

Submission

to

Senate Employment, Workplace Relations and Education
References Committee

Inquiry into student income support

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***An investigation into Student Income Support
at the
Queensland University of Technology***



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Introduction to the QUT Student Guild

The Queensland University of Technology (QUT) Student Guild is a student-controlled organisation whose chief function is to promote the rights and welfare of all students, who are enrolled not only at the University but also throughout Australia. Currently the QUT Student Guild represents approximately 40,000 QUT students. There are forty-five elected students who make up the QUT Student Guild Council and this Council is responsible for the entire management and control of all the affairs, property and finances of the Guild. All Guild members are eligible to nominate for a representative position within the organisation. In addition to the student office bearers, there are approximately 80 permanent staff members, who provide professional services to the student population.

Introduction:

It is generally accepted that access to education is a key element in achieving a rewarding and prosperous life. Evidence shows however that Australian students are being increasingly frustrated in completing their studies due to enormous financial constraints. This submission will demonstrate that measures need to be implemented to overcome this level of student poverty and disadvantage. The document draws on data and evidence from a number of sources to support its arguments. It also includes a number of testimonies from QUT students that demonstrate the day-to-day impact of poverty on our student population.

How much do Australian students currently earn?

According to the Australian Senate Committee References Committee, (2004) the mean annual income for Australian students in 2000 from all sources was \$12,513. This amounts to only about one-third of the average Australian income of \$33,800 at that time. Many students earn far below this mean figure of \$12,513, as this figure incorporates paid employment. In 2004, for those reliant solely on Government income support, the figure is considerably less; approximately \$8,281 per annum for Youth Allowance (without rent assistance) and approximately \$10,852.40 per annum for Austudy recipients. These figures are extrapolated from "A guide to Australian Government Payments- 20 March – 30 June 2004", Centrelink.

What does this mean in terms of poverty?

An Australian Council of Social Services (ACOSS) study in 2004 revealed that:

- Students and unemployed Australians are surviving on social security payments that are between 20% and 39% below the poverty line.
- Mature-aged students over 25 fare the worst with a social security payment that is 39% below the poverty line.

It is important to state that according to Fredman (2003) these figures considerably underestimate the level of student poverty in this country and that many more students should be classified as living below the poverty line. His argument is based on the fact that ACOSS uses two different figures in determining if one is living below the poverty line based on whether one is employed or unemployed. For those who are employed the poverty line figure is \$293.24 whilst for the unemployed it is \$237.78 (2002 figures). The higher amount is for the higher costs an employed person incurs in carrying out their daily life. All students though are classified as being unemployed despite the fact that they often will have as many day-to-day expenses as an employed person. For example textbooks, photocopying, information technology services and travel to and from their place of study. Further many students are forced to live away from home in order to attend university and in this time of spiralling accommodation costs are being forced to pay more and more simply to have a place to live. Thus in reality the level by which Australian students fall below the poverty line would exceed this 20% to 39% figure.

How has this poverty been created?

For students under 25:

The Australian – Vice-Chancellors' Committee, (AVCC), in their paper *Paying their Way: A Study of Australian Undergraduate Student Finances*, (2000 p 5) revealed that many such students are receiving no government allowance at all - due to the criteria used in determining eligibility. Students under 25 are eligible for Youth Allowance on the basis of being either dependent or independent of their parents. In order to be classified as independent a student must satisfy strict criteria. If they are unable to satisfy these criteria, then the amount of Youth Allowance they receive is dependent on their parents' income. Students however are only able to receive Youth Allowance if their parents combined income is less than the ridiculously low figure of approximately \$25,000 and payments are reduced as income exceeds this figure. It is also important to highlight the anomaly that for those over the age of 21 Newstart is paid at a higher rate than Youth Allowance. Consequently the AVCC on page 5 of its report states that 53.3% of all students receive no government benefit because they have not applied.

The main reason for them not applying was they believed their parents' income to be too high. A further 5.0% of applications were rejected because the income of the parents of the applicants was deemed to be too high. Obviously the level of income support for Australian students is grossly inadequate. The process used to determine the eligibility of students to such financial assistance is so flawed that many deserving Australian students do not receive any support or do not receive an adequate amount.

