

# School money despair

By KEVIN O'BRIEN

AS schools and colleges re-open after the summer holidays, Limerick parents are being driven into the clutches of money lenders to pay for books, uniforms and fees.

A survey has found that half of the Limerick families interviewed had got into financial trouble because of school-going costs.

"This is a particularly

vulnerable time of the year for parents, particularly for parents of third-level students," said Pat O'Sullivan, PRO of Chapter 13 of Credit Unions, Limerick and Clare.

"There is a huge demand for extra money and loans at the moment", she added.

Parents have been known to take out loans as high as £3,000 from Credit Unions in the past to pay for college fees, said Ms O'Sullivan, and even loans of £4,000 if there is more than one student in the house going to college.

Parents of secondary school pupils don't escape either. August sees an influx of parents "borrow-

ing a couple of hundred pounds for school uniforms and books", she added.

"Parents have no choice. The cost of books and uniforms are just so excessive", said Ms O'Sullivan.

Meanwhile, Michael Ryan, principal of St Kieran's National School, of Holy Family and Queen of Peace, has spoke of the "abnormal" costs parents endure at this time of year.

"This is a desperately worrisome time of the year for parents. It's very difficult", he said.

He called on all public bodies to grant assistance for parents during this sensitive period, and urged parents to "stay clear of money-lenders".

"Moneylenders just mushroom at this time and charge exorbitant rates", he said.

Rather, he encouraged parents to approach their school where they'd be met with a "sympathetic ear", as the school tries to "min-

imise the burden".

Such is the demand for additional monies for the month of September, that the Paul Partnership, Thomas Street, has also cautioned parents of falling into the trap of borrowing.

According to Monica McElvaney, a survey carried out on 99 city families in 1991 by the Paul Partnership, revealed that more than 50% got into debt because of school-going costs.

They have set up support and referecne guideline services to assist parents.

This week a plea to parents to avoid money-lenders was made by well-known Limerick redeptorist Fr Gerry Daly.

"I am concerned that cash-strapped parents will turn to money-lenders to help them pay the fees", Fr Daly told the Limerick Leader.

However, he urged parents to avail of the government-backed initiatives, particularly the Money Advice and Budgeting Services - MABS, launched by Social Welfare Minister Prionsais de Rossa.

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## David follows father to show success

By BILLY KELLY

WHEN Askeaton's David Moran on Clover Bishop won the prestigious Limerick Leader Cup for grade A and B horses at Limerick Show he emulated his illustrious father.

For the late Michael Moran, also won the cup—back in 1952. Mr Moran was a very well known producer of young horses and was showjumping all his life. He was tragically killed in a riding accident in 1987.

This year's competition had the biggest entry ever, according to the chairman of the showjumping section, John Harty.

"There were 45 horses in it and it was a great competition," he commented. "We had nine clear to the second round."

The international course builder, Sgt Major Steve Hickey, from Newmarket in Clare, built a magnificent course.

The cup and rosettes were presented to the winners by



Two sets of next Monday Flannery, S

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By DYM BRAC

FIGURES from Limerick City show that currently on rule over pay up to £16,000. The average wage is just £11,000. In the past 12 months very minimum