b) Practical first steps

1. Work out exactly where the money is going for two weeks. The problem is often not where people assume it is.
2. Deal with the fixed costs first — rent, bills, insurance. These are the ones with consequences.
3. Talk to your landlord or the accommodation office before you miss a payment, not after.
4. Ask the IFY team about your options before you make an irreversible decision about your programme.
5. Be very careful about borrowing. Avoid high-interest short-term lenders entirely.

c) Protect yourself from fraud

Scams that target new international students are common everywhere, including Dublin. Be alert to fake accommodation listings that demand a deposit before a viewing; messages claiming to be from immigration, the Gardaí or the university demanding an urgent payment; and job offers that ask you to pay a fee first.

No genuine Irish authority will telephone you demanding money or gift cards. If a message, call or email asks you to move money urgently, stop and check using a number you already have. When in doubt, tell the IFY team before you pay anything.

Source: DCU International Academy, IFY Student Handbook 2026–2027. DCU Student Advice and Support (dcu.ie/studentsupport); DCU Counselling (dcu.ie/counselling).

---

15. Useful contacts and links

DCU International Academy

- **IFY team** — ify.academic@dcu.ie, 01 700 6413. IFY Reception, Henry Grattan Building, first floor, Room CA124, Monday to Friday 08:30 to 16:30.
- **Accommodation enquiries** — DCU International Academy, +353 1 700 5552, english.dcu.ie/accommodation

Accommodation

- **DCU Accommodation** — rates, room types and applications. dcuaccommodation.ie
- **Residential Tenancies Board** — your rights as a tenant, deposits and disputes. rtb.ie

- **Threshold** — free advice on housing and tenancy problems. threshold.ie

Money, immigration and your rights

- **Immigration Service Delivery** — irishimmigration.ie, and the customer portal at portal.irishimmigration.ie
- **Citizens Information** — plain-English guides to Irish public services, tenancy rights, employment law and the minimum wage. citizensinformation.ie
- **Irish Council for International Students** — independent advice and cost-of-living information. internationalstudents.ie
- **Competition and Consumer Protection Commission** — consumer rights and money advice. ccpc.ie

Everyday costs

- **Leap Card** — fares, eligibility and applications. leapcard.ie
- **Transport for Ireland** — journey planner and the TFI Live app. transportforireland.ie
- **DCU Student Health Service** — healthservices@dcu.ie, 01 700 5143
- **DCU Sport** — sports.complex@dcu.ie, 01 700 5797
- **DCU clubs and societies** — dcuclubsandsocs.ie

Support

- **DCU Student Advice and Support** — student.support@dcu.ie, dcu.ie/studentsupport
- **DCU Counselling** — counselling@dcu.ie, 01 700 5165
- **Emergency services** — 112 or 999

Work out your own budget

My accommodation, per week or per year: ....

My food budget, per week: ....

My transport, per month: ....

My phone, per month: ....

Everything else, per month: ....

My total for the year: ....

About this guide

This guide was produced by DCU International Academy for students on the International Foundation Year. It sits alongside your IFY Student Handbook 2026–2027, the Life in Dublin guide and the Self-Study Guide.

DCU International Academy student life.

Sources and accuracy

Programme fees and regulations come from the DCU International Academy IFY Student Handbook 2026–2027. Accommodation rates come from DCU Accommodation and DCU International Academy. Immigration requirements come from Immigration Service Delivery and Citizens Information, and rental market data from the Residential Tenancies Board Rent Index. DCU service charges come from Dublin City University's own web pages, and the comparative annual range is published by the Irish Council for International Students.

Where a figure is a typical market price rather than an official statistic — grocery prices, energy bills, mobile tariffs and private rents — it is described as indicative and the source is named at the end of that section. Everything was checked in August 2026.

Prices in Ireland change, sometimes quickly. Please confirm any figure that matters before you rely on it, and tell the IFY team if anything here has gone out of date.

Contact

- DCU Glasnevin Campus, Collins Avenue, Dublin 9.

  ify.academic@dcu.ie | 01 700 6413