



Your full name: Sara Isherwood

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

Why are you submitting to the enquiry?: To add to the enquiry's collection of true experiences of student life on Austudy. To provide a real perspective on how well Austudy provides for student's needs.

How much are your average weekly living costs (or those of a student you know)? How much of this is for accommodation?: Rent: \$80 Transport \$20 Food and groceries \$40 Study materials \$10 Bills \$50 minimum Stationery \$20. These do not include textbooks, relocation expenses, student guild fees, or incidentals. The costs of these can be in the thousands of dollars.

Are the current student income benefits (Austudy, Abstudy and Youth Allowance) adequate?: Technically, the current benefits only just cover expenses. This means that students may not have the funds available for any unforeseen costs or emergencies. It also means that some students may be forced to take a part time job in order to cover expenses for more expensive courses. There is no money for important social interaction/recreation.

In my personal experience, Austudy assisted in paying my rent, and that is all. I was forced to rely on my parents (who are a single income family living in rural Queensland) for such expenses as textbooks, student guild fees, printing cartridges etc.

How does the 'age of independence' impact on the adequacy of student income benefits?: I found it completely unrealistic, coming from a regional area with low employment, to become financially independent before study. This means that I was forced to rely on my parents. I believe the 'age of independence' is a way the government has devised for making families support their children through university.

How does the 'parental income test threshold' impact on the appropriateness of student income benefits?: Rent is increasing in all major urban centres where universities are, and the student benefit needs to reflect this.

How does the unavailability of rent assistance for Austudy recipients affect the overall adequacy of Government student income benefits?: As rent increases, students' will be forced into lower and lower quality accommodation. The unavailability of rent assistance for students will mean that students must take what housing they can afford. In many cases, this means either squalid inner city living, or outer suburban accommodation. In the latter case, this in turn means increased transport costs. There is too much paperwork for students who already have to deal with university bureaucracy.

What is the impact of the current student income benefits system on students and their families?: The current system reduces many students to a life of virtual poverty during their student years. They often are forced to either get a part time job or rely heavily on their families for extra support (and this extra support must be kept secret from the government or they will further cut benefits). Families who cannot afford to support their children financially through university may choose not to become tertiary educated. This has profound impacts on the society as a whole. Other social ramifications of the current student benefit system include:

- a lack of time, money and energy to develop a campus culture that challenges, questions, and eventually develops a society.
- No funds available for stress relieving socialising, recuperation or relaxation.
- No resources left to personally develop while at university.

Is the adequacy of student income benefits connected with the increasing cost of higher education? : As the cost of living goes up, along with student fees, my experiences suggest that only wealthy students' families will be able to afford to study.

How much do students you know work to supplement their study benefits? How does this impact on them, their family and their studies?: Most students I know work to supplement their benefits. Obviously this has an adverse impact on their study, their social life and their likelihood of having the inclination to develop a campus culture. Their families may suffer in the long term if these people cannot get work to pay off the massive debts incurred during study. Modern pressures to become successful and get a high paying job (or any job) impact negatively on student's stress levels.

Are student income benefits an important way to ensure access to education?: Yes. Access to education should be free to everyone, in fact, it is our duty as responsible, democratic society to educate and empower people to think critically for themselves.

Are student income benefits an important way of achieving fairer access to education for students from disadvantaged backgrounds?: At present I believe they are not adequate for this purpose. If they truly reflect the needs of students then of course they would be valuable for students from disadvantaged backgrounds.

Any alternative student income support measures that the Australian Government should consider?: Reduce paperwork Fully support undergraduates and support postgraduate students according to need. Learn from other nations who successfully support their students through university.

Any other comments?: Statistics show that the higher a society is educated, the more income they generate. I believe a responsible and intelligent government would educate its public.

By the way, was the Prime Minister and his cabinet's education provided by the State? How did they manage financially through their tertiary education? And did they appreciate their own education and opportunities?