



Submission is **not** confidential but I would appreciate it if address, phone number and email details would be kept confidential  
Thank you.

## **Submission to the Senate Inquiry into Student Income Support**

Submission purpose:

My submission to the Senate Inquiry into student income support concerns the way a partner's Scholarship is assessed as income for the purposes of calculating Austudy.

Details of problem:

At the moment a partner's scholarship is included as income when assessing the partnered rate of Austudy. This is very unfair for the scholarship holder, whose scholarship should be for them to complete their doctorate or masters and not to also support a child and partner.

Case study:

I will give my own situation as an example. We are a family consisting of two adults in full time study and one young child. I receive an \$18,000pa APA (Australian Postgraduate Award) scholarship funded by the federal government in order to assist me to complete my PhD. This amount is assessed as income when they assess my partner's Austudy allowance, meaning that my scholarship, which should be to assist me to finish my PhD is also going towards my partner in assisting him to complete his undergraduate studies. This means that I have to work in order to afford such things as rent and child care as it effectively reduces my scholarship by over \$150 a fortnight. However, when I work the amount of his Austudy goes down even further. Because of this I would like to work more, but this is not allowed under the conditions of the APA scholarship and would impact on my studies anyway. This means that I am forced to support our whole family on the proceeds of my scholarship, a few hours tutoring per week and our family tax benefits (which are paid annually so as to avoid an accidental debt). This causes financial hardship for our family.

Recommendations:

As a result of the reasons I have outlined above:

- I recommend that scholarships should not be counted as income when assessing Austudy and similar income support payments for students like youth allowance, as is currently the arrangement for the provision of family tax benefits.
- The alternative would be to introduce a higher partnered rate for scholarships which should be offered to those students forced to support a child and partner and a partner receiving Austudy or other income support payments.

Yours Sincerely,  
Jennifer Smith