For students over 25:

The 2002 ACOSS study highlighted the inequality that exists enormous inequality between the unemployed and mature-aged students when it comes to accessing Government income support. Consequently this plays an important role in ensuring that these students remain the most disadvantaged of social security recipients:

"Mature-aged students receive an Austudy payment that is substantially less than the unemployment benefit and, inexplicably, are also not entitled to Rent Assistance. This means that unemployed adults who seek to upgrade their qualifications by returning to study lose \$82 a week when they shift from unemployment benefits to the Austudy payment. This is unfair and counterproductive as it creates a disincentive for unemployed people to improve their prospects of finding work by upgrading their qualifications."

An Australian Vice Chancellor's Committee (2000) investigation into student finances confirms the inequality that exists between mature-aged students and the unemployed and argues that it is a recurring theme of discontent amongst Austudy recipients. They quote two Austudy recipients who succinctly sum up the views of such students:

"I know people that have discontinued studies as they can get more money on the dole (than Austudy etc). This seems ludicrous, as people should be encouraged to get an education".

"Difficult to live on Austudy alone without working. It would be good if government subsidised rent assistance like Newstart. There's no encouragement to study".

What impact does poverty have on Australian students?

Turale and Newton (2000), and the Australian Senate Committee References Committee, (2004), identified a number of coping strategies used by students to deal with poverty. An investigation by the QUT Student Guild of our students concluded they were also resorting to similar coping techniques. These coping measures and various testimonies from QUT students of their experiences follow:

Turale and Newton (2000) identified coping strategies such as:

- An increase in part time work
- Illegal activities
- Reducing study load to gain unemployment benefits
- Reducing daily food intake
- Not buying textbooks

Australian Senate Committee References Committee, (2004) identified coping strategies such as:

- Poor academic performance as financial concerns and the need for work distracts students from their studies
- Regular absence from lectures and tutorials due to the pressure of work or the unaffordability of childcare
- Inability to afford adequate or suitable accommodation
- Selling essential items to pay bills
- Severe stress creating poor psychological health
- Inability to afford medical and dental care

QUT Students experience of poverty

A number of these strategies resonated with many of QUT's students and they have related their experiences to Welfare and Counselling staff on campus:

- **An increase in part-time work**

"with the loss of the student loan (ie: only Austudy available) I am having to do more part time work. Due to this I am only able to do 2 subjects per semester. This, of course, is lengthening the time of my course."(Sic)

"I personally have to work a minimum of 12 hours a week, while this may not seem like much, when u factor in travelling time it creeps up to 18 hours of my time that is taken away from my studies. Moreover, 12 hours contact work time plus a minimum of 12 hours contact uni time already equates to 24 hours a week, this makes meeting the expectation of 12 hours studying time per subject unfeasible. Hence the quality of work that students are able to produce diminishes."(Sic)

- **Not buying textbooks, Internet access, resources etc.**

From a worker at the QUT Student Guild Information Centre at Kelvin Grove campus:

“We find that so many of the students simply cannot afford to buy their required textbooks and this is a huge problem at the start of every semester. In these periods the biggest complaint that we hear from students is the cost of textbooks. Those students most in need are the ones that we see visit the bookshop every day – we often still see the same people towards the end of semester looking for their required texts.”

“Living on less than \$200 a week is difficult at the best of times...the cost of printing out lecture notes, articles and readings at uni costs at least 10 dollars a week....it is now essential to have at least some form of internet at home due to the reliance of university lecturers on email and other web related resources. The minimum cost of Internet at home is \$25 dollars per month.... Moreover, the cost of textbooks each semester is often a phenomenal burden to students. Some semesters the cost of my books can be in excess of \$400.”(Sic)

“ As a student on the disability pension, finance is my main concern when it comes to subjects like ‘Vulnerable Identities’. In this subject the book is not available and every chapter from the book in RESERVE in the library has to be photocopied. I also need to photocopy lecture notes, Internet sittings, and my money runs out. I live on tins of spaghetti and eggs and rarely buy meat as the student money must get spent on education to educate me out and off the disability pension.”(Sic)

- **Regular absences from lectures and tutorials due to the pressure of work or the unaffordability of childcare.**

“I rely heavily on my family for baby-sitting when assignments are due in or it is exams. Attending prac for my course was particularly stressful in relation to organising extra day-care days and relying on family to attend any special needs for my son.”

- **Inability to afford adequate or suitable accommodation.**

“ I live in government housing and struggle to provide some basics let alone any luxuries. I work hard at my studies and my place of work but often wonder if it will all be worth it, or if financially I will be able to cope in the long run.”

