

# Submission

to

Senate Employment, Workplace Relations and Education  
References Committee

## **Inquiry into student income support**

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This submission has been authorised by the WUPA Council

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The Wollongong University Postgraduate Association (WUPA) welcomes the opportunity to provide a submission to the Employment, Workplace Relations and Education References Committee Inquiry into student income support. We have sought comment and participation from the student body at the University of Wollongong, including both undergraduate and postgraduate students. The approach undertaken for the submission was to advertise the terms of reference of the inquiry, and ask students to prepare a response or testimonial and to forward these to WUPA to include in our submission. We received 83 testimonials, and these are included as an appendix to this submission.

- The testimonials detail the circumstances of individual students, and their experiences with regard to the adequacy (or rather inadequacy) of the student income schemes, the age of independence, the parental means test, and the rent assistance rules.
- The testimonials provide insights on how individual students are being forced to work longer hours to support themselves.
- They also detail some aspects of the effect of the income support measures on students and their families. The effects include impacts on the physical and mental health of students, increasing stress for students and their families, and creating financial barriers for students from disadvantaged backgrounds from accessing higher education. They also limit the ability of students to immerse themselves in their studies which ultimately affect the quality of the education received.

We refer the Committee to the testimonials provided to gain an understanding of the circumstances facing individual students. It is by examining the circumstances of individual students, and then assessing more and more individual cases, that the bigger picture can slowly be built up to assess the overall consequences of the Government's policies with regard to student income.

The University of Wollongong is situated in an area which has one of the highest rates of unemployment and youth unemployment, and we are a region with one of the highest levels of HECS debts in Australia. As evidenced from the testimonials received (Appendix 1), the inadequacy of the income support schemes means that some Wollongong students, and probably not an insignificant number, are doing it tough. This situation would no doubt be mirrored by many regional areas nationwide. The living costs whilst studying is a huge issue for students here and elsewhere and it is an issue that should receive more serious attention from the Government. The nature of the student population has changed in recent years and the student income support schemes are inadequate and consequently often have perverse and unfair effects (Callagan 2003). We need evaluation and reform of student income support urgently.

There has been some anecdotal research which indicates that low levels of income support as well as stringent eligibility restrictions force many students to live in poverty (see Newton and Turale 2000; Bessant 2002; MUSU 2003; NUS 2003). This is of concern, not just from compassionate grounds, but because it may lead to other social problems. For example, at one extreme the negative consequences may include homelessness, crime and illegal (cash-in-hand) work (Vinson *et al.* 1997; White 1997; Schneider 2003; Lantz 2003). Another significant implication is that young people are now more reliant on their parents sharing income with them than ever before (Schneider 2003). This dependence creates obstacles for young people to develop emotionally, financially and socially. Many students are also required to undertake paid-employment whilst studying to support themselves (Long and Hayden 2001), and this has negative consequences on the time available for study, leading to compromises in the quality and integrity of a university education.

It is also of serious concern that current levels of income support are a long way below the Henderson poverty line. In 2002, the Australian Council of Social Services found that income support levels for students were between 20 and 39 per cent below the poverty line (ACOSS 2002; NUS 2003). This situation is of grave concern. What is also of concern is that in many cases, the monetary amounts afforded to a person to undertake a course of study are often less than would be provided if the person opted to instead apply for unemployment benefits. Given that students have extra costs such as paying student fees, purchasing textbooks, photocopying, and stationery (i.e. computer disks, pens, paper, stapler, folders, clips, highlighters etc), it is grossly unfair that these costs are not taken into account when formulating the Austudy, Abstudy or Youth Allowance payments. Other additional costs that may be incurred whilst studying include purchase of a computer, printer and internet connection fee, as well as related expenses associated with printer cartridges, blank paper, electricity to operate the computer, and added phone bills for internet use associated with research. A student may also incur costs associated with travel to a campus (i.e. parking permit, petrol, and/or public transport where it exists). The point is that it is very difficult to meet all the costs associated with study on the meagre amounts provided by Centrelink. Schemes that do not attempt to account for these costs effectively assume that these costs are the same throughout the community, but clearly this is not the case (Greenwell *et al.* 2001). There should not be a financial incentive to opt for the dole queue rather than study. Items that are essential or close to essential for study should be added to Austudy, Abstudy and Youth Allowance.

A further issue is that people wanting to upgrade their skills or increase their chances for employment can pursue a Masters by coursework degree, but at present these people are ineligible for student support payments. This creates a structural barrier to life-long learning. Austudy should be available to persons wishing to complete a postgraduate qualification. Further, it is reasonable that Austudy be available to those undertaking a higher degree by research, given the critical shortage of commonwealth scholarships.

#### *Recommendations arising from this submission*

- That DEST, FACS and Centrelink commission research into the level of living costs associated with university study
- That the support payments for students account for the costs of studying and living
- That income support payments be raised to at least the level of the poverty line
- That the age of independence be reduced to 18 years
- That the parental means test be reassessed
- That the rules relating to paid and voluntary work from Austudy, Abstudy, and Youth Allowance recipients be relaxed for full-time students.
- That the GST on books and course-related materials be removed
- That Austudy be made available to full-time domestic postgraduate coursework students
- That Austudy be made available to full-time domestic higher degree research students who have not been awarded a Commonwealth scholarship

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# Appendix 1

Comments and testimonials received from students at the University of Wollongong

## Student 1

### Full Time Student, Over 18, Female Living Away From Home, Share Accommodation

Permanent Weekly Costs: \$120.00 Rent  
\$25.00 Utilities (Gas, Water, Internet)  
\$15.00 Phone  
\$30.00 Travel (to Uni)  
\$100.00 Food

Sub-Total **\$290.00 per week**

**Total Fortnightly Costs: \$580.00 per fortnight**      **A**

Permanent Fortnightly Income: \$318.00 Youth Allowance  
\$63.60 Rent Assistance

Sub-Total: **\$381.60 per fortnight**

Possible<sup>†</sup> Fortnightly Income: \$236.00 Allowed Earnings  
-\$20.00 Travel (to Work)

Sub-Total: **\$216.00 per fortnight**

**Total Fortnightly Income: \$597.60 per fortnight**      **B**

**B - A = \$17.60 per fortnight**

<b>Surplus: \$8.80 per week</b>
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<sup>†</sup> *Finding a job is very difficult! When you are required to be at uni and/or do uni work for 36 hours per week it makes working Monday-Friday very hard, and most companies prefer to employ people still at school to work Thursday Nights and Weekends as they are much cheaper to employ. Therefore finding suitable employment to supplement the income from Youth Allowance is very difficult.*

If you are unable to find a job you are looking at being **\$104.20 short** each week just to meet ongoing costs. This is a large amount to have saved, or borrow and works out to be **\$8127.60** for an average degree (3 years, 13 week semesters).

If you are able to find a job, you are left with **\$8.80 per week** to cover other necessary costs such as:

- Basic Clothes: socks, underwear, etc
- Toiletries: toothpaste, deodorant, shampoo & conditioner, tampons, etc
- Household products: Toilet paper, detergent, washing powder, bin liners, etc
- Stationary: Paper, pens, printing/photocopying at Uni, etc
- Medicine: Panadol, Antibiotics etc
- Repaying \$500 loan for textbooks and student fees from beginning of session

This obviously means that you must forgo other things taken for granted by most young adults such as:

- Having a social life<sup>††</sup> (Seeing movies, going out for dinner, hiring videos etc)
- One-off events (Concerts, Festivals etc)
- Getting your hair coloured, or having acrylic nails
- Wearing trendy (if not brand name) clothes
- Owning a pet
- Buying presents (Birthdays, mother's day, weddings etc)

<sup>††</sup> *It can be very difficult maintaining friendships with people, when every time they invite you out, you have to decline stating you have no money. Those not at uni, usually work full-time earning upwards of \$600 a week and so have plenty of money to spend on every day things.*

**So Is It Enough?**

**No.**

## **Student 2**

I am currently receiving New Start benefits from Centrelink. I became a widow 12 years ago and since then have been mostly in receipt of benefits. I started my nursing career in 1999 (age 45) by undertaking the Assistant in Nursing course at TAFE.

In 2000 I commenced the Certificate 1V Advanced Enrolled Nurse course, where I was paid \$350 per week salary.

I started my Bachelor of Nursing degree at Wollongong University in 2003. The first semester I was not entitled to any benefits at all and had to work part time around my subjects' timetable. The second semester of my first year-I was able to receive Austudy-which was \$129.00 per week, which was assessed because of my age, my status and assets. I finally qualified and applied for a Health Care Card, which is very beneficial to me because I am a Diabetic on 15 tablets per day. (Diaformin, Amaryll and Glucobay).

I continued to receive Austudy through the semester break and then Centrelink changed me to Newstart benefit in February 2004 because I am doing 2 subjects, having withdrawn from 2 others. Their (Centrelink) decision for this change was because I was going from full time study to part time.

I still had to attend lectures and tutorials (spread over 4 week days) and then also had to meet the Centrelink requirements of joining a work employment job centre, meet obligations by signing to undertake training courses and mutual agreements etc. All of these requirements either do not directly apply to me and did not work around my subject timetables.

Nearly every day for the past 12 years has been a struggle to survive basic needs. By this I mean – I still have the same house hold bills to pay as married couple and most of them are on double income. I do not qualify for any pensioner benefits, e.g. a discount voucher for the phone, gas, electricity, water rates and council rates. This year I could not afford to pay my car insurance and home contents insurance and have let it go as a result.

Many weeks in the past after paying household bills, I have only been able to survive on eating cereal and sandwiches, sometimes 3 times per day.

I have to be careful to budget enough petrol money to get to university-as public transport from my suburb to university involves catching two buses and/or bus and train, and their (public transport) timetables do not coincide with my subject timetables.

I cannot afford to buy the textbooks for my nursing subjects and I do rely heavily on the library facilities at university and borrowing books from class mates.

### **IMPORTANCE OF INCOME SUPPORT-EQUITABLE ACCESS TO EDUCATION**

My family background goes way back many generations (to the early 1800's as free settlers). Most family members are or have been rural dwellers and therefore have been limited in their educational backgrounds.

I am the first female in the family to attend university and many family elders are proud of my achievements to date-but alas they cannot help me in a monetary context. I hope that the Australian members of Parliament and present government will listen to these submissions from disadvantaged students and perhaps will be more understanding of mature age students' circumstances, as well as all other university students in Australia.

## RECOMMENDATIONS

1. Youth Allowance to be available to all university students regardless of parental wages and assets.
2. Rebate/discount vouchers be made available to students/mature age students for rent assistance, discounts on council rates, water rates, gas, phone and electricity bills and insurance bills that cover home, contents and car.
3. Tickets or food vouchers to supplement grocery and food items.
4. Health Care Cards for all students, regardless of parental support.
5. Travel fares and concessions made equal to current age pensioner fringe benefits.
6. Relief of text book fees.
7. Lower or abolish fees (HECS) for all Nursing students (current and future) to encourage more enrollments in universities, which would eventually solve the shortage of nurse numbers around Australian hospitals in the future.

This submission was written by:  
Mrs. Helen Kohler

6 Dabpeto Road,  
WEST DAPTO, N.S.W. 2530

### **Student 3**

I would like the Federal Government to know how difficult it is to be a student and pay the costs of everyday living. I believe that many people are not completing university degrees because they cannot afford to. This means that Australia is not necessarily producing the most educated people possible and given that we only have a relatively small population to draw from, we need to give everybody able to be further educated every possible chance.

There are a number of areas of significant difficulty with the current system of assistance for students. Firstly, there is no logic used in the way someone is classified as dependent or independent. My experience was that I was classified as dependent because of my age. Age has nothing to do with dependence once you have left home. I was forced to leave home to go to university as I grew up in a rural area. I was then forced to justify why I wanted to go to a particular university. For example, if there was a closer university, they could have held back my payments if I did not go to that university. It makes no difference on my status whether I live six hours or seven hours away from my parents. Given that I had to leave home anyway, I should be able to go to the university of my choice. Given that I did end up seven hours away from my family, it made me so upset to learn that older people still 'dependent' on their parents for cooking, cleaning etc. were able to get the independent rate of Youth Allowance while I was not eligible. All people who leave home (particularly if they change towns) should be considered independent unless otherwise proven.

The idea that students should be working to pay their living costs while they complete their degree is fine in theory but in reality, it does not work well for a number of reasons. If you are spending time at work, you are spending less time at your study. Surely given that students are usually training to be a professional, (meaning that we will be more likely to end up with a job, and a job in a high paying tax bracket at



that), it is worthwhile for this country to make sure that we are making the most of that education while we are there. While I was completing my Honours degree, I noticed that the people who worked received poorer marks than those who did not work. I was under the impression university was for education.

