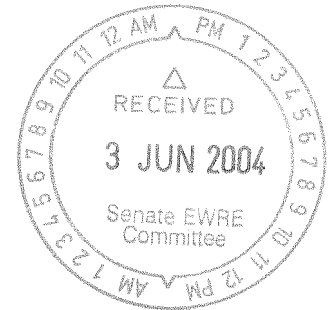


Your full name: Ben Stone



This submission is from: a university student

Why are you submitting to the enquiry?: Due to financial stress studying full time.

How much are your average weekly living costs (or those of a student you know)?
How much of this is for accommodation?: I chose to study in Lismore believing, among other things, that the cost of living, mainly rent, would be cheaper than in Sydney or Canberra. But Lismore is almost as expensive, and my rent is 2/3 of my weekly Austudy income, which is my only income. With food, textbooks, and other school related costs, I'm being forced into further debt. Rent relief would greatly assist us struggling to survive our studies.

Are the current student income benefits (Austudy, Abstudy and Youth Allowance) adequate?: With respect to the cost of living, mainly the ridiculously inflated rental market, no.

How does the 'parental income test threshold' impact on the appropriateness of student income benefits?: Does not affect me.

How does the unavailability of rent assistance for Austudy recipients affect the overall adequacy of Government student income benefits?: Full time study is extremely competitive and demanding, and goes far beyond a job-seeker's commitments and energy expenditure. Why then is the support grossly less? Especially with respect to rent assistance? This is legislature determined by a generation who received their tertiary education for free, in days when the cost of living was low and employment opportunities high. It reflects the general lack of empathy, responsibility and out of touch nature of our somehow elected leaders, and unelected beaurocrats.

What is the impact of the current student income benefits system on students and their families?: My mother, a late entrant to the housing market who has not benefitted from the recent boom, is having to borrow against her house, in order to lend me money to survive. This is putting tremendous pressure on both of us, and I can only hope there will be job opportunities available for me on completion of my degree.

Is the adequacy of student income benefits connected with the increasing cost of higher education? : This is one reason, but it must also be seen in context of the realistic cost of living in Australia today. Government support of students should be seen as an investment in Australia's future, much in the same way as the free degrees were given to the older generations now benefitting through job opportunities like Prime Minister.

How much do students you know work to supplement their study benefits? How does this impact on them, their family and their studies?: Some of my colleagues have been lucky enough to find a day or two a week. But with the work load of our courses, this puts them at a disadvantage in terms of energy, time, and stress levels, especially

around exam time. Working will no doubt have an effect on their overall grades. Besides, with the ridiculous reductions of assistance with respect to any money earned, there is no incentive to work while studying.

Are student income benefits an important way to ensure access to education?: They are crucial. How can anyone be expected to survive with today's cost of living with our support? As said, it should be seen as an investment in the country's future ensuring people are able to take up studies, not a hand-out.

Are student income benefits an important way of achieving fairer access to education for students from disadvantaged backgrounds?: Yes. We should be striving towards eliminating class boundaries, not reinforcing them through educational opportunities directly related to income and support. Any alternative student income support measures that the Australian Government should consider?: Rent assistance must be introduced for tertiary students.

Any other comments?: It should be remembered that the older generation who with their free education in hand are now making often cruel decisions regarding the younger student generations, will need to rely on these younger generations for empathy and support as they become old and feeble. At the moment, I'm feeling little empathy towards these visionless, greedy old men.