“The decision to engage in a full-time university course was based on the necessity for providing a secure future for my son. I do not receive any assistance (financial, emotional, physical) from my ex-spouse...Due to this decision I have had to move in with my mother for financial and supportive reasons...”

- **Selling essential items to pay bills**

“I sold my wedding and engagement rings to buy a computer as it was too difficult to access the university after hours due to having a young child”

- **Severe stress creating poor psychological health**

“I know personally, my health, my social contacts and my general well being have suffered greatly whilst attending University.”

“I got used to working and going to uni in the day and studying of a night. (uni 3 days per week and work could have been anywhere of 4-7 days). However, my sleep patterns were awful and I got so run down and tired that I couldn't do it any more.”

- **Inability to afford medical and dental care**

“I am only eligible for the Austudy benefit which does not include rent assistance. I still have to accommodate myself and provide the necessities of life such as food, clothing and transport. Other things such as medical, dental, optical, social life have become luxuries which if at all are only partaken on spasmodic occasions”. (Sic)

“I have stopped going to the dentist as I simply do not have the money. I have two wisdom teeth that needed to come out a year ago, but I cannot afford to have it done. I have not taken my three year old to the dentist either. We have our names on the public register, but I have never heard from them.”

How is the QUT Student Guild currently responding?

The QUT Student Guild is an organisation run by students in the interests of students. As such, the Student Guild has been working hard to redress disadvantage and enhance student life.

The Welfare portfolio of the Student Guild deals with non-academic issues which university students face. This can include (but is not limited to) assistance with employment, accommodation, health, poverty and discrimination. The portfolio also provides critical financial assistance to students in severe poverty; and many other non-academic services that students would be otherwise unable to afford, including accident insurance and a free legal advice service.

A key Student Guild financial assistance measure is the Textbook Bursary Scheme. This year the total value of bursaries was increased from \$10,000 per year to \$26,000 per year. This was to meet the anticipated increase in applications resulting from the closure of Student Financial Supplement Loans. Our measures were prudent as applications increased from 100 to 400. The Welfare portfolio will also be granting Textbook Bursaries for the first time, in semester two of this year, and is expecting a few hundred applications, especially given that textbook prices will increase by 8% by the start of that semester.

Textbooks are not the only costs students are experiencing difficulty with. Too many students have trouble meeting the most basic costs of living – food. When students run into unexpected and severe financial difficulty, food is one of the first things students give up. This situation prompted the Welfare portfolio to establish the Food Voucher Programme. A pilot programme (the Food Voucher Scheme) was initiated in March 2004. \$1000 worth of gift vouchers from Coles and Woolworths were purchased. Terms, conditions, policy and procedure were established and the paperwork and vouchers were distributed to the Student Guild information desks on each of our three campuses. The Food Voucher Scheme was not promoted – only a few staff in QUT Counselling Services and the QUT Equity Section were informed of its existence. We expected students to be referred by these areas to the Information Desks, as appropriate. Word spread quickly. Students were asking for Food Vouchers before they were available. At the Carseldine campus, where about 50% of the student population are mature age students (who are generally more disadvantaged), the Food Voucher supply ran out within three days of its existence – without any promotion. Supplies have since run out at the Gardens Point campus and are about to run out at the Kelvin Grove campus.

The Food Voucher Scheme has been redrafted into the new Food Voucher Programme, with a fresh supply of \$10,000 worth of Coles and Woolworth's vouchers, restricted to foodstuffs, and with tighter conditions on the granting of vouchers. The value of the food issue has also been raised from \$30 to \$40. The Welfare portfolio hopes that this amount of vouchers will last the year, but given high student need and budget constraints this is unlikely.

The above are just some of the actions that the QUT Student Guild has been able to take in order to assist students experiencing poverty. However, we recognise that these measures cannot of themselves make a universal improvement for all our students. Therefore we look to our Government to make legislation that enshrines the commitment to universal education, equity and a fair go for all Australians seeking higher education.

What more needs to be done?