Due to the extremely heavy workload of my current masters degree (around seventy hours per week on average – unpaid of course even though I see clients as part of my degree), I was forced to quit my job. I was a casual sales assistant and my employer told me I was not allowed to make myself unavailable to work due to study. Due to this, my 55 year old mother has taken on a third job to try to support me through the last year of my masters degree. I plan to do the doctorate degree part-time meaning that I am not contributing to the economy as much as possible for an extra year. If the government supported me in this endeavour to make myself as employable as possible by getting a high degree, I would not be such a burden on the economy for so long.

There are also good economic arguments for supporting students. The majority of a student's income is disposable and therefore, it goes straight back into the economy promoting economic growth. Students who have degrees are more employable and have jobs with higher incomes meaning more PAYG tax for the government.

I would propose that the government could support students, especially those doing higher degrees in a number of ways. Firstly, post graduate degrees should be supported through youth allowance. The argument made to me in the Centrelink office by yet another incompetent Centrelink worker was that I did not need this degree (Masters) to be a psychologist and that we should just learn how to start at the bottom of the ladder. While this is technically true, I do need the degree to be a **Clinical** psychologist. A clinical psychologist is now the preferred choice of most people referring to a psychologist and the salary difference is about \$20-40,000 more. This degree obviously makes me more employable and it is in the government's best interest to support me in this. Within this degree, there is also a research component meaning that I am contributing to an important field of knowledge, putting Australia at the forefront of research and technology. Again, the government should support this.

Second, Youth Allowance needs to be at an independent rate unless it is proven the person still lives at home. The rate also needs to be more in line with the cost of living which, for a person with a small disposable income, has risen dramatically since the instalment of the highly regressive and inequitable GST. All of the day to day items have had significant price rises but Youth Allowance went up only four dollars to accommodate this.

Third, students should be exempt from income tax. If you do receive most of your tax back at tax time that is very nice, however if the Government wishes to keep the situation this way, they might like to consider writing a letter to all landlords asking them to wait to tax time to receive the rent as we do not get our money until then.

Fourth, if students are working as interns, it should be compulsory for them to be paid, if not by the employer, then by the government. Again, it is the best interests of this country for professionals to be well-trained and at a world-class standard.

I am planning to work overseas once my degree is completed. I am adding to the brain drain in Australia by leaving the country because I am so distressed at the level of poverty I have had to endure for the past six years (eight by the time I finish) and the constant threat that Centrelink would find some arbitrary reason to cut my pay (as they did a number of times) that I am going to go to a country where as a Clinical Psychologist I can make a lot of money. The salary for a Clinical Psychologist in Australia is not as high. Had I not been forced to endure such financial hardship as a student, this may not have been so important to me. I know that students in other countries do not have things such as Youth Allowance, but they usually have more scholarships and their parents keep college funds. Given the small population of this country we cannot afford (pardon the pun) to make education only available to the rich. It needs to be available to the best minds.

Danielle Clifford  
BPsyc (Hons) UOW  
M.Clin. Psych Student - University of Wollongong  
Editorial Assistant - International Journal of Forensic Psychology

#### **Student 4**

In response to your enquiry for student comments upon youth allowance and similar programs.

I am a post-graduate student. I completed a 4.5 year degree and am now finishing my studies with a grad dip in edu. I am 24 years old and therefore do not qualify for independence according to youth allowance. I have a full load at uni which allows me only very little time for my casual job. I cannot afford to support myself and find it ridiculous that the government believes my mother should support me. While my mother earns an income which does not qualify me for youth allowance, she is looking towards retirement, yet cannot save money or add to her super due to having the support me and my sisters.

I hope my comments can be of some help to your research.  
Jenni Evans  
jae656@uow.edu.au

#### **Student 5**

Hi,  
I'm currently a first year student on youth allowance.  
I'm receiving youth allowance because last year, through hours of hard work and money earned, I proved my ability to be independent.  
Once this was done though, the application process was long, complicated, and almost seemed like they were trying to get you to not apply!  
Once I was finally on their payroll list, they neglected to tell me I could report my employment online. So after being forced to hand in a form at an inconvenient time every Friday, when I could have been doing it from uni, which is where I am on Friday!

So when I'm finally told you can report your income online, it's only between certain hours of the day! I thought the point of online submission was convenience. Well what if it's convenient for me to do it at night (when the site does NOT work)?! So to bring all this to the point, the service I've observed from Centrelink has been substandard at best.

In the event that I DO get my payments (several times they've been late), it is helpful in getting me through each week. Ultimately it needs to be more though. I was earning \$650 a week last year a hardware store. Now Centrelink will only pay me \$180 a fortnight while I study. How can it compare? If I wasn't stupid enough to WANT to be a teacher, I would still be working in the hardware store earning more than 7 times what I'm earning now from Centrelink. If they want to provide incentive to study, they'll have to do better than that...

Hope this has helped out. Any more queries, please feel free to email me.

Pete Hodsdon

### **Student 6**

Hi, regarding the centrelink payments, I live at home and receive youth allowance which allows me to go to uni and just work a few hours a week which I really appreciate, however I know many students who are living away from home do not receive enough government money to support them and have to do uni part time so that they can work enough to support themselves. It seems really unfair that they have to sacrifice their study just to get by.

### **Student 7**

I am currently in my 2nd year of uni. I have a younger sister also at uni. My parents earn slightly more than the threshold, which means that neither of us are able to receive any financial help. Even if my sister and I were to move out of home we would still not be eligible for any assistance. This is putting a lot of strain on my family. My parents are unable to afford to pay for our uni fees, textbooks, transport to uni etc., and so our own earnings from part-time employment go towards these expenses. We are finding that we are sacrificing study time to work so as to earn enough money to attend uni. The parental income test threshold should be raised, as there are many student whose families earn slightly above this threshold that really do need assistance to go to university.

### **Student 8**

I myself am living with my grandmother and trying to study full time at the same time. When applying for youth allowance it was a very painful and drawn out process. I have worked very hard since leaving school and have had full time jobs in holiday breaks where I have earned \$400 a week. I only merely scraped through the process of being independent as school leavers earn very little money before taking on other education and training. The guidelines for being independent are far too high for studying students and this is very stressful in trying to work 20-30 hours a week and meet the requirements of university assessment. Also the allowance although it does assist financially it merely covers student fees and travel, whereas most young

students need to buy food, clothing and everyday shopping products, (then there's car bills and train tickets) I find myself still trying to hold down a job, complete on average 2 assessments per week plus tutorial work, attend uni, and as for having any kind of a life, as long as youth allowance stays this low I do not have the time nor the cash to even consider it. Please consider the cut off for independence it is very unrealistic!

### **Student 9**

To whom it may concern,

I began receiving Youth Allowance (living at home rate) whilst in high school in rural Victoria. When I completed year 12 and was accepted into the University of Wollongong I applied to Centrelink for the living away from home rate, as my home was over 600km from the University.

I was required to complete several forms and attend an interview outlining why I needed to move away from home to attend uni.

I moved in with my partner (now husband) a year and a half later, He was a full time student at Dapto TAFE, we were told by a Centrelink staff member a month before moving in together he would be eligible for student payments of around \$170 a fortnight. After moving in together and applying for his payment, he received the reply that his parents earned too much for him to receive any student payment.

The only option available to us was to live together for one year, surviving on my student payment alone, and then he would be eligible to claim independence on the grounds that we were in a 'marriage like relationship'.

Mid 2001 I changed degree, from the B. Nursing to the B. Science; I consulted with Centrelink staff who assured me that as long as I was still enrolled at the university, I was still eligible for student payment, even though I wasn't studying for the final 6 months of the year.

In November 2001 I received a letter demanding payment of 'misappropriated funds', Centrelink demanded I pay back all payments I received during 2001 because I didn't finish the year at Uni. Because I had no written proof of the discussion I had with Centrelink staff, I am still paying back that money out of my youth allowance.

My Husband began the NEIS scheme through Centrelink early last year; on the scheme he attended a small business course, after which he received full Newstart allowance for one year, regardless of how much the business earned.

Due to delays with the office (carpeting, painting, etc), the business opened much later than anticipated, and only had six months of operation before NEIS payments were cut off. Apparently after one year it is assumed the business can support itself as well as the owners, Centrelink does not support small business owners.

As of early this year we are back to living on my Centrelink payments, as the business is currently only supporting itself.

I am currently paying off my yearly Uni fees \$35 a fortnight, Rent for the flat my Husband and I live in is \$270 a fortnight. Train tickets to attend uni cost me \$41.60 a fortnight.

If I don't pay my yearly fees, I loose my enrolment, and if I am not enrolled, I loose my centrelink payments.

Simply to have a roof over our heads and have me attend uni costs us \$346.60 a fortnight. My Centrelink payments are \$363.79 a fortnight, leaving \$17.19 a fortnight for food and electricity. We don't have a home phone simply because we can't afford one, meaning my parents in Victoria must call me on my mobile (pre-paid, no credit).

My Husband's parents are unable to support us financially; in fact just seven months ago we were supporting his mother who was being financially crippled by her disability pension. At that time my Husband was still receiving his NEIS allowance. My parents are unable to help us, being in a rural area they are struggling in the drought.

My husband suffers from IBS (irritable bowel syndrome), we are unable to buy his medications and we are unable to afford the kinds of food that don't affect him. I am currently severely underweight, and my doctor is concerned, but we simply can't afford enough food.

My husband's business is struggling to support itself, when not at uni I deliver pamphlets advertising the shop, we are unable to invest the money brought in by the business in advertising as we would like to.

Due to the combined workload of University, the Business and caring for my Husband, I am unable to achieve the marks I feel I otherwise would if I were able to concentrate on my studies. The cost of compulsory fees at the beginning of the year is crippling whilst on student payments, and buying text books is out of the question.

I believe students should receive a 'lump sum' at the beginning of each year to pay fees and buy books, and not one that requires 'trading in some of your youth allowance for a loan'.

I believe there is no way a person can live on the money centrelink provides alone, let alone survive AND do well at Uni without receiving SOMETHING from somewhere else. We have received support form St Vincent De Pauls and other charities.

I know this is an Inquiry into living costs of students but I also believe centrelink should be supporting small business.

Sincerely

Amelise L Snider  
Student # 2133969, B. Science (Biology) 3<sup>rd</sup> year, University of Wollongong

### Summary

	Total Income	Total Expenditure	Remaining
<b>Fortnightly</b>	363.79	494.6	-130.81
<b>Weekly</b>	181.895	247.3	-65.405
<b>Monthly</b>	788.21	1071.63	-283.42
<b>Yearly</b>	9458.54	12859.60	-3401.06

### Income

	Amelise	Jordan	Total
<b>Fortnightly</b>	363.79	0.00	363.79
<b>Weekly</b>	181.90	0.00	181.90
<b>Monthly</b>	788.21	0.00	788.21
<b>Yearly</b>	9458.54	0	9458.54

### Expenditure

	Food	Mobile	Rent	Power	Internet	Car	NRMA	Uni	Auto Deposit	Total
<b>Fortnightly</b>	50.00	0.00	270.00	20.00	0.00	40.00	38.00	76.60	0.00	494.6
<b>Weekly</b>	25.00	0.00	135.00	10.00	0.00	20.00	19.00	38.30	0.00	247.30
<b>Monthly</b>	108.33	0.00	585.00	43.33	0.00	86.67	82.33	165.97	0.00	1071.63
<b>Yearly</b>	1300	0	7020	520	0	1040	988	1991.6	0	12859.6

## **Student 10**

Hi, I just wanted to make a contribution to the inquiry. I hope this is what you're after.

I returned to full time study this year after working full time for 18 months. I have been receiving youth allowance payments for about 2 months. While the amount I receive is adequate to cope with daily living expenses such as food, clothing and phone bills, the system does not in any way allow for support for students with mortgages.

In order to return to full time study I had to borrow extra money against my unit (which was already mortgaged to 70% of its value) to pay my mortgage during the time I am studying. As I am studying a demanding course full time, I don't have time to keep a regular casual job to supplement my youth allowance. Even if I did, the two payments combined would do very little to cover mortgage repayments, council rates, strata rates, water, electricity and the other maintenance expenses that go with being a home owner. If I had not been able to borrow these extra funds against my unit, I would have been left with only one option if I wanted to go back to full time study - to move back in to my parents house.

If I did move back in with my parents, I would not be eligible for youth allowance as they would earn more than the threshold.

It frustrates me that others in the same position as me who are renting receive rent assistance, and that the system considers a heavily mortgaged property an asset, and I receive no reciprocal benefit. What message does this send to Australian youth? That it is more financially viable to rent than attempt to work towards owning your own property if you want to study full time?

