

To the Senate Employment, Workplace Relations and Education References Committee.



Hi,

As a mature age full-time student, I thought I should have an input into the enquiry. My main gripe is that financially I am better off being unemployed and on Newstart rather than trying to increase my education (and therefore my worth to Australia) and living on Austudy.

I am 30 years old, and studying with some students that are 24. For some inexplicable reason (noone at Centrelink have ever been able to explain it) the government seem to believe that I require less money to live than they do. I also have other friends that are unemployed and they are earning even more!

My income from Austudy is \$318 per fortnight. I pay \$170 per fortnight rent, and \$60 per fortnight on food. That leaves me with \$88 per fortnight. Then there are text books, materials, phone bills, electricity bills, petrol or other travel expenses, insurance (contents, car, or health), clothes, and heaven forbid I would ever want to go out for a coffee or a lunch with friends!

At the moment I am only surviving by running up a credit card debt which hopefully I will be able to pay off later on by selling my car. At this stage I am going to have to drop to part time next semester just so that I can get out of debt and stay there.

Of course, some would say that I should get a job. There are two problems with this. The first is that I am going to a uni in a regional area (Northern Rivers, NSW) and there are a lot of students and not that many jobs. I don't have experience working in hospitality and I don't have the money to do a course to learn it (especially since that is no guarantee of getting a job anyway).

The second problem is that I am studying full time. I am expected to spend approximately 20 hours per week at Uni and another 40 hours studying at home. That's what **full** time means.

I understand that some people think the "hard-working taxpayers" shouldn't be supporting the "bludging students". But it's an investment in the future. When we finish Uni and (hopefully) all get jobs, the money is paid back just by our increased salaries paying extra taxes.

Last year I made use of the Austudy supplement loan. This at least gave me enough money to get by (though still less than some on Newstart), and I don't mind having to pay that back when I am earning a decent income.

So, to summarise, I feel that the bare bones Austudy should be raised by around 10-20% and that rent assistance should be provided to students of all ages, not just those under 26. It should not be assumed that all students can afford the time to work or that they can even find work.

All the best and I hope you can make some changes to make study a more attractive option.

Regards,
Chris Jenkins