The QUT Student Guild believes that

- For those under 25 the parental income test for Youth Allowance be abolished or the amount that parents can earn before reductions are applied to a student's payments is substantially increased.
- As a minimum Youth Allowance and Austudy should be increased in line with Newstart. Further, Youth Allowance should be indexed to the Henderson Poverty Line or to 25% of Australian average weekly earnings.
- Rent assistance should be extended to those students over the age of 25 in receipt of Austudy payments.
- That the government immediately abandons its plan to introduce voluntary student unionism so as to ensure that student organisations can continue to provide essential services to disadvantaged students.
- That the government substantially increases the number of scholarships available to those from disadvantaged equity groups.
- Rather than completely ending the Student Financial Supplement Scheme for all students, currently enrolled students who have become reliant on this scheme should be allowed to continue to access these extra funds until the end of their degree.

Senate Community Affairs Reference Committee A Hand Up not a Hand Out: Renewing the Fight against Poverty: Report on poverty and financial hardship 2004-05-11

Fredman N. Submission into the Senate Inquiry into Poverty Student representative Council Southern Cross University 2003

Newton J Turale S 2000 Student poverty at the University of Ballarat Australian Journal of Social Issues v 35 n 3 251 -256

Australian Government, Centrelink "A guide to Australian Government payments 20 March – 30 June 2004"

Student Testimony #1.doc

The main issues that affect me are financial pressures.

With the loss of the Student loan (ie only Austudy available) I am having to do more part-time work. Due to this I am only able to do 2 subjects per semester. This, of course is lengthening the time of my course.

The increase in cost of subjects also adds to my debt. This will impact on what types of work I look for. As I am planning to go through to PhD, I am looking at tax-free research jobs during my Honours year.

In 2006 my daughter will be attending a private school – I need funds to pay for her education. This I hope to do through tax-free research work.

Although hardship grants are available, there are not enough. I am experiencing hardship, but there are many other candidates in a worse position, therefore my application would be ineffective.

I am a sole parent, work part-time. (one daughter 11 years)

The common use by the university to utilise CMD Course Material Database instead of options to purchase a Book of Readings is expensive.

Having home commitments (as in a daughter) I need to have access to the Internet at home. This cost is an extra burden and is exacerbated by having to download CMD readings (cost of Internet time)

Student Testimony #2.doc

DIFFICULTIES FACED AS A STUDENT

One of the primary issues I face as a student is that of insufficient youth allowance/austudy/abstudy. The maximum rate of youth allowance (including rent assistance) is \$380.00 a fortnight. Living on less than 200 dollars a week is difficult at the best of times, however it is even less viable as a student as you have extra costs including transport – it costs me a minimum of 12 dollars a week just to get to uni, printing, rising rents, rising cost of food, increased dependence on the internet and associated costs and the increasing costs of text books. The cost of printing out lecture notes, articles and readings at uni costs at least 10 dollars a week. Furthermore, it is now essential that students have at least some form of Internet at home due to reliance of university lecturers on email and other web related resources. The minimum cost of Internet at home is 25 dollars a month, even when this is shared between 3 people (costing approx 8 a month) it is still an added cost of university life. Furthermore, students who do not have access to cable internet are at a disadvantage as more time is spent doing the essential components of university life (downloading notes, checking emails from the library, student services) which consequentially leaves less time to actually learn and produce assessment items. Moreover, the cost of textbooks each semester is often a phenomenal burden to students. Some semesters the cost of my books can be in excess of \$400. As research is being updated so regularly so are the text books, updated text books means that purchasing second hand books is sometimes not an option as some required chapters are not in the earlier edition. Furthermore, there is often an insufficient amount of “set text” books available in the library to meet the growing need of students borrowing the set texts. Thus, students have to work with only having their subject textbooks for part of the semester. This seriously impinges on the capacity of students to have a deeper level of learning and instead students are paying for an education that provides them with only a surface understanding of issues.

As the cost of being a student has risen, students now have to undertake part time work to meet budgetary requirements. I personally have to work a minimum of 12 hours a week, while this may not seem like much, when you factor in travelling time it creeps up to 18 hours of my time that it taken away from my studies. Moreover, 12 hours contact work time plus a minimum of 1 hours contact uni time already equates to 24 hours a week, this makes meeting the expectation of 12 hours studying time per subject unfeasible. Hence the quality of work that students are able to produce diminishes. If the Howard government expects students to contribute more to the cost of their education than they also have to keep their “mutual obligation” and provide students with the opportunity to have a quality degree where they actually have time to learn and internalise the concepts and theories. Moreover, in human service there it is almost essential in the current context to do some form of voluntary work to secure a job on graduation, once again leaving less time to study. Hence, no longer is it an option to be a student and focus all of ones attention on studying.