I consider myself fortunate that I was able to plan ahead, secure a loan while I was still working full time, and that my full time course is only one year and I will be able to return to the work force in February, hopefully on a casual basis, if not full time.

Otherwise I would either be selling my property because I could not afford to maintain it and study, or I would be living with (and off) my parents.

I hope this is along the lines of what you need. I am happy to provide more information via e-mail if you wanted me to address anything different.

Kind regards,

Michelle Larkin.

### **Student 11**

I am currently a student on Youth Allowance. Youth Allowance can be described as many things, but adequate isn't one of them! I receive \$381 a fortnight and I am 23 years old. Out of that I have to pay for rent, food, bills, books, stationery supplies, bus fares and admin fees. It is not uncommon that after covering my expenses for the fortnight I am left with under \$10 to last me for more than a week until my next pay, living off jam and a loaf of bread. I was recently on Newstart (that's the new version of the dole) before I enrolled at uni and not only did I receive an extra \$60 a fortnight but I had a travel pass to use for any transport (not just to and from uni), they pay you a phone allowance and you only have to leave the house once a fortnight to hand in a form (provided you find 10 jobs a fortnight using telephone, internet or mail). I am wondering what is the incentive to go to further your education when you can get more money to sit home and do nothing?

### **Student 12**

Hi my name is Shane and I received youth allowance for 3-4 years. I'm in my second last year of study. Before getting married late last year I received good enough benefits to live comfortably. Although I was not happy with the rent assistance side. Beside this the thing I found disappointing was the fact that when I got married they refused to give me any little bit of money because they said my wife earns too much. But it doesn't add up. For if me and my wife studied together each holding a casual job earning \$120 each a week we would be on more than what we are now. Because I only work to get \$120-150 a week with no government benefits and my wife's wage is pretty low. It does not make sense and I think to make it add up correctly I should be entitled to about \$100 a fortnight. Otherwise before I was happy but they need to give more for rent assistance. The threshold for rent assistance is \$100 where I paid \$150 but I only ever got the amount for \$100. Thanks hope this helps or adds to something.

### **Student 13**

I currently receive the independence youth allowance, I do find it helps a great deal as when I didn't receive I had a lot more stress with meeting various payments and had to work A LOT, therefore my study was greatly compromised. I had far less time to study and even had to miss university classes as MANY students need to. It is not great because you miss out on opportunities because your marks are not good enough. I have found there are people that are getting the allowance that don't need it though- and similarly there are people missing out who genuinely need it, and so they end up missing out on much more than just the allowance; some people get ill and can't work- are living away from home, are older than 21- and because their parents earn over a certain amount they can't get the allowance. It just seems a very silly system sometimes. The service providers are good and get the job done the way they have to, but the system they are working with just doesn't add up.

### **Student 14**

“Dear Relevant Authority,  
I have been receiving Austudy for 3 years. I am full time uni (of W'gong) student living out of home. I am now considered independent.



The payment has been beneficial to me only in the fact that it is better than nothing. I am struggling financially as a uni student and to cope with living expenses I am in a great deal of debt (not including HECS).

I would estimate this debt to be at approximately \$13,000. \$9000 is from a personal loan and \$4000 from credit cards. I have attained this amount of debt over 3 years to help me survive. I used the money to pay for such things as a basic car and related expenses, uni fees, uni textbooks, 2nd hand house hold furniture (fridge, microwave, desk etc.), rent and other general living expenses.

I feel that Austudy is a benefit to some part, but also a trap. This is because I am unable to work without getting my Austudy payment reduced. This leaves me and a lot of other students in a catch 22 scenario, where if we don't work we get about \$300 a fortnight from Austudy, but if we do work and earn money then the Austudy amount is reduced. Therefore what is the point in working?

Regards, a 3rd year student

### **Student 15**

Hi, I have recently gone off one of the benefits. Many people work and do uni. Maybe you do. Myself, I don't know how people do it. I dont see that I could work and pass at the same time. I really couldn't. I was lucky enough that my parents are relatively old and my father, the only bread earner has retired. And so as I broke dependent I became eligible. It was great. It was well definitely enough to live on, while paying \$40 board and saving \$20. Though saving was a big challenge, but was achievable. So I give thumbs up for the payments. BUT, my father did not earn very much at all when he did work, but yet I still didn't qualify while he was employed. They also took into account our assets, which is not fair. We do not live a luxurious life and needlessly spend or flaunt our money. so what did they want us to do. sell our house. My only home for my whole life. Assets does not equal expendable cash, in the real world, but it does to centrelink. SO while payments are awesome, it is way too hard to start getting them. I only needed to do 2 subjects this semester and next, and I am so mentally exhausted from the years of study, [which can be from 8:30 or 9:00 am till 11:15 pm every weekday with plenty of hours on the weekend, and also the occasional all nighter (eg. last Sunday night 4 hours sleep, last Monday 5 hours sleep, last Tuesday 2.5 hours sleep), which is definitely more than 9-5 in case people like to keep up the image that uni is a holiday and we all sit and sleep on the lawn in the sun all day.], so decided to only do 2 subjects. This means I get no money. It's hard to get a job that only requires a few hours a week, which is all I need, and so im jobless. and so getting a more demanding job and earning money would only mean replacing the time I would spend doing an extra subject and getting austudy, so which ones better???

This is life. I hope I have educated you. thanks.

### **Student 16**

I am currently receiving youth allowance at the living away from home rate and as a student living in my own apartment am struggling to meet expenses, and this is with a casual job also. By the time all living expenses (rent, electricity, food) are taken out of the money I receive, I have very little in excess which has to cover University

supplies, transport (petrol, insurance, etc), entertainment and other miscellaneous costs. At the moment I am struggling along quite ok, but I am worried about what my payment will be reduced to when the next parental income threshold test is done, as my mother started working again last year. I am anticipating that my parents income will exceed the cut off for which their income is now applicable. Because their earnings will be over the limit, my benefits will be cut to practically nothing. This is not fair. I don't receive any financial help from my parents, I pride myself in being independent, and I'm angered that Centrelink only choose to see me as independent as it suits them. I am classified as being independent when I have to apply for other benefits such as health care cards, etc, but I can't apply for independent status from my parents until I become a job seeker. This is a huge contradiction.

The extra amount of money my parents will earn will not be sufficient for them to be able to pay for all my University and living expenses. The system needs reviewing. I hope that this is the kind of response you're after and that it helps. Good luck.

### **Student 17**

I am 24 years old and this is my first year at Uni. My de facto and I have a mortgage (212k) and because he makes over \$550 a week I am not eligible to receive assistance from the government. Our mortgage repayments alone are \$375.00 and my uni travel expenses are \$80.00 week.

### **Student 18**

Re: Senate Inquiry

While I am very thankful for receiving the fortnightly payments from centrelink at the away from home rate, as I would not have been able to survive without it, i do feel very strongly that these payments do not adequately cover the living expenses of university students.

I am currently receiving approximately \$650 per month as a youth allowance payment incl rent assistance. However, my expenses consume almost this entire amount. After rent, food, electricity, phone, internet, petrol and other necessities are paid each month i am left with only about \$100. Now, with my car rego due in a month there is no way i will be able to keep my car on the road - even if i had saved every spare cent for the last 8 months. Also, the government gives these payments to students, generally at university, who must obviously purchase textbokks and other stationary for their studies. With my textbooks for this session setting me (or rather my generous grandmother, as i was unable to afford it) back \$500, i have no idea how i will afford to purchase books for the coming session on my allowance. Books aside, what happens when i am required to pay another \$400 for administration fees next year? I feel that this is a real problem with the current payments - the government will pay us for studying, but will not provide the adequate finances to purchase material needed for continued study?!

We are of course allowed to earn another \$100 per week, but a condition of receiving the payments is that we study full time. I believe that with 5 demanding subjects each session and having to adapt to uni life as a first year student leaves no time to even

earn that money - if we are even able to find casual employment in the Illawarra, "the land of unemployment".

I feel that the Centrelink payments should more realistically reflect the needs of the students which it aims to assist. I feel that in order to accomplish this, the government should increase the allowance in accordance with the needs of students. Alternatively, centrelink could give students an extra allowance for textbooks and/or exemption from uni fees in order to ensure our continued education.

Thank you,

### **Student 19**

I am currently looking into whether it will be worthwhile for me to receive youth allowance. I have a budget of \$300 a week which is broken down the following way:

75 aside for uni fees/textbooks/car insurance/rego/services/tyres

80 for petrol

15 for Christmas presents

25 as board

40 as savings in case something happens to my car or need

lot of money e.g. just had to buy a laptop

40 for general expenditure such as buying toiletries, food etc

25 for birthday presents/pill/phone bill etc

If I am to continue to meet this budget I cannot afford to get youth allowance. The amount that they take off youth allowance from you when you earn money is ridiculous. How do they honestly expect a student to live on 200 a week? they wont give me rent assistance even though i technically pay rent to my parents. the two thresholds of income that are allowed to be earned in addition to youth allowance are so low and dont take into any consideration how much of that wage u already lose in tax. i also do not see how when you earn above the second threshold of 316, why they take off not only 70cents in each dollar u earn above that amount but also an additional 40. why?? I know that alot of money is spent in social security but if i have to spend all my time working to get to uni and therefore cant do as well at uni, im not going to get a job where I will pay enough tax to support the government. im not going to bludge off the system I just want some help that also allows me to earn a reasonable amount of money in addition.

### **Student 20**

I'm glad I'm finally going to get a chance to let the government know how much difficulty it can be to deal with centrelink. Qualifying for Youth study is not for students who are studying full time because for a start in order to be classified as 'independent' you have to pass certain tests to prove you are independent. For example I had to earn over \$15,990 within any 18 month period (no longer!) to be able to qualify. I'm sure you can understand that being a student with a not very highly paid part-time job trying to earn this amount was tough while devoting time and effort to full-time study at the same time, in fact it was nearly impossible. Especially when the bar kept being raised from the initial \$15,444 to \$15,990. It seems as though you have to have earned money in order to qualify to get money - but if you're a struggling

student wanting to do well while maintaining a healthy state of mind which means not having enough money, Centrelink won't give you any money! It seems a bit backwards to me!!!

### **Student 21**

Hi I seen the message and just wanted to give my feedback on the subject. My parents both receive pension allowances from Centrelink and I'm currently a fulltime student at uni. Me and my sister receive youth allowance. I really have to say that the money that we receive from youth allowance is more than enough to get us through uni.

Although I have to say that living with our parents helps a lot too. I personally think that the help we receive from our parents allows us to get by very well. However, if we were to be boarding or living away from home I highly doubt it that we could get by with just youth allowance. I think the government really needs to look into giving students added benefits or allowances.

- Thanks :)

### **Student 22**

Just writing to you in response to the email that was sent to me about the financial assistance provided by our government.

As grateful as I am to be given assistance by the government while I am studying it doesn't far in respect to making life easier. I am left in the situation where the most of the money I receive goes to paying my rent, I am awarded something like 60 dollars rent assistance, I pay 100 dollars per week. My fortnightly payments come to around 380 dollars. 200 goes to rent, the 180 is my living budget.

It works out that I can only eat 20 dollars a day for food and drinks, I also need to pay other expenses such as university text books, which I believe the government has increased the cost of them. Every session I need at least 500 dollars worth of text books.... which I go without. I need to pay electricity bills as well as phone and internet bills. Life is hard on youth allowance, especially when I used to work and make a good wage, going to uni requires a lot of sacrifices... one being not eating as much as I would like.

You say I can go and work as well to make money if the money I'm making isn't enough... do that and I get money taken off the allowance that I am given, pointless working if I will get a reduced amount that comes to about the same as I would get without working and getting the assistance. I choose not to work to concentrate on my studies. I think the government needs to reassess the amounts paid to students or come up with something that helps lift the financial burden that students are under while studying.

I know that in other countries students don't get benefits such as youth allowance, but some don't need to pay a cent to study or to buy text books. All students here are left to deal with all the financial burdens now and in the future once we move on from uni and move into the work force. I suggest that the people in our government get their arses back to uni and live the way we live and struggle. They might not be so tight arsed if they got a clue about how things have changed and that living and going to uni

is anything but easy and good living.

If the government isn't willing to pay more to students who study at least let us work without getting financially punished.

I wish to be anonymous if you don't mind. thanx.

### **Student 23**

I just wanted to pass on a few comments about my experience with Youth Allowance.

I have received youth allowance during my entire time at university. I have 3 siblings, two of which are also studying at university (away from home), the third is still at school and lives at home. My parents don't have a big income, but it was large enough to prevent my siblings and I from receiving youth allowance as people dependant on our parents. However there was no way that my parents could support 3 children living away from home.

The solution: All three of us gained independent status, by working for a period of time before commencing study. This worked out OK in the end.

