

Senate Employment, Workplace Relations and Education References  
Committee

Inquiry into  
Student income support measures

A submission by the  
Council of Australian  
Postgraduate Associations

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## List of recommendations

**1:** That Austudy eligibility requirements be extended to include university study at all levels, including postgraduate coursework and research.

**2a** That the base rates of Youth Allowance, Austudy and ABSTUDY be raised to, and kept in line with, the relevant Henderson Poverty Line and that Rent Assistance payments be in addition to this.

**2b** Following the current review into the impact of the 2000 cuts to ABSTUDY, that any measures that have contributed to declining Indigenous participation be removed.

**2c** The age of independence be reduced to 18 years of age to bring it into line with most other measures of social and financial responsibility.

**2d** The income level at which the parental income test starts to reduce the benefit should be increased to at least the average family income.

**2e** Students who are forced to move a great distance in order to access tertiary education should be granted financial independent status when applying for Youth Allowance in all circumstances.

**2f** That same sex couples be included in the definition of "youth allowance couple" for the purpose of independence and that all student income support legislation be amended to give the same rights to students in same-sex relationships.

**3:** That the section 3.5.5 of the Guidelines for Commonwealth Scholarships falling under section 238-10 of the Higher Education Support Act 2003 (HESA) be amended as follows (deletion struck through, addition underlined):

The duration of a full-time APA is ~~three~~ four years for a student undertaking Research Doctorate studies, and two years for a student undertaking Research Masters studies. The duration of a part-time APA is ~~six~~ eight years for Research Doctorate studies and four years for Research Masters studies.

**4a:** That the Income Tax Assessment Act 1997 be amended to read as follows (addition underlined):

INCOME TAX ASSESSMENT ACT 1997

- SECT 51-10 Education and training

Education and training

Item 2.1A

If you are:

a full-time student at a school, college or university, or a part-time postgraduate student in exceptional circumstances as defined under Section 3.3.3 of the "Guidelines for Commonwealth Scholarships" issues under Section 238-10 of the Higher Education Support Act 2003;

... the following amounts are exempt from income tax:

a scholarship, bursary, educational allowance or educational assistance

... subject to these exceptions and special conditions:

see section 51-35

**Alternatively, 4b:** That the Income Tax Assessment Act 1997 be amended to read as follows (deletion struck through):

INCOME TAX ASSESSMENT ACT 1997  
- SECT 51-10 Education and training

Education and training

Item 2.1A

If you are:

a ~~full-time~~ student at a school, college or university

... the following amounts are exempt from income tax:

a scholarship, bursary, educational allowance or educational assistance

... subject to these exceptions and special conditions:

see section 51-35

**5:** That the level of the APA be increased by 10%.

**6:** That the Education Textbook Subsidy Scheme be restored

**7:** That the Australian Development Scholarship be offered for four years for PhD students and two years for Masters students.

**8:** That there be an immediate reduction in all fees related to visas, work permits and visa renewals, to bring such costs into line with other countries.

**9:** That the current AU\$55 fee for work permits for international students be abolished.

**10:** That Australia implement a scheme to allow international students to work in a relevant field in Australia for up to one year after graduation, similar to a scheme offered in Canada

**11:** That primary and secondary education be provided free to the dependents of international students studying in Australia.

**12:** That DIMIA and DEST ensure that the costs of providing primary and secondary education to dependants in Australia is clearly stated on all web sites and other literature aimed at international students.

**13:** That the Commonwealth ensure that all international students are provided with accurate information regarding work entitlements when students are granted permission to work, including information on minimum wage requirements, tax obligations and superannuation entitlements. This would allow students to make more informed decisions on their choice of employer.

## Introduction and background

CAPA, the national peak body representing Australia's 247,315 postgraduate students, welcomes the opportunity to contribute to the Senate's Inquiry into student income support measures.

### *About this submission*

Only a minority of postgraduate students are eligible for ABSTUDY or Austudy. While our submission incorporates some issues regarding ABSTUDY and Austudy specifically as they apply to postgraduates, we wish to state our support for the more in-depth studies of these income support measures provided in the submissions to this inquiry made by CAPA's affiliate the National Indigenous Postgraduate Association Aboriginal Corporation (NIPAAC), and the National Union of Students (NUS). We endorse their recommendations on ABSTUDY and Austudy, and have included some of them here.

Income support for postgraduate students is often overlooked in discussions of student income support. Here, as well as our comments on Austudy for postgraduates, we provide a detailed critique of the primary income support measure for postgraduate research students: the Australian Postgraduate Award (APA) scholarship, which is funded by the Commonwealth under the Higher Education Support Act 2003. We also overview problems with university-funded scholarships.

We recognise that our submission engages with the specific Terms of Reference of this Inquiry only peripherally. We ask Senators to consider problems with postgraduate income support measures which we address here within the broad scope of this very important Inquiry, under section (d) of the Terms of Reference: alternative student income support measures. We do not believe it to be the intent of this Inquiry to exclude postgraduate student income support measures from consideration.

### *What income support is available to postgraduates?*

The extent to which postgraduate students can access income support, and the kinds of income support they receive, varies widely. The following outlines the kinds of income support available to different postgraduate cohorts, and the numbers of students affected:

- Domestic research higher degree students (PhD and Masters), of whom there were 38,640 in 2003. Higher degree students are ineligible for Austudy. Some scholarships are available, primarily the Australian Postgraduate Award which in 2003 provided a stipend of \$18,009 per annum for full time students. The Commonwealth funds 1550 EFT new APA's each year. DEST estimates that in 2003 approximately 4500 research students received an APA,<sup>1</sup> thus

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<sup>1</sup> [http://www.backingaustraliasfuture.gov.au/fact\\_sheets/7.htm#5](http://www.backingaustraliasfuture.gov.au/fact_sheets/7.htm#5)

around 34,000 of Australia's research postgraduates received no Commonwealth income support in 2003. Some university-funded scholarships are also available, although as these scholarships are not centrally administered it is difficult to estimate how many. Students on Youth Allowance who are under 21 may be eligible to undertake a higher degree by research, however it is unlikely that this provision would affect many, if any, such students.