Student Testimony#3.doc

As a mature age University student in the 3rd and final year of a Bachelor of Social Science – Human Service degree I have experienced many financial worries which are not dissipated in any way by Centrelink payments.

Coming from a working class background and have worked since the age of 16 to support myself, there have not been any forms of assistance available to me. If it were not for my passion for education and entering a new career direction, I would have dropped out of my course in the first year. I am single, have never been married nor do I have children and I am only eligible for the Austudy benefit, which does not include rent assistance.

I still have to accommodate myself and provide the necessities of life such as food clothing and transport. Other things such as medical, dental, optical, social life have become luxuries, which if at all are only partaken on spasmodic occasions. In this final year I have not been able to afford textbooks, Internet access, or even printing, which are integral to a students life in 2004.

I have on many occasions tried to secure employment for myself but have not been successful and unofficially been told my age goes against me. It seems to me that to study in the present day you have to be supported by extended family or by other means, which is not available to me.

I approached Centrelink to inquire if I could access my superannuation funds as I was and still am facing bankruptcy and was told Austudy is not officially recognised as a “low income payment” and as such I am not entitled to special dispensation with regards to superannuation withdraw. As Austudy is lower than unemployment benefits I cannot see how it could not be classed as low income.

I know personally, my health, my social contacts and my general well being have suffered greatly whilst attending University and this has only been exacerbated by current government social policy. Especially as I have contributed taxes since the age of sixteen to this country, you would think that I have the “right” to access my own funds in superannuation or have a legitimate claim to accommodation assistance, free dental and medical assistance.

I live day to day, hoping that I will get through to the next day, but a student’s life is certainly one of the hardest and most disadvantaged in this conservative liberal Australia of 2004. We are this country’s future but if the system is made any more difficult for us we will not be able to continue. Is it not a wise investment, to nurture the future leaders of this country, enfranchise not disenfranchise us?

I am currently deferred from my Film and Television degree course at QUT because of many factors.

Living independently and attending uni has been very difficult for me. I had been receiving Austudy and had found it extremely difficult to afford text books and so would use library books and photocopy notes I needed. Also the type of course I have been doing, requires alot of contact with other students and high travel costs which meant that it was imperative that I work as well. To afford rent (as I was living independently) and travel costs I needed to work at least 15 hours a week. Doing my course made it very difficult, particularly when my senior lecturer advised me to quit my job in order to increase my involvement at uni, it made things very difficult.

Student poverty is a big reality to me and many others. If you haven't got parents who can financially support you then you are in dire straits. The type of course I was involved in meant that life was a lot more convenient if you had a car to carry film equipment and also travel to West End (where the studios were) which was a very dangerous area. I was often attending late classes and also editing till very late at night and it was very dangerous catching public transport when the bus stop and train station was several blocks away from the studios.

I suffered from a nervous breakdown and had to come up to Maryborough to live with my parents for a rest and financial support as my flatmate was moving away and I could not get another flatmate in time to share the costs of living. Living in Brisbane is difficult if you haven't got a flatmate and the ability to live on your own is virtually impossible because of the high rent costs, so the ability to live a truly independent existence is very difficult.

I believe my illness and situation now is largely due to the fact that living costs are so high in Brisbane, I was attending a city university which offered the course I wanted and so had to be in this location and the payment of Austudy is not realistically means tested which meant that I was

living in poverty, extreme debt and under dangerous conditions.

Coupled with this I was forced to take a student supplement loan(part of my debt) and the government decided to cut it out in December last year, which means even if I hadn't been ill and had a flatmate to help share rent costs I would still have been forced to quit my studies and move back with my parents up north as I would be receiving only \$318 a fortnight and would have been forced to work even more hours per week in order to survive. The pressure to work by the government and to quit my job by the university would have put me in a very stressed state anyway and most likely I would have been in my current situation anyway because of the stress incurred, so there really aren't any win win situations because of the financial burdens faced as a student on Austudy.

Also I needed to cut back studies to a part time load because of the intense nature of the course I am doing and to allow myself more time to juggle work and studies which has post-poned the completion of my studies quite considerably.