However, I found that youth allowance alone was not nearly enough to cover the expenses of a student: rent, books, student union fees, food, bills. It is really not enough to cover these, let alone enough to participate in any kind of social activity, which is obviously important. As a result, I worked throughout my university career. I didn't mind this at all, despite having a hectic schedule. Sometimes academic results suffered as a consequence, but you have to live, right?

I also think that a little "hardship" (I don't like to call it hardship...it really wasn't that tough all things considered) can foster an attitude of deeper appreciation for what you have, and also can make the individual a little more determined and committed to achieve their goals.

In summary.... youth allowance is not really enough to live on alone, but it doesn't hurt to do a little work while you are studying, provided you can find this work! I guess it is the initial "setting up" that can be tough....finding money for the bond on a flat, student fees and textbooks. Maybe youth allowance could incorporate a "start up allowance", maybe a few hundred dollars to assist students (particularly those who have relocated) get set up initially.

Hope this helps,  
Regards,  
Kris Longmore

### **Student 24**

The benefits provided by Centrelink are woefully inadequate. I am a mature student (43), married (not working) with four children under 13, and no savings. I am a casual Research Assistant, employed by UoW.

The Austudy, Family Tax benefits and Rent Assistance we receive barely pay our rent and food bills, and they provide nothing whatsoever toward utility expenses. It is only my casual work that is making it possible for me to continue my studies. Even then, the stress of trying to meet basic living expenses is significant. My studies suffer because I have to work instead of concentrate on my course work.

2003 was difficult, but not as hard as 2004 because of the Financial Supplement Scheme, which was abandoned by the federal government at the start of January 2004, without replacement. This scheme, although a con to ease the government's payout to students, was worth an extra \$130 a week to us. It was the difference between having a little spare cash in the pocket and struggling to achieve the poverty breadline.

We struggle to provide basic provisions for our children on a daily basis. We don't smoke, drink or drive and have no extravagances - this year we even had to tell our children that none of them could have birthday parties.

The Howard government does not care about students. Intelligence and aptitude have been pawned in favour of the rich and influential.

Russell Walton

### **Student 25**

I am a student at wollongong universtiy studying electrical engineering. I am recieving youth allowance of \$100 a week. For me this is not enough, I pay my board to my parents \$50, \$50 for travel by car. I would catch the train but there is no incentive for me to do so, weekly tickets are ridiculously overpriced (around \$40). I have nights where I finish at 8.30pm, sometimes there is not train to even catch home!

I have to work to save and pay for my car. this makes it extremely hard for me to gain a thorough knowledge in my studies. I would like to dedicate all of my time to study, but it is just not possible having to fork out so much extra to the youth allowance.

Engineering studies require at least 30 hours a week onsite study. Other disciplines can be as low as 10 hours. It is much harder for students that have more hours at university because you still have to find time to work. I currently work 16 hours a week and study fulltime.

It isn't that bad, but people just relying on the youth allowance need extra jobs to get by comfortably.

Nick Deboer

### **Student 26**

Hello, I believe that the income threshold for independence is too high. I struggled through three years of uni and work on the weekends before reaching the threshold, and I was forced to study part-time in the third year just to finally get there. Now I am stuck at uni an extra year as a result and that will cost me enough. I was completely independent in the sense that I lived away from home and received no financial

support from my parents, but of course in Centrelink's eyes that was not the case. It also frustrated me to see some of the students who were getting the independent rate of payment squandering it all at the pub.

I admit however that once I finally reached independence and returned to study full-time I received Youth Allowance payments immediately. I had been told by many of my friends receiving Youth Allowance at the rate of independence that they went through months of battling through red tape to finally get it, but I was given mine as soon as I handed my forms in. I have been declaring my income online which is very convenient and (so far) have been quite pleased with Centrelink's service overall.

I hope my testimonial helps,  
Regards,

Ryan Maloney  
Course: B.Psyc

### **Student 27**

To whom it may concern,

I am a final year post-graduate law student studying at the University of Wollongong. Including my undergraduate degree completed at Southern Cross University (Lismore) I have been fortunate to have attended 6 1/2 years of full time uni study. I have noted that Austudy over this period of time has become more and more inadequate. This inadequacy was indirectly recognised with the advent of the student supplement loan scheme (recently abolished) which enabled students to live (barely) above the poverty line, at their own future expense. Even with these loans the average fortnightly income of the full-time university student was (and is) significantly less than job-seekers on Newstart. I have marvelled for years on how full-time university students are forced to live in poverty, particularly students studying in low employment regional areas such as Wagga, Armidale, and in my own case Lismore. Employment in these areas is extremely difficult, a fact that need not even be stated. Why are full-time students paid less than job-seekers? Why are we not given access to rent assistance? Bond assistance? Why not access to the national employment network? Full time study is a demanding, stressful and costly occupation. Austudy has never met my average costs of living as a student. Rent, bills, food, clothing, school fees, text books, travel, and all the substantial associated costs of studying (photocopying etc) renders the Austudy payments a seemingly vindictive joke. I have transferred my studies to the University of Wollongong due to the fact that I was unable to continue studying in Lismore from a purely financial point of view. I have a financial supplement loan debt of over \$20,000 not to even mention HECS. Some may say that this is irresponsible, but for me the value of education is paramount. An education is something that nobody can take away from you. It is a disgrace that so many Australian students are forced into poverty and debt in order to further themselves. I stress that urgent reform is needed to maintain the presence (not to mention the mental health) of low and middle income students in Australian Universities. I have always been amazed and appalled at the Australian Governments neglect of one of this nations most valuable natural resources - students!

Regards  
Franklin Joel Bliss.

### **Student 28**

Hi, I'm currently on Youth Allowance as an independent student. My main comment with regards to the adequacy of the payments is that on a fortnight by fortnight basis the amount is sufficient, but I found it very difficult to get myself set up at the start of the uni year. I feel that some kind of lump sum at the beginning of the university year is needed - this would help pay for text books, uni fees, sharehouse set up costs, etc. It ought to be acknowledged that it is incredibly difficult to pay all of these costs - they all pop up at the same time each year - when you've only just been granted youth allowance (or you've been on the living at home rate over the holidays).

It's also worth noting that while the \$190 a week is adequate in Wollongong or other rural areas, it makes living in any of the main cities, where costs are higher, very difficult. I think that rent assistance should be more substantial (after about \$83 per week, the level of assistance plateaus out) - the level of assistance should not cut out at \$83. It should reflect the fact that in places like Sydney rent is always going to be more than \$80 odd and give much needed assistance accordingly.

I hope this is of some use!

Cheers,  
Sarah Hudson

### **Student 29**

I would like to make a comment on the youth allowance. When a youth moves out of home they are still reliant upon their parents for the family means test. If a person is unable or unwilling to use this then they are not able to collect anything from the government. They must first either earn \$15,000 since leaving home, within an 18 month period. This is unacceptable as people who move, such as myself to go to further their education and come from families of means just above the measly maximum to qualify for youth allowance have no option but to scrimp their way through university. This is not fair to those of us in this situation, aren't we supposed to be concentrating on our education, not trying to survive.

- a comment from someone not satisfied from with the youth allowance system.

### **Student 30**

To Whom It May Concern,

After my experiences of Youth Allowance, I believe it to be completely inadequate. I believe that it is not readily available to those desperate for it, and took easy to gain by those who don't. After completing my HSC in my home town of Umina Beach, in the regional centre of the Central Coast, I was accepted into an Arts/Laws degree at Wollongong University, some 3 hours from my home. I immediately moved out of home at 18 years of age, and moved to the Sutherland Shire. I chose to move there as it would be closer to my home on the Central Coast and still within a reasonable distance from uni. I moved into a unit with another student from the university, in the same situation as me.



I applied for Youth Allowance, and was immediately knocked back due to the Parental Means Test. Apparently, because my father worked for himself, and therefore had his own business, we were too 'wealthy' for me to receive the benefit. However the reality of the situation is, owning a business doesn't equal access to cash flow. In fact, I would argue it's the opposite. Running your own business doesn't make you any more wealthy than someone earning a regular salary. It was devastating. So for the first few months, I struggled through uni with one part time job in a clothing store. I say struggle because the job didn't pay nearly enough to survive, and I was forced to use my savings from high school, which were intended to go towards travel after my degree. Eventually, I was in the position where I simply had to get a second part time job as a waitress. For about 18 months, I juggled one job in the clothing store of 10 hours per week, as well as my waitressing job of 20-25 hours per week, as well as the study load of a double Arts/Law degree. As you can imagine, I could not dedicate nearly enough time to my degree, and so have gained very disappointing marks and have basically scraped through.

After 18 months, I returned to Centrelink, with the intention to try to claim independence. They calculated my income and found that it was something like \$300 under the threshold, due to the first few months of only working one job. They refused me, and then wrongly advised me that I would not be able to apply again until 2 years had passed since I left High School, and I would then have to apply as someone who worked part time for 2 years after school. It was devastating and humiliating.

I returned at the beginning of this year - 2 years since I finished school - and was told that I was wrongly advised and could have applied earlier. At this point, after 2 years of trying, I was finally granted Youth Allowance, and have been receiving the benefit. I have kept a part time job as a receptionist, and so take a cut in my Youth Allowance. Despite being entitled to receiving the maximum amount as well as the maximum amount of rent assistance, due to continuing to work, I only receive \$80 per week in the allowance. I believe that the amount I receive is too low. By itself, the Youth Allowance is not enough to live on, and the income threshold is also ridiculously low. It works out that you can earn something like \$100 GROSS per week without them docking your Youth Allowance payment. In my experience, it is near impossible to find a job that will pay you so little. At 20 years old, most casual jobs in places like restaurants and shops pay about \$14 per hour Gross. I have found it impossible to find a job that is willing to roster an employee for only about 7 hours per week.

So, in my situation, I receive about \$190 per week from Youth Allowance and my part time job combined. When you consider the need to rent in Sydney, as well as living expenses and university expenses, I'm still struggling to get by. After only a few months on the benefit, I'm now facing the situation where I will need to pick up another job and lose the allowance altogether. Youth Allowance keeps students below the poverty line.

When I say that it is not readily available to those who need it, I refer to those students in situations like myself. The system takes no consideration of those coming from a regional background. For the town of Umina, The University of Newcastle is apparently their 'local' uni, however to travel there by train, the journey is in excess of 2 hours. The Youth Allowance does not consider that for many students, they have no choice but to move out of home at a young age, and struggle for at least 18 months

before they can get a look in. It's not fair that I had to work 30 hours per week as well as try to study for a law degree. Especially when those who don't need it can claim it so easily. I know many students who have grown up in Sydney, and have had the pick of about 6 universities within travelling distance. They simply live at home with their parents, then work part time for 18 months in order to claim independence by earning above the threshold. They then receive Youth Allowance, although at a lower rate, and continue to live at home. They can then quit their jobs because the Youth Allowance is enough to cover their expenses of recreation activities. Or, they then move out of home, and then claim the 'Away from Home Rate'. These students are from wealthy backgrounds, and I don't think that they are the students this program was intended for.

My suggestions for the Youth Allowance scheme are simple. You need to look at the situations of each student more closely. Take into consideration things like coming from a regional centre, and before you make assumptions about small business, ask to see business records as well as personal income. And when a student comes into a Centrelink office, crying, desperate for the allowance, be more flexible, and realise that whilst 'on paper' they don't deserve it, in reality, they are more deserving than many on the benefit. I also suggest that if you can stop those students abusing the system, there will be more money for those who truly deserve it. Maybe then they can receive an amount that will be more than a token gesture.

Carla Robinson

### **Student 31**

I used to receive Youth Allowance benefits from Centrelink. I don't have a problem in divulging the information that, as a 22 yr old full time student (the last of my payments) I received approx. \$205/fortnight - gross. It is not encouraged for part time work to be sought during this time and for some f/t students, it is not a viable option due to time constraints (especially since the university makes it quite clear that a student's studies are to remain a definite priority over any work commitments). Nor is it made clear of the financial necessity to obtain such part-time employment. I say 'necessity' because I have recently applied for a loan where that institution informed me that it is a regulation to consider income rates based on the figure of \$800/month as general living expenses - a figure set by the Government! Sure this can (just) be met when the Youth Allowance payments are accompanied by the \$236/fortnight that a recipient is allowed to make before his/her payments are docked, but income from part-time employment is not always applicable to all students and they are not encouraged to seek it. I think this is a great paradox from the Government: 'The minimum cost of living is \$800/month so we'll give those who can't work barely half that to support themselves'. I was lucky enough to be one of the one's that managed to earn close to \$236/fortnight, but I know I'm not everybody and that some people aren't that lucky. It's a farce!

