Your full name: Rebecca Alford

This submission is from: an individual who is not currently a student.

Why are you submitting to the enquiry?: I attended University in 1994 - 1997 and I have constant contact with current students trying to survive on the poor finances given to them for studying.

How much are your average weekly living costs (or those of a student you know)? How much of this is for accommodation?: Rent \$150 (shared with one person \$75) Food \$75 Travel \$35 (including daily travel to campus, shopping - not including visits to family) Electricity/Gas etc \$50 (shared with one person \$25) Uni books \$24 (shared over the year \$1200 total average). TOTAL \$234 per week - not including any social expenses, subscriptions, additional travel for work experience, travel to family support networks, medical expenses - bare basics of existing.

Are the current student income benefits (Austudy, Abstudy and Youth Allowance) adequate?: No. The force students to take part time shift work - often low paying and poor hours which results in lower exam results and not as properly educated individuals. Theyre is not money for basic medical expenses, the pill or condoms (basic health and well being products) and leaves students well below the poverty line.

How does the 'age of independence' impact on the adequacy of student income benefits?: A student is independant when they can vote and drink. It should be 18. My parents didnt and couldnt support me when I went through university and the young people I know now are the same - their parents dont or cant support them financially. When you are an adult you should be treated as such.

How does the 'parental income test threshold' impact on the appropriateness of student income benefits?: see above. Additionally uni fees and tafe fees are very high. A family income in 2004 of less than \$60,000 doesnt go very far let alone support a young person living away from home and attending tertiary education.

How does the unavailability of rent assistance for Austudy recipients affect the overall adequacy of Government student income benefits?: Students are forced to share with more people which in turn provides many problems with a suitable home environment. Rent is expensive and hard to find a decent place.

Is the adequacy of student income benefits connected with the increasing cost of higher education? : It does not accurately match the increases.

How much do students you know work to supplement their study benefits? How does this impact on them, their family and their studies?: Alot. You just cant exists if you dont work as well. Often people miss classes and tutorials because they have to work or they get sacked because they are casual. The results are lower and stress levels high, effecting their overall mental health.

Are student income benefits an important way to ensure access to education?: Yes. Only the rich can afford it at the moment.

Any alternative student income support measures that the Australian Government should consider?: Greater discount on books, high medical rebates for students, free public transport for students, food vouchers.