I am currently organising to resume studies next year but have to wait as share accommodation is being made available to me as I cannot afford the moving costs and living costs of living alone. So the completion of my degree is being post-poned considerably. However because I have been so ill, my nerves are so damaged that I truly do need the break with my parents in Maryborough in order to recuperate and get better in order to resume studies in 2005. I began my course in 2000. I am 29 this July and eager one day to gain employment. My desires to gain employment used to be out of a desire to fulfil my dreams in pursuing a career in my chosen field. More so now it is more a matter of improving my quality of living and to be able to afford to eat decent meals and live a safe existence that I am looking forward to achieving my goals, but as you may or may not know my chosen field is a very competitive one, but that's another story.

I hope this story of mine has helped.

Student testimony#5.doc

I'm 20 years old, I commenced study of my B Business / B Laws course in semester 1, 2001 aged barely 17.

I moved to Brisbane from Hervey Bay, claiming Youth Allowance as an independent person as it was unreasonable to live at home. My home situation was a mess, but if it wasn't, my parents wouldn't have been able to support me either. My grandparents gave me \$1000 for my birthday & Christmas gift to start me on my way. That money was soon eaten up in my first couple of rental payments while I searched for part time work and waited for my Centrelink claim to be approved. The claim took 8 weeks to be approved, during which time I had to attend a couple of meetings at Centrelink and a harsh social worker interview. I almost quit studying after 4 weeks at university as my cash had dried up and my part time job in fast food paid about \$140 a week for 20 hours work. I couldn't work any more than that as I was doing the standard 5 12 credit point subjects in the combined degree program. Fortunately I was granted the Law Founder's Scholarship (\$5500) and was back-paid the 8 weeks of Youth Allowance, allowing me to pay bond money rather late, buy some textbooks and a second hand computer.

I lived in an extremely unpleasant share house situation, then a residential college at UQ (Grace College) at around \$6500 a year. Grace employed me to clean fridges in my second year and subsidised my board based on my high grades and unstable home situation. I had to find places to stay over the Christmas and mid-year holidays. At the end of my third year I was house sitting for a friend when her housemate up and left, and I moved in permanently. My share of rent was \$180 a fortnight. At the beginning of this year when her brother had to move in, I found another place and now pay \$205 a fortnight. It would be cheaper to live with more than one housemate, but I don't know that many people in Brisbane and after my first share house experience I am wary of moving in with total strangers.

Textbooks weren't too much of a problem in my first year and a half, as I was very careful with my finances, but by 2nd semester in my second year I was scraping it in, buying only which second hand texts I could find on the prescribed lists.

By the end of last year (my 3rd year) I managed to rack up \$500 in a Centrelink advance payment loan and \$500 loan from QUT student counselling. With high rent, and the cost of food and other expenses and only one other person to share expenses, Centrelink and my part time job (then a legal clerk at \$10 - \$13 an hour, 8 - 16 hours a week) didn't leave much to cover the payments on these loans. I had to defer this year, find a better paying job and try to dig my way out of this debt and save some money towards the next 3 years of study before I graduate. If the money I earned in part time work was consistent it would have been different, but the jobs I held were casual, and when I had to take time off for exams or when ill I didn't get paid.

I also had to pay a large sum back to Centrelink when I dropped to 3 subjects when I got very ill. I thought 3 subjects was full-time study, and it is - if you're studying a single degree. In my combined course I have to do 4 or

more subjects - effectively being punished for taking a longer, harder course. I didn't have medical certificates for the whole time as I wasn't aware I needed them, thinking my study would fulfil my means test.

Rent was 35% of my total gross income. Medical expenses were met, as I had a student card and Health Care Card, so was bulk billed and received cheaper prescriptions. I went to see a public dentist once in 2nd year, but now have to save money to see a private dentist for slightly more advanced work.

I don't own a vehicle, I couldn't afford it. I get by on public transport and at around \$10 a week (\$520 a year), its cheaper than registration alone, let alone other costs of having a car. I work and study in the city, so I don't need a car yet.

I don't socialise much, I don't have the money to go out much to movies or nightclubs or such. I spend a lot of time working or studying.

My HECS debt will be about \$30 000 or so when I complete my combined degree. I study half my subjects from the \$5000 band for business and half from the \$5500 for law. At least that was what HECS was when I commenced study. I know they are increasing but since I've already spent 3 years studying full time and have to pay for those, what choice do I have but to cough up for the other 3 years? Waste 3 years study?