### **Student 32**

Greetings, I am a third year Arts student, majoring in English and history. And I'm becoming increasingly aware about how hard it is to actually maintain tertiary studies while also having to support oneself. I live at home personally, but a lot of friends are

doing it rough. I find this bizarre, as you can ask any student and they'll tell you that doing all the uni work required is pretty much a full time job in itself. In light of this, students away from home have an incredibly raw deal. This is something I feel should be addressed.

Sincere regards,  
Leigh Couchman

### **Student 33**

I receive Centrelink payments in the form of youth allowance (paid at \$200 fortnightly), but these payments do not meet the financial requirements needed for the numerous university expenses. For example, parking fees, textbook expenses, plus the usual University attendance fees. If it weren't for the HECS system of payments, I am sure that I and many others, will not have been able to attend University. There are often times when I experience financial difficulties, especially when it comes to paying the many University expenses. This does not even take into consideration any social activities or household expenses. Therefore, I believe that the Centrelink payments offered to students, especially University students, whose parents are low income earners, are inadequate.

Yours sincerely, Catherine du Bois

### **Student 34**

To whom it may concern,  
I currently receive youth allowance from the commonwealth government. This allows me to afford travel to uni, pay for textbooks and administration fees. I have found that it has become a lifeline that I can not live with out. In saying this it is all too often that government transfer payments are constantly falling behind inflation. I am not arguing the need for dramatic increases in these payments just a government review on a regular basis to ensure that students are able to continue to affords text books, travel and administration fees. on a positive note I would like to add the help i receive from the transfer payments as well as the staff at Centrelink (requiring a little patience)are greatly appreciated.

### **Student 35**

Response regarding the inquiry into student income provided through Centrelink. As a Wollongong University student I am currently receiving Youth Allowance and rent assistance. This payment is of about \$150 per fortnight. The adequacy of this payment is questionable. This payment does not cover the rent for the period. This means that I have to work additional long hours in order to afford to remain at University and be able to survive.

The age of independences should be lowered from 25 to a more reasonable age of between 18 to 21 at the most. I am not living at home, was forced to move away from home in order to gain a University degree, receive very little financial support from my parents, but seem to be financially measured against the income of my parents. All

other legal responsibilities become enforceable at between 18 to 21 years of age, why should Centrelink benefits and the age of financial independence be an exception. The parental income test is also quite questionable. I am from a single parent income family, who works a casual job. Under the means test and the age restriction, my parents, who earn less than \$50,000 per year combined are expected to be able to financially support themselves and me while I am studying at university. This is challenging to support two households on that amount.

My eligibility to rent has decreased as I have moved and my rent payment has increased. My parent's income had not increased during the change in rent period. For a rental payment of \$200 per fortnight I receive about \$40 rent assistance, which makes it very challenging to pay the rent.

### **Student 36**

Hi, This is in regards to Austudy and the lack of rent assistance for those people over 26. How does the situation of a student change once they have turned 26, it is not as though our rent goes down, I wish. Not only is this discriminatory against people who are older but it might deter people from further education as it might not be financially viable. Rent assistance is a Saviour for those people who come from regional areas and do not have the choice to live at home. Make it fair, students are students, age shouldn't count.

Nicole Grant

### **Student 37**

To whom it may concern. I have the following points regarding Austudy.

It is ridiculous that a person who earns money is eligible to receive money. Those who are in need of the payment (such as unemployed students) should be eligible. Secondly a payment of \$105 per week and only allowing an additional \$105 per week of earned money before a reduction in youth allowance is also ridiculous.

- Brendan

### **Student 38**

Hi, I have a really interesting point to bring up. I am currently doing 15 credit points this semester, whilst before I was a full time student and getting Youth Allowance. However as I'm doing only 15 credit points instead of 16 minimum, I don't entitle myself to Youth Allowance, however Centrelink and the university failed to see that even though I am only doing 15 credit points, the workload of some subjects varies depending on what they are and essentially I'm coming to uni almost every day. I am basically doing I.T and engineering subjects which do involve a lot of contact and non-contact time.

As a result, I am not qualified for Youth Allowance, and I am not really qualified for Youth Start as I am required to look for full-time work. Obviously that is not a possibility for me... Hope that helps

### **Student 39**

Hello, I am writing in response to the WUPA plans to make a submission to the Senate inquiry. My situation is this: My rent is \$170.00 per week. The rate of Austudy I receive is \$318.50 per fortnight (which I'm told is the maximum). There is, as you know, no rent assistance available.

I thought I was doing the right thing by staying in the workforce up until starting Uni. However, I was informed that had I been unemployed I could have stayed on Newstart (or whatever the dole is called now) and gotten a short course exemption (the Grad. Dip lasts less than 12 mths). In order to fill some of the difference between Austudy and my rent I have been doing letterbox deliveries, but because the area is some distance from my home a lot of this scant income goes in fuel costs. I feel that the time I spend doing this seriously affects my coursework. This income doesn't do anything to address my food, electricity, phone, educational or rego costs. If I can't make ends meet living in Wollongong I shudder to think what a student in Sydney must do to get by.

Yes, I have already applied to Coles/Meyer and Woolworths and to a local tutoring company to no avail. I have supplied my name and student number below. I do ask that if this information is used that it is anonymous.

Yours Sincerely,

### **Student 40**

To whom it may concern,

Having been on Centrelink benefits on and off from Newstart to Austudy for around 5 years now, I can surely tell you that Centrelink doesn't take into account current living trends that today's youth and young adults are taking. More and more young adults are choosing to continue to live with their parents as they undertake their tertiary schooling.

The fact that adults under 25 who need Austudy choose to live at home with their parents are disallowed a Youth Income because their parents earn "too much" is going to start peeving off more and more students who are choosing to live with their family instead of taking the risk of renting.

Many students choose to move out of home just so they can get their measly amounts from Centrelink, sadly finding that they are breaking even due to rent and other living expenses and struggling to meet their financial commitments, and thus in turn struggling with their study commitments.

Text books aren't getting any cheaper either. My text books for example cost at least 80 bucks a pop, and that's just for one subject. Consider a student who wants to fast track their studies and chooses to do five subjects during each half of the year. That could equate to around \$800 a year in books alone, not to mention enrolment fees, HECS, etc...The methods used and the irrelevant questions asked to calculate who gets paid what from Centrelink makes it hard for unskilled people to get the monies they deserve, and makes it easier for bludgers to rot the system.

Let me tell you I was earning \$380 a fortnight while on Newstart for doing nothing

but look for work and sitting on my arse (twas fun, but boring!), as opposed to studying my arse off and getting \$80 dollars less. How does that work?!  
Clever country my foot!

Anyway there's my 2 bob.  
Feel free to send this onto the Galahs at Canberra.  
Cheers,  
Joe B.

### **Student 41**

I applied for and received Austudy on the advice of the University prior to going on International exchange in August last year. i was amazed to find that the living away from home allowance does not apply if you are outside Australia. I went on exchange to Norway, fully funded by myself and a little assistance from the university. Without that assistance from the university and in the absence of rent allowance from the government i am doubtful that i would have been able to commit to international exchange, as i would not have been able to afford it especially in a place as expensive as Norway. i would like to draw attention to the fact that as a student in Norway i was unable to work as i did not speak the language so was reliant on my savings, the assistance from the university, which incidently i used to pay my rent, and austudy. rent assistance would certainly have helped me meet expenses.

Now back in Australia i am still receiving Austudy but it is certainly not sufficient for me to live off in the absence of work. i work outside of university to supplement my payments but as yet am unsure as to how much my initiative to work will affect my payments. it is strange that as a student you should be penalised by losing money for this initiative.

i am lucky that i live at home but based on the income i received when i was overseas it is inconceivable that i could have lived out of home on that amount. Furthermore i have only sympathy for those who are studying but have not been able to study and prove independence to even access austudy in the first place.

Kind Regards  
Shelley Scott

### **Student 42**

Hi, i'm in first year uni and i deferred last and went travelling so i was actually able to earn \$15900 which is what u need to qualify for one of the types of youth allowance which is not based on your parents income....i have not yet started to receive payments as i only qualified for the 18mths since leaving school this month but i have put in my application which i hope will be approved

I think the youth allowances not based on your parents income r great cause in my case i would definitely not qualify but that's not 2 say my parents would give me the equivalent money each week if we did qualify...so I think the different types r great

I have to say thou that the whole process has been very long and waiting in centrelink

queues is very boring but hopefully it will pay off cause at the moment with uni and having to drive from Sydney down to the gong everyday its certainly eating my time and my money on petrol!!!  
so yeah hope this is helpful  
Sarah

### **Student 43**

Hi, You'll probably get a million emails, but this is my story...

I came to uni straight out of high school. I worked two casual check out jobs and lived at home. Unfortunately I couldn't stay at home and according to the government I wasn't eligible for anything until i had earned over the threshold to be classed independent, married, lived away for 12mnths or other nonsense things. So i left uni for a full time job in Sydney and commuted. I deferred for 6 months and after that did only one subject at night whilst still working full time and commuting for 4 hours a day. I deferred another 6 months and after being fired the government granted me youth allowance, but stuffed up and told me i was due for a mutual obligation activity so i chose to study. however i am only doing one subject again because i cannot afford not to work. including rent assistance i get \$412.90 a fortnight, and my rent is \$300 p/f. Leaving me with only \$56.45 per week to live on. Now i don't know how im supposed to buy groceries, have electricity and still afford to study and look for a job. the maximum rent assistance amount per fortnight needs to really be looked at as it doesn't get any higher once your rent amount goes over about \$90 odd a week. Do they ever look at the 'for rent' column in the paper??

Anyway hope this is of some help to you guys keep up the good work!

Thanks and Best Regards,  
Melanie Jordan

### **Student 44**

hey, i receive centerlink youth allowance. it's been fantastic in helping me pay for rent. my rent is around \$200 dollars a week so with the \$409 dollars a fortnight I recieve in youth allowance is great.

the process of filling out all the forms and everything else is a bit annoying and quite confusing. also, centerlink employees tell everyone different info. for example when i went for youth allowance, I was told that I could earn the \$16,000 in ANY 18 month period, however i have friends that have been told they aren't eligible to recieve it until they have been out of school for 18 months. this seems like a stupid system...how is it that i am recieving help from the government and some people who need it aren't.

those are my only complaints about centerlink. other than that i am satisfied with how much assistance i am receiving.

I wish to remain anonymous!  
thanks

### **Student 45**

G'day, I've been receiving youth allowance for 2 years, i feel its the right amount of money because it is enough to live a simple student lifestyle, that is without boozing, or buying flashy cloths etc. the summer holiday period is easily long enough to get work to help pay for additional expenses like text books, student fees etc. The real problem for students is the rate at which hex is being indext, which will cause the majority of students to be burdened with a loan well into their adult lives

take it easy

Martin Jackson

3rd year enviro science student

### **Student 46**

Hi, I have just become eligible to receive youth allowance. I think once you get youth allowance, it is a great system for students, however, getting it can be rather difficult. My main problem with the eligibility process, is that (like myself), parents earn too much (even marginally) over the parental threshold, making their child unable to claim on those grounds, regardless of whether or not parents are actually supporting them (or able to support with enough money). Many students haven't earnt enough money to claim on the 75% thing (about \$15,000!) as most uni students come straight out of high school. Therefore, youth allowance can be very difficult to get! I think these problems need to be addressed, and perhaps a case by case assessment of each individual's eligibility should be looked into (with such a diverse society, it is difficult to have one benchmark).

Regards

Brooke

### **Student 47**

Hi, I have been a university student at Wollongong since 1998 and have tried to fund myself for the time i have been there by working full time. When I initially entered university I was on youth allowance and living at home. I found I had no difficulty with attaining the allowance as my mother was (and still is) on a disability pension. Recently after over 4 years of full time work I left to complete my final year of studies as a full time honours student.

Attaining youth allowance for both myself and partner was very hard. Laura was unable to attain youth allowance as her parents earned to much and she was not able to classed as an independent as she had earned the income threshold. This occurred despite the fact her parents were living in Sydney and she was living with no support her parents in Wollongong. This meant Laura was put on New Start with all the additional job hunting that is required. Subsequently she was then granted a short course approval so she could study for her Dip Ed.

Laura had no place to live in Wollongong so she moved into a separate room in my house, centrelink would not accept this and determined that she was my partner despite the fact we had shared accommodation. We were later told if we had lied on our application forms we have had no problems. This determination of partnership reduced not only the payment from centrelink but also the amount each of us could



earn during the fortnight. Instead of \$236 each, Laura can earn nothing. This lead to her having to quit her part time job, placing further financial strain on us both.

