

Bryant, Sharon (REPS)

From: Finch, Melinda (LNG - AUS) [REDACTED]  
Sent: Wednesday, 1 June 2005 11:34 AM  
To: Committee, EPRA (REPS)  
Subject: Submission to superannuation saving of people under 40



House of representatives Standing Committee on Economics, Finance and Public Administration  
Submission No: ..... 1 .....  
Date Received: ..... 1/6/05 .....  
Secretary: *Sharon Bryant*

The Committee Secretary  
House Economics Committee  
Parliament House  
Canberra ACT 2600

Dear Sir/Madam

As a thirty year old university graduate who spent six years working in the United Kingdom I would suggest that there have been two major impediments to my own superannuation savings.

- 1) My HECS debt - which I would prefer to pay off first so any extra cash I have goes towards as it.
- 2) Extended periods of working abroad - in my case London where I did not have to join a company pension scheme. If I had been encouraged to make contributions to my Australian super fund when I was abroad (perhaps via an information pack while getting my UK working holiday visa) I might have made more of an effort. Even though I, like many other young Australians, originally planned on going for two years I ended up staying for six.

Yours faithfully  
Melinda Finch BA FRSA



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