I'm confident I'll find a job when I finish. My grades are pretty good, I've got a fair bit of work experience now and have gotten involved in other voluntary work. The debt will take a while to work off, but I know that this is the career path I want. Again, what choice do I have? As I see it, the situation is: Getting where I want to be will cost \$X, I either have to make it happen, or accept something I won't be as happy doing and regret it.

- I am in my third year of uni studying primary education
- I have been living away from home since the middle of grade 12. I am currently and have just recently moved and sharing a unit with friends.
- I claim youth Allowance \$318 f/n just recently claimed rent assistance of \$40 f/n
- My rent is \$180 a fortnight
- I pay \$ 50 a week on food and the other \$\$\$ goes on bills and washing machine rent etc. (After rent poverty)
- I have recently quit my work as I wasn't happy there anymore. Even then, the money I was earning went on bills. Now I just pay bills off instead of paying in a lump sum. I was doing about 25-30 hours a week. This didn't affect my uni attendance, but it certainly limited my alert study time. I got use to working and going to uni in the day and studying of a night. (uni 3 days a week and work could have been anywhere of 4-7 days). However, my sleep patterns were awful and I got so rundown and tired that I couldn't do it anymore. I had to quit work.
- I did have a health care card but once it needed renewing I couldn't get it again as my work pay was apparently over the cut-off. I am at the moment currently unemployed and will reapply for my health care card after I have not worked for eight weeks.

- I tend to not buy textbooks and either borrow them from library or other people, or just somehow get by without them.

- I don't have a vehicle as yet and I rely on public transport. I must say the money needed to travel on buses and trains soon adds up. I tend to walk most places, or hitch a ride with friends where possible.

- I am a Q-step student and I applied for low-income computer scholarship and received a computer, which really help me out. I can do my work at home, I have e-mail and more time to enjoy life as I don't have to waste time looking for spare computers at 24 hr computer labs at the uni. THANKYOU Q STEP.

- I am an independent person and everything I have or have achieved is because of my determined and enthusiastic attitude. I receive no financial help from parents or family. I get hand-me down clothes from older cousins or friends.

- I will be in about ten grand worth of HECS debt when I finish my course and I am worried that there isn't going to be "easy" to find a job.

- I try and deal with issues as they arise, but I know that I will be renting for a while and not buying a home until I have a secure job and a less debt. I am also paying ATO back from my \$1020 tax debt from last year, as Centrelink does not advertise enough that youth allowance is

a taxable income. As a result Centrelink was not taking tax out of my pay and work was still on the no tax-free threshold. It really put a damper on things.

- I really need to have a dental check –up, but I can't afford it. I avoid doctors as not many bulk bill anymore and I don't have \$60 on me to pay up-front bills. The doctors and councillors at the uni are so hard to get into. You need to wait like 3 weeks for you to discuss your problem with a professional and by that stage it has either gone, or got worse.
- When I was working- the more I worked, the more centrelink would deduct from me. (before they brought in the student income banking thing). Its better now. But I still think the government and centerlink stand on their heads when they discuss these issues. They definitely don't see it from a student's point of view.
- Well, I do it hard compared to some other people but I also have learned to get by with what I have at that time. It has been a hard learning experience, but I must say I am a stronger person because of it.

I am a full-time, mature aged internal student studying a Bachelor of Education (Early Childhood). I am the sole parent of a three year old child, for whom I care 100% of the time. I receive a sole parent pension and a fortnightly education supplement of \$62.40.

The decision to engage in a full-time university course was based on the necessity for providing a secure future for my son. I do not receive any assistance (financial, emotional, or physical) from my ex-spouse, and due to my son's premature birth did not want to return full-time to work. I have always been interested in teaching and felt that the career choice would provide a secure base and the practicality of the same holidays etc. once my son attends school.

Due to this decision, I have had to move in with my mother for financial and supportive reasons. I do not pay rent as such, although I take care of as many of the bills as I possibly can, provide transport, and buy the weekly shopping.

As my mother is on a widow's pension we struggle enormously with living costs, and I rely heavily on my credit cards to afford text books, petrol, day-care fees, food, e-mail connections, printer cartridges, clothes, and general living expenses.

I have resorted to photocopying a number of textbooks or going without altogether. I sold my wedding and engagement rings to buy a computer as it was too difficult to access the university after hours due to having a young child. I have not returned to work as I spend all of my hours outside of university with my son.