Currently with rent assistance our combined benefit is just over \$700 per fortnight. Our rent is \$260 for the fortnight. After our expenses this leaves us with about \$300 per fortnight for food, text books, petrol and any emergencies. With neither of us able to work due to uni commitments I am at a loss of how we will manage this year. We are at breaking point now and I may have work to make sure we don't fall into debt. With my parents unable to assist us and Laura's being unwilling, having the government reduce our payments is making life difficult.

After paying tax for 4 years and paying my own way for everything at uni to be unable put everything behind my last year is disappointing. I would like it to be noted that without youth allowance I would not be able to complete this year and that is an integral part of our university system but something needs to be done to allow the student body to live at an acceptable level rather than bordering on bankruptcy.

With much thanks Tim Long

#### **Student 48**

Gday! My name is Brent McEwan, and I am currently on a "Living Away From Home" allowance due to the reasons declared by centrelink as "It is unfit to live at home".

Although I do find the centrelink payments to be essential to my situation, I find that at times when uni expenses come around I don't have the money to afford the necessary uni payments. I have no ability to save at the moment because my money goes week to week - through petrol for uni, and rent etc, i don't get enough to save for uni purposes. This could be solved by getting a job, but once i have a job my centrelink payments become affected by the income from the job, and i am left no better off than if i didn't have a job.

If it were up to me, I wouldn't be in the situation that I am. I don't like relying on the government to support me and I would much prefer to work for an income. The problem with that is, while at uni I don't have the means to afford things such as rent and petrol and textbooks and whatever else, because getting a job that pays enough for this, would mean I have to leave uni to work. It's a catch 22 cycle.

If I may, i'd suggest that perhaps the threshold pertaining to what centrelink recipients are allowed to earn be raised. If this cannot be done then possibly increasing the pay just enough to give us the opportunity to save a portion of our fortnightly payments to put aside for neccessary things such as uni textbooks and such - these payments that only come around a few times throughout the year are very demanding on our current income.

Regards,  
Brent

### **Student 49**

Hi thanks for letting me know about the senate enquiry into living (or non-living) costs. I am a mature student living in the highlands going to university and receiving Austudy. So I am in a position of trying to pay all my bills, water and council rates and eat and heat my house all on \$159 per week. In this rural area it is very difficult to get student's work at 48 so thank goodness my parents slip me some petrol money sometimes! As I own my home I cannot get any rent assistance instead I have all the insurance etc costs that renting does not cover. Aus study creates a subject position of a young student sharing a house and working partime -it is exclusive of middle aged divorced women trying to change their lives on a smell of an oily rag! As per normal we are invisible ..... (thank goodness I don't eat meat as I could not afford to anyway)

Sorry for vehemence - I have just received the rate notice, my car needs servicing and the shower is leaking and I have 3 essays due!

Good luck with submissions

Penny Josephson

### **Student 50**

I have always felt that centrelink payments for people on youth allowance is unfair.

I currently receive \$80 a fortnight. That is absolutely nothing and I find that this is ridiculous as my brother receives unemployment benefits and that is nearly \$450 a fortnight. I don't understand why the government feels that we should be able to be underpaid so much, do they even understand how hard it is to support yourself while studying full time working two jobs and pay for text books, uni fees and other associated fees with uni??

I believe it is about time for them to review the centrelink payments. It is quite obvious that students are being ripped off in comparison to other people receiving other benefits. The government should be supporting the students as one they can lead our country into prosperity, students are treated unfairly and the system should be reviewed as they are our future.

I feel quite passionate about this situation, as I feel that I am being treated unfairly.

Margaret

### **Student 51**

Hey mate, well i just thought i would put my two bobs worth in... I dont get, nor ever had had ausstudy, but i WISH i did.. I fall into the category that 'parents earning too much', but i tried to get the independent allowance, but i couldnt get it because i have to earn 15000 in a 18month period, and i earn about 10000 in that time if i am lucky.. and i just think its crap.. im living with my mum, and all of my time is uni and work.. and i dont even get that much.. i get about 100 a week if im lucky... so yeah, i just thought i'd have a little cry...

Anyway have a good one

Sam.

## **Student 52**

I receive Youth Allowance, and have done so since I was 18 years of age. I qualified for Youth Allowance because my parents are not exactly well off (means test). I am in my third year of an arts/law degree. As a Uni student, it is no surprise that I think \$200 a fortnight is not sufficient. My opinion stems from the belief that a tertiary education is a right not a privilege. At the same time, I am able to recognise that it is not exactly fair that those who chose not to go to Uni to have to subsidise my Youth Allowance payments by paying higher taxes.

However, the fact is, I have to work to make enough money to support myself, and so indirectly, I contribute to the taxes that go to funding Centrelink benefits. There is a broad misconception that Uni students use Centrelink payments as 'Beer' money. I, for one, wish I could afford to whittle away the money I do receive like that. I live two and a half hours away from the Uni of Wollongong via public transport. I cannot afford a car (my parents cannot afford to buy me one either), so I spend a great proportion of my Youth Allowance on travel tickets etc. The rest of the money is spent on such things as phone bills, occasional visits to the gym, and even more occasionally, I will use the money to buy myself a meal if there is no food at home.

So, to pay for things like textbooks, my internet account (which is essential for studying) and Uni fees, I need to work. I work approximately 30 hours a week, mainly on weekends. I have no problem with working, but I experience great difficulties in actually having enough time to study, work, sleep and eat. (Social activities are not really an option)

A combined degree is extremely intensive, and though the saying 'P's (passes) make degrees', I am not content with scraping through at Uni. I like to put in the effort and do my readings each week. This semester, I have missed one lecture, which was optional. My attendance record is almost immaculate. I am extremely passionate about learning, and I wish that I could work less so that I would have more time to focus on my studies. We are always told that the youth of today are our future. Actions speak louder than words.

## **Student 53**

To who ever this concerns. This is my statement as a Centrelink recipient. I am ok with the service right now but recently discovered something that shocked and annoyed me.

I am currently an undergraduate studying at UOW. My intention is to take further study next year as a post-graduate student. After a meeting yesterday at a local Centrelink office I was told that students studying a Masters or Doctorate degree are NOT entitled to any benefits from Centrelink, for the reason that the government see that an undergraduate degree is sufficient enough for training students in a field, and after such degree can enter the workforce without further study. This appalls me as I do intend on the possibility of studying a masters next year, and the chances of getting a full time job, in my field of interest (Writing) are very slim if that!

Further education in a Masters degree will help ensure a job for myself, however how do I go about studying if I can't afford to live? If my understanding of a post graduate degree is correct, it is more intensive than an undergraduate. This means that I'll have to decrease the hours I work next year, so that I have more time to study. How can I study if I can't afford to pay the bills? The only way to pay the bills would be from the money I'd get from a Centrelink benefit, of which I will not be entitled to.

Hopefully this helps out as an insight into the lives and the financial struggles that the student population go through on a daily basis.

From Chris Portelli

### **Student 54**

My name is Phuong Barraclough, and I use to receive Youth Allowance since I was 17 (1998) up until January this year, I got married and they stopped due to my husband earning just on the threshold. For approximately six years, I found it was just enough to help with the minimal costs of study. I was not able to purchase resources that probably could have helped me to perform better, such as a personal computer, but there was always other ways. I chose to start working part time with my studies, and with the income bank initiative, i found it worked well for me, because i felt that i wasn't just relying on the government to fund my education. With careful budgeting, a stricter lifestyle and smarter financial choices that required a little more effort in research, i was able to get by. I think that youth allowance should only be an option of assistance, and paid accordingly to current living costs, such as food, rent, and bills. But the other stuff, can be paid for through part time employment and careful budgeting. True, it isn't much, but I found it enough. Any more, and i don't think i would have gone out to find work, and have the job i do now since the payments stopped.

There are alot of expenses a student makes unnecessarily due to lack of knowledge or information of services available to them that can help them save in educational costs. Its a matter of taking the time and being "bothered", and then its not as hard to survive. At particular times i must admit i found it tough to cope, but i think that was mostly due to short term financial decisions rather than longer term, and there was only one time that i ever had to apply for a student supplement loan, which I endeavor to pay back in full. Note though that there were no problems in getting that loan when i needed it. I hope this helps in your enquiry.

Phuongy

### **Student 55**

My name is Rachel Holt, I have been studying at the University of Wollongong for 5 years now and am in my final year of study. Throughout my undergraduate degree I worked to support myself 3 days a week as I found the payments from Centerlink to be insufficient and would have struggled to pay for the expenses of living away from home and family. I found the task of juggling work and Uni to be very difficult and often a stressful process that caused me anguish and much concern. However this year I am unable to hold down even a casual job as the demands of my postgraduate study will not allow me to do so. I am currently receiving youth allowance and rent

assistance from Centerlink but am finding it extremely difficult to manage and survive. The expenses of uni are phenomenal, from books to food and drink to parking and petrol these things do not seem to be considered when a student's payment is granted. It is extremely difficult to manage the expenses of rent, groceries, medical, clothing and recreation as well as expenses for Uni on the fortnightly \$350.00 that is paid to me by the government. I am extremely grateful to receive any money but I do think that students from lower socio-economic areas and backgrounds are extremely disadvantaged because of the increasing costs of living and university. It is almost impossible for students to manage on the decreasing amount that they can receive from centrelink programs.

Yours Sincerely

Rachel Holt

### **Student 56**

To whom it may concern -

I have been a recipient of full Youth Allowance for the past 2 1/2 years, plus Rent Assistance for the past 18 months. I have been a full-time student at the University of Wollongong for the past 2 1/2 years, and this (Autumn 2004) is my final semester. As I wished to fast-track my degree (Bachelor of Arts - Dean's Scholar's Advanced Degree) I took on a greater workload over several semesters. Due to this increased study load, I was unable to obtain employment, except during holidays.

I am very grateful to Centrelink for awarding me Youth Allowance, as without it, I would have found it very challenging to complete my degree. However, initially I found it very difficult to obtain Youth Allowance; many of the Centrelink employees with whom I spoke were discouraging, and suspicious that I was attempting to obtain Youth Allowance under false pretenses. Many other friends have also had this difficulty. In one instance, a friend had her application and all relevant paperwork "misplaced" by Centrelink three times. In the end, she decided the struggle was not worthwhile, and she now works close to full-time in order to support herself, whilst she attempts to complete a full course-load at University. Obviously, this is not an ideal situation. For myself, I have since had interaction with many helpful and kind Centrelink employees, but I must say when I first applied I was discouraged by the negative attitude.

Secondly, although I do acknowledge the large number of students who receive Youth Allowance payments, and the subsequent expense incurred by the Government, I have found it challenging to live using the (maximum) amount allocated. I am very grateful for the assistance I have received, but nevertheless, I have had to live on an extremely tight budget. Expenses such as textbooks, phone bills (as I come from a rural area and phone home regularly), and electricity bills must be saved for very carefully, and this has been difficult.

One other matter which I find somewhat strange is the discrepancy between unemployment benefits such as Newstart, and Youth Allowance. Newstart recipients receive a markedly higher amount than Youth Allowance recipients. As most Youth Allowance recipients are University students, who are studying to increase their capacity for employment and for taking an active role in the community, it seems

queer that they are awarded less than someone who is unemployed and perhaps doing nothing to alleviate their position. I realise this is possibly irrelevant to the enquiry being made but it is an issue which has come to my attention whilst I have been receiving Youth Allowance.

I hope the above opinion may provide some insight, and be of some benefit in this enquiry.

Yours sincerely,

Claire Waide

### **Student 57**

Well, I'm not on any Centrelink or other allowance, but I figured I would drop my 2c in anyway, as my wage is pretty similar. I make, on average, about \$195 a week, which I am finding pretty inadequate, especially at the start of session. This is my first session at uni, and financially, I'm finding it very frustrating. I'm a 21 year old guy, who was - until starting university - living out of home fairly comfortably. Since starting uni, I've returned to living with my father, as the financial situation was just ridiculous.

I'll break down my spendings (on average):

195-  
50 (board)  
50 (bare minimum for food)  
100 (various utilities [phone, electricity internet])  
10 (public transport)  
20 (the odd snack or drink around campus)

-----  
-35

Okay, notice that deficit? It just gets bigger every time you need a new book, you need to pay library fines, you need to hire a movie for class, you need to buy a textbook, you need to pay fees...I'm sure this is nothing new to the survey. See that \$50 I allow for food? I live - basically - on frozen pies, noodles, sausages, toasted cheese sandwiches and garlic bread. If I'm lucky, I get a frozen pizza or something. Not exactly what you'd call a nourishing diet for a young man.

