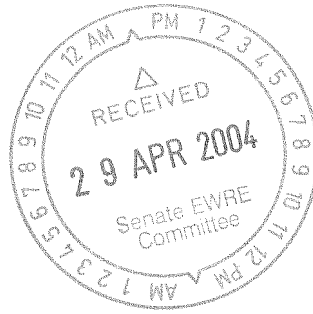


Mr Perry Muhli
64 McInnes Street
WESTON ACT 2611



Re : Student support inquiry

To whom it may concern

I am making a submission to the Senate inquiry into student support because I know from firsthand experience, what life is like as a fulltime university student in receipt of Austudy.

I can testify that the amount of Austudy, I have received in the past and do receive now is grossly inadequate to live on. For a single student, the maximum payable amount is about \$310 a fortnight. I can work part time and earn upto an extra \$6000 a year before Austudy starts getting deducted. Without part time work, I would not be able to continue my studies because of living expenses.

I was studying as an undergraduate in 1999 and 2000. I was receiving Austudy as an income. I traded half my Austudy in for the student loan in 1999 because it paid me more money. it was paid through Centrelink. I am now in debt to the Commonwealth Bank for this loan.

I had to cease my studies halfway through 2000 because I could not live on Austudy. I was studying a bachelor of Social Sciences at the University of Canberra.(UC) I have now returned to studying but, at the Australian National University. The course I am studying is similar as the UC. However, the ANU has allowed me credit for most of the units I undertook at the UC.

I was thinking of maybe becoming a teacher in the area of social studies. If I had enough money to complete my studies. I could have also completed a one year course of Diploma of Education. Then I can be teaching in a classroom right now.

Governments at both the state and Commonwealth level, are now complainig and worrying about a possible teacher shortage in the future. Unless the governments start treating students more humanely, we will continue to get a teacher shortages because four or five years of poverty while studying, feels like a very long time. I am a perfect example of someone who has not been able to teach because I could not afford to continue studying to get a qualification to allow me to teach.

I have been told by Centrelink, I will only be paid Austudy until the end this year. I will still have seven units to complete and I am wondering how I will support myself next year. The reason is because of the manner the payment eligibility is assessed.

I might be able to qualify for special benefit next year, although I am not completely sure. I cannot study fulltime to qualify for the benefit. I will need to support myself somehow. I cannot do any labouring work or heavy work because of a back problem.

I am also going to say, that even with part time work, and the maximum earning capacity of \$6000 a year and Austudy equals \$14060 a year, it is still difficult to get through. Tax must also be deducted from his amount. I often feel that the government has indirectly made an unwritten policy that students must live in poverty. I feel as though I am being punished because I am trying to get a qualification so I can teach people. People have to live in poverty because they are studying to become teachers or nurses.

With the Austudy payment and the small amount of extra income allowable, I cannot always afford to run my car. I definately cannot afford comprehensive car insurance. I live very

cheaply and that includes buying cheap food. Cheap food is usually the least healthy. Most of my grocery shopping is 'Woolworths Home Brand.' I do not expect to live a lavish lifestyle as a student, but at least to be able to afford an acceptable lifestyle. This means not living so below the poverty line. I believe as a student, I should be able to save some money in the bank in case a washing machine or fridge breaks down. It can become a choice between food and fixing a washing machine for some students.

I am now going to say truthfully, that The Australian Army looks after their undergraduate students at ADFA. They qualify for a \$1000 scholarship per year. They are also paid a base salary of up to \$24000 a year, the student administration fees are paid for along with textbooks. They receive superannuation and are guaranteed a permanent career once they qualify. Their HECs fees are also paid for.

I am also of the opinion that the current small allowance reflects that of the early 1970's when most people studying were living at home and were very young. These days older people have returned to fulltime studies. I think as the age group of students has expanded, the old system has become outdated.

I hope, I have provided you with insightful information.

Yours Sincerely

Perry Muhli

28 April 2004