



The Secretary,
Senate Employment, Workplace Relations & Education References Committee
Suite SG.52, Parliament House
CANBERRA ACT 2600
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RE: Student Income Support Inquiry Submission

Dear Senators,

I am a 25 year old postgraduate student undertaking a Master of Information Technology Management (MITM) at the University of Wollongong (UOW) NSW. I am single, independent and a low-income earner. I work multiple casual jobs with multiple employers (including UOW itself) in a variety of roles as and when work becomes available. My income tends to fluctuate seasonally with most work undertaken around the beginning of each semester.

In regards to **current measures for student income support**, I am ineligible for financial assistance under both Youth Allowance and Austudy. These allowances apply only to undergraduate courses. Postgraduate students are seemingly isolated from accessing any form of Commonwealth income support (with the exception of Abstudy-approved postgraduates who have access to very generous income support providing they maintain at least 75% of full-time study load). Therefore, issues such as adequacy of these payments, age of independence, etc, do not seem as immediately relevant to a postgraduate student as the more basic issue of availability of income support.

In regards to **alternative student income support measures**, the continued absence of postgraduate student income support meant that Newstart Allowance (NSA) was the only immediate and obvious option for achieving a basic level of financial security during my studies. Indeed, I would be unsurprised if it were discovered that many postgraduate students had shifted to NSA for the same or similar reasons.

However, NSA also hinders recipients from undertaking studies efficiently and effectively through its various restrictive rules and processes including: limitation to part-time study whilst in receipt of NSA (thus doubling both my course duration and the length of time that I am likely to remain on NSA); requirement to engage in and document on-going search for paid employment; mandatory participation in job search activities (eg. "Intensive Assistance"); and submission of Application for Payment forms in-person fortnightly at the local Centrelink office. Looking for work and satisfying idiosyncratic Centrelink requirements soon competes with study commitments for priority and ultimately hinders equitable access to a quality postgraduate education by low-income earners and the unemployed.

Even so, short of discontinuing my studies altogether or the advent of postgraduate student income support, remaining on Newstart for the duration of my studies and continuing casual work wherever possible seems unfortunately to continue to be the only option available to me.

Brendan Lloyd
28 May 2004