Now, like I said, I don't claim any form of benefit. I've approached Centrelink I think 3 times? Once, they gave me the wrong application form (Austudy instead of Youth Allowance), and the other two times I had insufficient or inadequate paperwork, which in itself takes me weeks to organize. This is making it ridiculously difficult to get - what I'm told - is an entitlement from the government, so that I can study without being overly hindered by having to work to sustain myself. I know that the payment I would receive would be affected by my current income, but a friend estimated that I'd receive approximately \$100 extra a week. As shown, that \$100 would go a long way towards living comfortably, being able to afford meat and fruit in my diet, that sort of

thing. And factor in that I'm living at home, paying a lot less board/rent than most people and what does the Youth Allowance equal to these kids? Not much.

Okay, this has stretched on a bit, but you get the idea. Hopefully other people have the same feelings. It'd be nice to be able to receive financial ASSISTANCE that I'm supposed to be entitled to. I'm not asking for a free ride on the government mule, but a helping hand would be nice.

James Davis

### **Student 58**

I currently receive youth allowance from CENTRELINK. I received \$200 before enrolling in university. This amount was only increased by \$5 to compensate for extra university costs. Having to pay \$450 fees and \$500 worth of textbooks in the first 2 weeks of university, this \$5 increase was not adequate.

Because of university related costs, I have not been able to pay for anything else lately, with no extra cash in my pocket for myself to even buy winter clothes FOR university.

With my parents both only earning \$350 each a fortnight, they are NOT able to help me, and I receive the maximum amount. Fair enough if centrelink funds were lower if I wasn't at university, but the rising fees and rising costs associated with tertiary schooling are too high for a low-income family such as myself. I'm struggling to stay in the university, and have even considered deferring so I can work for 6 months to save.

I hope the Senate appreciates this information.

Thank you.

Vesna Cumurovic, first year B.Commerce.

### **Student 59**

To whom it may concern,

I am a fourth year student at the University of Wollongong. I am a mature aged student aged 28 years old. I have been receiving Austudy payments throughout my 4 year degree and I have many complaints related particularly to the amount paid fortnightly. Firstly I would like to point out that educating the population is of utmost importance to a nation's wellbeing, so what I don't understand is why this is not supported. The \$280.56 I receive fortnightly is hardly enough to pay my rent in Wollongong, I couldn't begin to imagine going to university in Sydney where the rent prices are nearly double that.

I have had to live an extremely low living standard, often resorting to two minute noodles for meals, getting my phone, electricity and gas connections turned off, unable to visit a dentist and having to put up with an extremely painful tooth ache for a long period of time. You try doing the mountain of work that comes with university all the while thinking about where my next meal comes from and a sore tooth ache.

An additional \$100 a fortnight would definitely make things much easier, I could concentrate on my studies and hopefully get better marks.

I think it is wrong to assume that all student have wealthy parents that can help them out. Many of them are slogging hard to keep there heads above water. The added pressure of having no money often puts alot of these kids over the edge, I have seen it happen, they quit university and go work a job, where they gain no skills nor education because they need the money. Alternativly they attempts to work part-time and their university marks slide. You should be supporting these kids, there the next generation of lawyers, politicians, engineers etc.

Signed  
Kendall Barnes

### **Student 60**

I feel that the government does not pay enough rent assistance. For a uni student who does not have family near by and is not working it is very tough to get by financially and continue to study. Textbooks,food,travel,accomodations and other living expenses are expenses that are not dealt with efficiently by the government. For example im reciveing \$70 a fortnight when im paying \$220 a fortnight. Wollongong is a uni based town and if students cannot afford to live in wollongong then they will choose to study at another uni. this loss of students will result in a downturn for the Wollongong region with regards to population of students and revenue that the Wollongong council recieves.

Paul Kalusek

### **Student 61**

When i started uni i couldn't get youth allowance because I wasn't classed as independent. I think this is a ridiculous system. To be classed as independent you need to be over a certain age - I think you are independent when you finish high school and you move out of home. As there are not many uni's people have to move out of home to be closer to a university to be able to attend. But the government still expects parents to support their children when they have moved away - not possible paying rent for their house as well as all their children. There would be alot more people able to do uni if the government supported people that want to further education.

I earned the amount that you need to, to be classed as independent but there is a time frame (1 1/2 years) you have to wait until you can claim this. It should be as soon as you earn that amount of money - why make us wait until the time has elapsed.

I was injured at the start of uni when i wasn't on youth allowance but had earned enough money to be independent but had to wait for the elapsed time. I broke my leg and couldn't continue my casual job. Still then the government wouldn't help me. I had to lend money off others to survive. To me this isn't fair. The government looks after drug addicts, people that don't want to work, single parents that abuse the system and can't look after people that want to go on to university but can't afford everyday



living without the support of the government.

The system is ridiculous.

I eventually received youth allowance and it has been very helpful when I don't receive enough casual work in paying rent and general living expenses. It shouldn't have been so hard to access this benefit.

Elizabeth Cotter

### **Student 62**

Hey, my only comment regarding youth allowance is the inadequacy of the increases one gets if you live away from home. You get \$60 (well that's what i got anyway) extra a fortnight. That's \$30 a week for rental payments of 86.60/week. That is ridiculous. I'm lucky that i qualified for rental assistance but still live close enough that i can stay with my parents. But I feel for rural people who must relocate homes just to be able to go to uni, I don't know how they survive. Youth allowance is already a pitiful amount of money to be expected to live on, everyone i know basically who is on youth allowance, must have one or two jobs just to survive. Yet we get told from lecturers that departments consider it policy for uni students to be uni students and not as people who have jobs! It's no wonder how stressed everyone is come round to end of term.

Anyway hope they may be of some use

Michael Edmondson.

### **Student 63**

Hello, Just a quick note to let you know that I have been waiting for an email like this. I will give you a brief overview and would be happy to compile a bit more info if need be. This year I returned to uni to complete my masters and would only need to attend for 6 months full time. After visiting centrelink (after I'd accepted my place and begun) I found that I could not receive ANY assistance unless I was part time only (meaning receiving payment of newstart for a year) - surely it would be more economical to have students complete a course in a shorter amount of time... Subsequently it means I forfeited any payment so I could complete f/t and have been a working/studying stress head this session!  
cheers, Shawna Murray

### **Student 64**

I am a 27 year old, second year student in the Creative Arts Faculty at University of Wollongong. I come from a low income, disadvantaged background, and depend entirely on my Austudy payments for my income. I had never considered getting a university education. People from my background and economic bracket just don't do that kind of thing. When I graduate, I will be the first person ever in my family to get letters after their name. I had been a long term (5+ years) recipient of Newstart allowance, and was under the impression that this government department would be

eager to help me attain the skills necessary for financial independence. Well, wasn't I silly? I live in Hurstville, Sydney, and the rent on my flat is \$260 p/w. I pay \$120 of that each week - \$240 per fortnight. Previous to switching to Austudy (the payment for students over 25 yrs old) I was receiving \$70 a fortnight rent allowance. Which took my allowance up to \$430. I was scandalised to discover that students don't qualify for this assistance. My payment is now \$360 a fortnight, and with the loan I had to get in February to pay my student fees that payment has gone down to \$340. I pay \$8 every day that I travel to Wollongong, and that is only \$1.80 less than full fare, despite my "half fare" concession. Last year I lost a train ticket and got a \$100 fine, which I promptly forgot. Now it has grown to \$150 and I have been forced to apply for 'Time to Pay' from the State Revenue Service. Perhaps a breakdown of what I put on that form will assist you somewhat:

Expenditure (fortnightly)  
Rent/Board \$240  
Electricity/Gas \$15  
Telephone \$15  
Food \$10  
Fares/Petrol \$48  
Insurance (funeral) \$6  
School expenses \$20  
(promised payments on fine) \$10  
Total \$364

All together my assets total less than \$1000. Luckily my flatmate works in catering and so brings home left over food most nights. Despite the fact that I am doing a writing course I do not own my own computer. I do not drive a car. I have not been out socially, except for the unibar, for longer than I can remember. The travel between Sydney and Wollongong makes getting a job almost impossible, and although I would love to move to Wollongong, saving money on travel and freeing up time, there is no way I could pay moving costs, bond, etc. so I stay where I am. I keep going on the very slim chance that my degree will render me employable. I was better off financially before I decided to study - at least then my government assistance only had to cover my living expenses. I deferred my HECS and scour second hand bookshops for my texts. But at the beginning of this session I had to find \$100+ to buy course readers from the uni, and I will have to do the same thing next session. With minus \$4 a fortnight to spend on myself I don't see how I can keep doing this.

Regards,  
Angela W.

### **Student 65**

This is in response to the message about government assistance to students. My name is Luke Wilson, I have applied for youth allowance/ausstudy several times and have been knocked back every time. the reasons given are that my mother earns too much for me to be considered, this is even though she is a single parent, and the government rules state that because university is an option and i could join the workforce full time my dad no longer has to pay child support, this cuts my mums income by around 12000 dollars per year yet she is apparently still earning too much. surely the program

should work one way or the other and as someone who isn't a dole bludger and is trying to help myself i should be entitled to one of these forms of assistance, but according to the current system someone in my situation does not qualify for help yet someone whose parents earn \$100 000 each is eligible as is someone who sits around and does nothing to further their own future.

This is my experiences with the current system and hopefully this senate inquiry can fix the problems so that the system helps the people who actually need assistance and those who need assistance in helping themselves.

Luke Wilson.

### **Student 66**

Why is it that they think if u r over 25 u don't pay rent and therefore don't need rent assistance? Do they think all over 25's own their own home outright? Also when u work and get garnisheed pro rata, what's that about, by the time u work extra, get money taken off u, u have worked the extra shifts at a rate of \$3 per hour so why bother. I fail to c how \$310 / FORTNIGHT mind u ( 4 u pay tax or u get slammed at tax time, and if u have another job u have to decide which one to have as the first or second rate of tax) covers; rent, petrol or fares, and if u have any left, food. Who lives on that? They want to create an "educated country" but we can't afford to study full time, and if u do the amount of uni work for most courses doesn't leave a lot of time to work very much without driving yourself into exhaustion just to make ends meet. (trust me I know).

I think that's enough for now.

Jenny

### **Student 67**

Hi just replying to your request about Centrelink payments. I'm currently 21 and have been attending uni for the last 3 years (in my final year now). Because my parents both work full time in jobs which are considered to be fairly well paid, I had never applied for any Government assistance.

After finishing school I took a year off to work and earn some money (\$15000) threshold which then classified me as an independent. Since I was 16 and working to earn my own money, I have felt it my responsibility to pay for things i need and not borrow money off my parents. When it was time to begin uni, i had applied to receive financial assistance. One issue I have relates to payments. They did not begin till late in April, and by this time fees, textbooks, rent, food and all the other costs of living had already started to pile up since January. I had to resort to borrowing money off my parents, who i was not living with and who I had not lived with for a year.

My main issues that i have experienced are:

- The length of time from which a person leaves school to earn the money to classify them as independent (i think it was 18 months????)
- The time when payments begin after a full time student proves their independence (should be around the same time, if not before uni starts)
- The amount that full time students can earn before money is taken out of their income bank. - I currently work many weekends and full time in the holidays so that i

have money put away for text books and uni fees, but most of the time my payments are drastically reduced because I earn too much in a fortnight and therefore my money needs to go to rent, food, car rego, electricity and phone bills. (Centrelink needs to know that not every student has the opportunity to live in their family home while studying).

Thanks for listening to these issues.  
Alyssa.

### **Student 68**

Hi, I have just recently stopped working full time and coming to uni part time and reversed those roles. Now I am studying FT and working 1 day a week. I applied to centrelink for benefits and I only get \$65 a week. I only work 8 hours per week in my job and as u can imagine that doesn't pay a great deal. I find that each week I am just scraping by after I account for living expenses (e.g car, phone, food, board etc) and saving is just out of the question. I know I could always try and go out and get another job but on a casual basis I know that from week to week things can vary quite substantially. So basically for financial security while I am at uni I will have to budget and basically get by on an amount of money that allows me to live but struggle when any unusual expenses (e.g TEXTBOOKS, PRINTING ASSIGNMENTS, Parking Fees) arise. Thank god for parents/siblings (even though my parents can't afford to give me much as they struggle themselves!)

Hope this helps  
Amanda

### **Student 69**

The following is a brief description of the treatment I encountered with Centrelink, I have most of the relevant documentation available and further details if required.

Because it was unfeasible to travel daily to/from the University of Wollongong, and general expenses involved in studying were becoming to great, I applied for Youth Allowance and Rent Assistance. After a lengthy period of submitting documentation and making repeated visits to the Wollongong Centrelink office, I was finally able to have my application processed. I was eventually approved and received an adequate fortnightly payment that allowed me to live in an apartment in the Wollongong area.