I am extremely grateful for the support I receive from my mother and sister. They often assist me emotionally and with the care of my son. My sister regularly lends me money, although I endeavour to repay her quickly as she has children of her own. My mother also assists me financially, especially when a large expense occurs (registration, mechanic etc.) I repay her a small amount weekly and it takes me a long time to pay off the debt. I currently owe her \$790.00 and my car is at the mechanic's again.

I have stopped going to the dentist as I simply do not have the money. I have two wisdom teeth that needed to come out a year ago, but I cannot afford to have it done. I have not taken my three year old to the dentist either. We have our names on the public register, but I have never heard from them.

I have no social life at all. As stated, I spend any time I can with my son, and I particularly struggle over my decision to attend university with him being so young and having a difficult start to life. I just have to keep the future in mind, and if I wasn't attending university I would need to return to work full-time and have him in day-care full-time (he currently attends the same days I am on campus - generally 3 times a week). I have no money to spend on nights out or dinners, and I consistently work late into the night (7 nights a week) to keep up with the workload.

I rely heavily on my family for baby-sitting when assignments are due or it is exams. Attending prac for my course was particularly stressful in relation to organising extra day-care days and relying on family to attend to any special needs for my son.

My hecs debt will be around \$16,000. I am confident of paying this off during the course of my career, although I have no expectations of obtaining employment straight out of university, even with a grade point average of 6.5. I think it will be luck of the draw.

In relation to buying a house, this prospect is far from my reach. Not only will I have debts to repay, but as a sole parent I do not envisage that I will ever be able to afford a house of my own. I see myself as being a lifetime renter who will have no major assets to pass on to my child.

Overall, I would rate the financial difficulty of attending university as a sole parent as a severe hardship. I will, however, continue to demonstrate a high level of commitment to completing the course as structured, due to necessity of obtaining employment as soon as possible. I have never intended to rely solely on a government pension and I look forward to earning a wage that will provide security for my son and I, if not for the purpose of buying a house, but simply week to week.

I thank you for allowing me to contribute my personal experiences.

Hi there, just responding to an e-mail regarding student poverty and the consequences.

I am a mature age full-time student, single parent and part-time employee.

My experiences in trying to further my education have been numerous and extreme. I returned in 2003 to full-time study doing grades 11 and 12 in one year at Hendra secondary college. (My original high school)

I managed to gain the rank of 94 and entry into a double degree of Creative Industries and Law. Once the timetable was available I noticed that there would be a timetable clash with my necessary work hours and the tutorials. I contacted the CI faculty many times only to be informed that there would not be a problem when the time came. I purchased all my books only to be informed after the first lecture that they could not help me and that I would have to change my enrolment.

I only work 2 days per week and I have a twelve-year-old son that obviously has many social and education needs. I have applied for many scholarships and have not been successful and assume it is that I work part-time, therefore I am financially in a better position than some. I know of one other that did receive a scholarship, owns her own business and has financial assistance from her ex husband, she is in a much better position than myself.

As a first time University student I have all the phobias and inadequacy problems that arise out of a first time

foray into big peoples land. It is made ten times worse when you are accustomed to being independent and financially savvy, a taxpayer and a long-term participant of the society we live in. It is fantastic that we can defer our fees until a later date, but as an employee I also worry that I will be hit for fees when I am on such a low income with a child to support. The rise of education fees, to me, is especially worrying due to my Son coming to the Tertiary system so close to myself hopefully concluding my studies.

I live in government housing and struggle to provide some basics let alone any luxuries. I work hard at my studies and my place of work but often wonder if it will all be worth it, or if financially I will be able to cope in the long run. What are the consequences of being a student and on the poverty line?

You and your family may be financially worse off, for the short term, but I hope in the long run we will all reap the benefits. That is if we all survive the obscene obstacles placed in our way. I am happy that I am pursuing my education,

I just hate how difficult it is.

Hope I have not blathered on too much, and if you need to ask any questions or have anything verified please contact me.

Student testimony#9.doc

Disabilities Student 27/05/04

As a student on the disability pension, finance is my main concern when it comes to subjects like 'Vulnerable Identities'. In this subject the book is not available & every chapter from the book in RESERVE in the library has to be photocopied.

I also need to photocopy lecture notes, Internet sittings and my money runs out.

I live on tins of spaghetti & eggs and rarely buy meat as the student money must get spent on education to educate me out and off the disability pension. I have 2 teenage sons part time care and battle through uni. Please help.