



Submission to Senate Inquiry into Student Support – by Julie P. McNeill (Qld)

I am a parent of two daughters, Haley aged 19 and Jasmine 17yrs. My husband and I are very concerned about their welfare because in order to study for a tertiary qualification in their chosen field, they have to leave home at the end of Year 12 as there is no public transport where we live

They are penalized because our income is taken into account for Youth Allowance.

The government is being unreasonable in expecting us to financially support our children when they leave home to pursue their further education. Our average combined income is \$50,000 p.a. We filled in a thick *Centrelink* booklet accounting for every dollar that is spent on our household – house payments, utilities, school fees for our youngest, clothing, medications, two twenty year old cars repairs, maintenance and running costs, groceries, vet bills, solar hot water service payments, rates and water.

We haven't had a proper holiday in years and rarely go out for dinner or theatre & movies while we have been paying for our daughters to go to an Independent school due to the State School not having relevant Science, Maths and language subjects. Our commitment to their education has been of highest priority.

My oldest daughter Haley moved out to start a Science degree at Queensland University then transferred to QUT in Brisbane to do a Bachelor of Nursing. She gets a pittance for Youth Allowance(including Rent assistance) of **\$75.00 per fortnight**.

Her casual employment in a food court making kebabs has earned her approximately **\$8,000.00** over the time she has been supporting herself.

I ask the Australian Parliament, how Haley can be expected to study effectively for her degree on this amount of money? Where did the rationale come from that says my daughters are not independent when they leave home to study full-time and work casual hours to make up the shortfall from a miserly government assistance? We can't afford to support them financially.

How did earning \$16,000 mean they were now independent, and living away from home for 18 months suddenly class them as independent and not before? While my daughter has consistently worked a minimum of 20hrs a week she has not got up to that amount of money through no fault of her own. It is impossible to earn more money because she has to fit in attending classes and lectures. It doesn't make sense that the government doesn't assist full-time students considering the real circumstance of their autonomy..

It is confusing that her friends who can work through a family business be paid wages to meet the Centrelink criteria so they get full Youth Allowance. This is penalizing students like my daughters who do not have family companies that can design income to match Centrelink criteria, and have to survive on a menial income to get through University.

We help when we can, by paying for University fees, books and sometimes transport costs so this puts a stress on our expenses, and our marriage when we are thwarted in our desire to create a secure future for our retirement.

I am perplexed by the bombardment of messages from our politicians for my husband and I to prepare the way for our old age, yet have our children as dependents to the age of twenty-five years! Now that we are middle-aged we would like to make personal contributions to superannuation,(and have the government give some to match), and we would like to trade in our old cars that can't take ethanol petrol because it harms the engine. Our main goal is to pay off our house. Yes we want to do these things and more, but we are expected to pay for our children when they've left home to study for a career. Neither is happening because it doesn't add up.

My husband and I thought that once the girls left home they would be assisted financially by government until they got a job at the end of their studies. After-all my oldest daughter who is presently studying to be a registered nurse is going to be in a job which is highly sought after and have continuous employment. She will be more than paying back her student Youth Allowance and contributing to society through her taxes(not forgetting the HECS debt she will have to pay back before she can consider buying a car or even her own house.)

I fear that the present parental obligations and independence criteria's are hopelessly inadequate. They are negative obstacles to effective learning and maintaining good physical and mental health. Working too many hours at work, and meeting the pressures of study and exams are unfair. Haley is a very conscientious student yet has to miss lectures because she needs all the money she can get.

I hope that the struggle to survive won't deter her from finishing her degree. Again, I ask the legislators to be change the policy which does not classify my daughters as independent, full-time students eligible for the full amount of Youth Allowance they deserve.