After receiving the payments for a period stretching from approximately June 2003, I received an abrupt notice informing me that my payments had been cut off completely as of a week earlier, the explanation: that my parents' income was too high. This was apparently based on information I had submitted to Centrelink in an annual reassessment, which contained the same details as those that I originally applied for the support under. I made a few visits to the Centrelink Office in hope of seeing some explanation for the abrupt change, since the one sentence given was hardly comprehensible. I received no answers, and was told nothing could be done.

My parents were and aren't on high incomes. My mother is employed 2 days a week, and is divorced from my father who has no stable income. As a result of the removal

of financial support, I was forced to move out of the apartment immediately at great expense, and have been since making the lengthy and expensive travel on a daily basis. I sincerely hope this inadequacy is addressed for the benefit of both my self and others in the future.

Regards, Michael Park.

### **Student 70**

I have been a student for about 3 and a half years now- full time, and have only just recently gone to a part time work load. When i was a full time student i was receiving a youth allowance form centrelink. Personally it was a waste of time. The full amount of money that i was entitled to a fortnight was around \$199. I was able to work as well but that was a waste of time as the more that i earned, centrelink took away my payment so it was impossible to save for my financial commitments. It defeats the whole purpose of being able to receive a payment in order to be able to spend more time studying as the payment barely covers weekly costs eg travelling costs, living expenses such as food/ rent/ bills, and as i said when you do try to do extra hours to earn more to save some money the government strips you of your benefits, its almost encouraging you not to work, as i know a few people that have also raised the question..."what is the point of working?" I think it is a pathetic and hopeless system that needs desperate attention!

regards

A.Emerton

### **Student 71**

I am a student at Wollongong University currently receiving Austudy. I receive \$318.00 per fortnight. I am 30 years of age and do not live at home, paying the usual living expenses, such as rent, food, electricity, phone bills, travel costs etc. In addition to my daily living expenses, there are costs of expensive student text books, stationary items including the representation of assignments, eg folders, arts and crafts etc., parking costs at university and the list goes on. On a daily basis I make continuous sacrifices to save or not spend money so that I can live. How the Government thinks that I can actually live from week to week on this money astounds me, as I am constantly 'borrowing from Peter to pay back Paul'. If I didn't have the help of my family and friends I wouldn't be able to attend university and obtain my degree. I have been told numerous times by staff members at Centrelink that \$318.00 per fortnight is the maximum allowance that I can receive, however through speaking with other university students (whom are younger than me) I have discovered that they receive additional monies from Centrelink including rental assistance???. I have worked for many years and have always paid my taxes, therefore when I decided to change my career path, which involved studying at a university level, one would have thought that the Government would have offered me an adequate amount of financial support?? Obviously, this isn't the case.

I hope the above information helps the Senate's enquiry to make positive changes towards the amount of funding that students receive throughout their attendance at university/TAFE/college.

Thank you, Regards, Belinda Morgan, 2nd yr B.TEACHING (PRIMARY)

### **Student 72**

Im writing in regarding your message about youth allowance. im not exactly sure what the purpose if, but you asked for our comments to add so i hope mine is relevant.

i am unable to receive youth allowance because our family obtains family allowance. i think its unfair that we can only get one or the other, especially when i am studying at uni full time and unable to get a full time job to pay for fees, car insurance, etc. i am constantly borrowing off my parents to do so. i also think that the income threshold should be changed, because the government recognises that my parents earn over a certain amount of money so we only receive small payments, however the government probly doesnt take into account the fact that we have 4 children in our family and when things are divided by 4, the amount we receive from family allowance makes no difference.

i hope i was some help....  
regards Kelly

### **Student 73**

I currently receive Austudy and I find this payment impossible to live and study on. Granted I have abstained from wasting away my precious Austudy, I still find it hard to manage my funds. For a while the financial scheme from the Commonwealth bank provided some financial ease, but now sadly it is no more.

I urge the senate to review our payments as it is becoming increasingly impossible to survive

Anon

### **Student 74**

I would like to draw attention to more of the issues that seem to make the youth allowance system somewhat unfair to some students.

It seems that in order to get it, whilst being dependent upon your parents, your parents need to be almost in poverty. Particularly if you calculate the gross income of both your parents combined. It may work out best if you have parents that are separated/divorced - even if both are still supporting you, you're able to include only one parent's income in the test.

I have witnessed other ways of people taking advantage of the system. One person claiming that because one of their parents is legitimatley sick, they can't be adequately taken care of in the family home. So they are able to receive the full amount living out of home, even though their parents still financially support them whilst they're living out of home. And what makes it worse is that they're from a well off family to begin with. What about those low to middle income families that don't qualify?

Another particularly unfair part of youth allowance is the independence testing. Students who still live at home, have jobs that are earning them enough money are

able to receive even a little bit, whilst those with no or a pittance paying jobs can't be classified as independent. Combined with when their parents don't satisfy the income test, it just doesn't seem fair. Its argued that those students get rewarded for working but it can't be fully justified with those that fall in the middle ground and receive nothing.

I perceive one of the main problems with the current system to be that those who don't need the money but are able to convince the government that they do - will get it. I've seen too many people who don't need the money at all get it. How can it possibly be fair when one person doesn't work and receives more than another student who does and doesn't receive any type of government allowance.

### **Student 75**

In response to your enquiry about centrelink services I would like to say that they have been of great relief to me coming from a smaller town to go to university, despite the initial difficulties of proving my independence to them. Without this service I would probably not have the option of studying at university. To receive this youth allowance i worked prior to university to obtain independence, as my parents are no longer supporting me, I need the youth allowance to survive. Along with some money that I was able to save prior to study, I also depend on a casual job to ensure that I am keeping a steady income. Without this I would be surely gradually losing money, but I am able to keep it at a steady balance.

My one concern is in having to prove my circumstances every six months to maintain a health care card. Whilst this system is fair enough, it is inconvenient for me to get all of my income details together on time so often. If there was a system where they could look my details up i would be fine.

Yours Sincerely  
Zoe Moxon

### **Student 76**

As a mature age student, this semester I did the university access program, which is only 9hrs per week, next semester I am enrolled full-time. I was unable to work the program in with my previous employment and therefore left my job. If I was studying full-time, I would get Youth Allowance, however because the hours are only part-time for the UAP, this semester I could not get Youth Allowance. Several people in the program are in the same situation as me where we get New Start Allowance while we wait for the second semester. If you are enrolled to study Full-time in the second semester, I can't see the point being on New Start and pretending to be looking for a full-time job when in a few months time your hours will increase. It is a waste of government resources having students in this position on New Start.

### **Student 77**

Dear Sir/ Madam,  
I would like to draw your attention to my case.

I am a third year, full time female nursing student aged 22 and I receive Austudy from Centrelink. That is a total of \$257.50 a fortnight. I am considered independent but as I live with my mum this is the most I can claim, but would be almost doubled if I lived away from home. You might say that because I am living with my Mum that she could help support me, but as she is also on a Disability Support Pension she hardly has enough for herself, let alone to help me as well.

I know I am not the only one who does it hard but ask yourself how far does \$257.50 a fortnight or 128.75 a week really go when you have to pay for food, rent, bills, travel (not only to uni but also practical for my course > 3hrs away), uni fees and book and other everyday living expenses, it does not stretch very far at all.

I did also at one stage have a casual weekend job to supplement my income but the demands of my study and the travelling there and back forced me to resign.

So please consider my case, in regard to increasing centrelink payments, reducing student poverty and saving me from eating 2 minute noodles everyday.

Thank you.

Yours Sincerely,  
Struggling Nursing Student.

(NB I wish to remain anonymous)

### **Student 78**

I have been satisfied to this point with the payment recieved but the process of gaining independant youth allowance is rediculous. my parents support 4 children at home at this stage and i am 24 years old. i have been independant since the age of 17 and am shocked that i have been told that my parents should support me. Furthermore to overcopme this barrier i have been working in a bar as often as i can and still i am penalised by centrelink more money than i earn. why then would i be encouraged to work and support myself? there is definately probelms in the system but i feel that it is more a problem with the ststem rather than a problem with the actual service provided by employees of centrelink. thankyou for your time.

matt cotter

### **Student 79**

The problem lies with the government, I work casually just to pay for uni fees, I get no youth assistance or government help because of my fathers wage even though I pay for my fees not he. I think it is unfair that many people get government assistant and don't even pay upfront, and here I am struggling to make university fees each semester and required to manage university and work commitments. I believe full paying students on low incomes, whether living at home or not deserve assistance, costs are never going down and whilst the government believes I do not deserve any contributions they continue to take tax from the little I earn which I personally do not believe they are entitled to due to the little they provide for people in my situation.



### **Student 80**

Im currently a first year student receiving youth allowance of \$120 a fortnight. My rent at campus is \$200 a week, my course is full time not allowing me to have a casual job comprising of alot of hours. My parents are unable to support me, this is the first time ive recieved payments from centerlink and it seems they really cant help me out anyways.

### **Student 81**

Im a student at the uni of woll and i would like to provide some information for the senate inquiry about youth allowance etc. I'm not a poor student but im not rich either and just getting started at uni was quite stressful, i just barely qualified to get youth allowance and it does help with paying rent and stuff when u are a full time student. I have class 5 days a week so it doesn't leave much time for study and work. I don't really like being on youth allowance because it feels bludgy, id prefer to work. i hope this is brief description is the kind of information u are looking for and i hope it helps. I dont mind if u want to contact me for more info.  
from hilary.

### **Student 82**

The system is pathetic. I'm sure you've already received quite a few real horror stories from people so far regarding the inadequacy of the system. I actually have an anaphylaxis type allergy to penicillin. I require adrenalin to live if i come into contact with the penicillin antibiotic. I couldn't afford it, so i went without it. i can only imagine what would happen to someone who couldn't afford the adrenalin to get themselves out of trouble if they were allergic to something much more common such as peanuts or bees.

-Adam Poole

## Student 83

### WUPA

My experiences with Centrelink so far have always been frustrating and painful.

I started university fresh out of high school in 2001 and like many students applied for Youth Allowance to support me. It was my anticipation to study full time for three years after which I would graduate and become a full time employee in the IT industry. Obviously I was very naïve.

After 2 years of receiving a meagre payment from Centrelink to help cover the costs of university and regretfully relying on family to support me, I reached a point during my degree in which I could no longer handle attending university due to mental crisis. I was not a lazy student, or a particularly bad one but the anguish placed upon my shoulders and the terrible mental state I found myself in put me in a position I could not handle. As a consequence I was forced to return home as my parents would not pay for me to fail university. And my situation was such that Centrelink could not offer me enough benefits to support myself away from my family as I was still classified as dependent. So home I went to a worsening state of mind and situation for an entire year. And it wasn't just your irrelevant high school depressions. This was some serious crap.

Bipolar disorder, borderline personality, chemical imbalance, chemical changes... whatever the fuck they liked to tell me I sat through, in my little rented house with my family for a whole year. I was ridiculed by my family for putting on an act, chastised for not paying more attention to my pathetic counsellor and her sandplay therapy mind and condemned because I was at home and not looking for work. If I could have been classified as independent by Centrelink I would not have had to go back home and am certain would have recovered much quicker from the problems I was experiencing. At least I would have had enough money to put me into a mentally safe environment and get treatment by a decent doctor. Too bad my family were above some income threshold, and the home situation I was living in couldn't really be considered unreasonable by a Centrelink clerk. Oh sure after reading this MAYBE it would be considered unreasonable, but would I be this frank and honest to a Centrelink clerk whilst surrounded by a crowd of people?

Anyway, that aside, eventually I returned to Wollongong (which is where I am completing my degree) and stayed with some friends for a while until finally, after going through a network of counsellors and social workers with a piss poor understanding of my situation, I found a way to become independent. Yes it took this long to get a piece of paper that doesn't attempt to humiliate you that also indicates your situation. Then suddenly I was eligible for Youth Allowance and then more ironically on the day I turned 21 suddenly I was eligible for Newstart Allowance.

Now I am back at university this year and still on Newstart Allowance and its a good amount for sustaining my living expenses. Of course I am lying to Centrelink because I actually should be receiving Youth Allowance, but then I would have to move out of the place that I am in which is next to the university. And I have some good friends here and close by. And as you my dear reader may gather, this is not what I wish to do. I wonder why?

Also, if I now manage to do well enough at University I would like to continue and do honours or change into a more specialist field and study bioinformatics or something similar. However that means relying

on the Centrelink system for a few more years to come which either requires lying or not doing further studies. There are not many women who go on to do further studies at university. In fact the postgraduate and honours academic population is predominantly male, particularly in science. With a country that supposedly encourages innovation and development, Centrelink Youth Allowance payments aren't very helpful.

So anyway, in summation, the Centrelink system as it stands sucks. WHAT THE FUCK!!!

Anonymous Student