From: Maya Rana



Bachelor of Psychology, Full time, Australian Catholic University Bachelor of Social Work, Part time, Charles Sturt University (Correspondence)

To whom it may concern,

I felt it very important to share my own experience about receiving the Austudy benefit as a current full time student.

Like I said, I'm a full time student, whom works casually and also receives Austudy assistance. I started receiving the benefit in my first year at university, and was able eligible because I had deferred the first year of university to partake in a traineeship. I was classified as 'independent' at the start of my first year of university and eligible to receive the benefit. I moved out of my parents place during the first year of university, and worked casually to make extra money.

I was offered a position at a university interstate, in Melbourne, and decided to accept, seeing this as an excellent opportunity for study and future career prospects. I was able to receive a small amount of rent assistance, about \$50 per fortnight. I found the cost of living in Melbourne, for example rent and transport, considerably higher than in Adelaide. I was able to live adequately in Adelaide on a casual wage and Austudy, however in Melbourne I struggled to make ends meet each week because of the higher costs. I work casually, and due to the nature of the position, I am not guaranteed any hours, so on top of doing study, I have the extra worry of not knowing how much income I will have each week. I have found, as have fellow students, it incredibly hard to get a permanent part time position, because we are not flexible enough in our hours of availability for such a role.

I feel it very unfair that the amount I earn effects the amount of Austudy I receive. I do appreciate there must be a threshold, however the amount a student can earn without it effecting their Ausstudy is far too low. When we are able to work a few more hours, it seems as though we get penalised for that by having our amount reduced, and there is no incentive for doing the extra hours.

I think it is very important for students to be able to develop good saving habits, make voluntary contributions to their superannuation for later life, and have the opportunity to travel overseas but this is very difficult, when the combined amount of Austudy and casual wage is so minimal.

During the commencement of a semester, all my Austudy for one fortnight was spent on two textbooks, and during an exams period when I took time away from work to study and prepare, I had just enough money to pay the rent, pay for a weekly train ticket and \$15 left over for groceries for a week!

I feel that the entire Austudy support scheme desperately needs to be overhauled. I think the areas, which require most address are;

- a. the adequacy of paymentsb. the eligibility for students to receive Austudy
- c. rent assistance for students
- d. the amount students can earn from employment, before their Austudy payment is effected

Thankyou for your time. Maya Rana