To whom is may concern,

My name is Saada Malouf, and I'm now 19 years old. I finished school at Gippsland Grammar in Sale, Gippsland last year before receiving an offer to study Medicine at Monash Clayton, Melbourne in 2009. I deferred this offer until 2010 in the hope of gaining my independence through working at Gippsland Grammar as a GAP student in the Outdoor Education Department as I knew that Medicine is an expensive and lengthy course for my parents to put me through solely.

I have long since realised that in order for me to study Medicine and become a doctor, I would have to move away from home to study, considering that the closest campus to my home is Monash Churchill, and this campus does not offer Undergraduate Medicine. This was another reason I chose to take a GAP year and hopefully qualify for Youth Allowance, because in moving away from home, my parents would not only have the cost of my University fees to think about, but also funding appropriate accommodation for myself away from home.

After some research, it was decided that for the first year of my course at least, I should stay at Mannix College across the road from Monash Clayton as this College is fully catered and very close to the University; both reasons which will allow me extra time to study and time also to get involved in the University sporting and cultural programs more easily.

Having made these arrangements at the start of 2009 and considered my parents ability to fund my future then, it is disturbing and disappointing to find out later in the year, when my decision to take a GAP year is already in effect, that I may not, and thus my parents may not have the financial support we thought we were entitled to, in order to fund my future.

I have always said to my parents and family, that I really don't like the city atmosphere and that once I become a doctor, I really want to move back to the country. However, I also realise that I am going to get the best education in the city, and if I choose to specialise, the country has inadequate facilities to ensure I become as competent as I can. In saying this, I wish to reinforce the fact that I am going to have to leave home in order to study Medicine, but in the proposed changes to the Youth Allowance Scheme, many prospective students, who like me, wish to return to the country, will not be able to afford the costs of furthering their education away from home.

I admit that the previous Youth Allowance Scheme needs amendments, however, I urge you to realise that the proposed scheme is not the answer. Possibly a scheme which recognises students who have to leave home to study and grants them independence if they earn upward of \$18,500 in an 18 month period for example, thus allowing them to qualify for financial aid through Youth Allowance.

Please consider this point of view. Thankyou so much! Yours Sincerely

Saada Malouf.

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