- Domestic coursework Masters students, of whom there were 70,107 in 2003. As coursework students are ineligible for the APA, and Masters students are ineligible for Austudy, these students cannot access any Commonwealth income support. (There were also 834 Doctorate by coursework students in 2003, who are in a similar situation as Masters by coursework students.)
- Other domestic postgraduate students, such as graduate and postgraduate diploma students, of whom there were 60,857. Many of these students would be eligible for Austudy or Youth Allowance. Postgraduate courses which bridge the undergraduate to HDR gap, such as the graduate diploma, are generally approved for Austudy. Students under 25, receiving Youth Allowance, may undertake as many of these approved courses as they wish, students over 25, on Austudy, may undertake only one. Student on Youth Allowance who are under 21 may also apply to receive their income support while undertaking a research higher degree. This provision would affect the 47 students under the age of 21 pursuing a research higher degree. (DEST Selected Statistics 2003)
- International postgraduate students, of whom there were 76,877 in 2003. This cohort was comprised of: 7,019 PhD and Masters Research (HDR) students; 802 Doctorate by coursework students; 59,397 Masters coursework students, and 9,659 other postgraduate students. International students must generally show that they have adequate means of supporting themselves throughout their studies in order to obtain their student visa. A number of university administered scholarships are available (again, it is difficult to estimate how many). The only form of Commonwealth income support open to international postgraduate students is the Australian Development Scholarship (ADS, also known as the 'AusAid scholarship'). Students from listed developing countries can undertake postgraduate study supported by an ADS for an approved postgraduate course at any level. Support provided is in the form of an \$18,000 per annum stipend for unaccompanied students (\$26,000 for accompanied students), as well as a one off \$2,150 relocation allowance.<sup>2</sup> The length of the scholarship is the minimum time considered necessary by the host institution for successful completion of the degree or award.

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<sup>2</sup> Australian Government, AusAid website, <http://www.ausaid.gov.au/scholar/studyin.cfm>

*Postgraduates who responded to this submission*

In preparing this submission, CAPA sent out a call for student input via email (included at Appendix B). The call was sent to our 37 member postgraduate associations and organisations, who then passed it on to students at their university. We received 75 responses, which we consider to be an exceptionally large response rate given the level of student survey fatigue.

Because of the quantity and quality of our student responses, and for the sake of clarity of our key arguments and recommendations, we have not generally included lengthy quotations of students within the main body of this submission. The degree to which the student responses bring alive the real hardship suffered by students is extraordinary. We ask Senators to take the time to read each of the student responses contained in Appendix A and to treat them as supplementary submissions. We have listed the submission numbers of responses relevant to our key arguments and recommendations at the end of each section of this submission.

We received our responses from students at the following universities (number of responses follow each):

ANU	6	QUT	17
Charles Darwin	3	UNE	10
Curtin	1	USC	1
Deakin	3	UNSW	1
LaTrobe	3	UQ	5
Maquarie	2	UWS	3
Other (unspecified)	14	Victoria University	6

The submissions we received from students fell into the following themes:

- 35 submissions on the non-availability of Austudy to postgraduates, including 10 PhD students, 5 Masters by Research students, and 10 students qualifications mandatory to entry into professions;
- 20 submissions outlining hardship due to the Australian Postgraduate Award (APA) and similar schemes not covering the full length of PhD candidature;
- 4 submissions on the taxation of part-time scholarships, and
- 15 on other issues, including the low level of the APA, the overall paucity of scholarships and the lack of support for students who are parents.
- 1 student wrote in saying that they were happy with current arrangements.

*Cost of studying in Australia*

Australian students and their families pay more for their education than students in most other OECD countries. A 2003 study showed that Australia is second behind only Hong Kong in its high cost of food, board and other non-tuition expenses borne by students (see below).

Table 1: Total Higher Education Expenditures Borne by Students and Parents  
(Various Countries, Academic Year 1999-2000, US Dollars)<sup>3</sup>

Country	Public (\$)				Private (\$)			
	Tuition & Fees	Food & Board	Other Costs	Total Costs	Tuition & Fees	Food & Board	Other Costs	Total Costs
Australia	3,760 <sup>4</sup>	12,100	500	17,480	14,085	8,275	500	22,860
Austria	746	10,150	560	11,455	n.a.	n.a.	n.a.	n.a.
China	2,591	5,181	415	8,187	4,145	6,736	518	11,399
Ethiopia	-	400	83	483	1,170	830	190	2,190
France	656	6,528	993	8,177	11,685	8,450	993	21,128
Germany	203	10,151	505	10,859	n.a.	n.a.	n.a.	n.a.
Hong Kong	5,155	19,151	719	25,025	n.a.	n.a.	n.a.	n.a.
Japan	3,013	9,205	410	12,628	5,822	9,205	492	15,579
Korea	7,018	8,676	1,524	17,699	10,136	8,067	1,524	21,264
Mexico	1,605	7,487	250	9,342	23,173	7,486	535	31,194
N'lands	1,375	11,300	625	13,300	1,375	10,725	750	12,850
Norway	105	5,221	316	5,642	4,842	5,221	316	10,379
Russia	-	797	-	797	4,221	4,946	398	9,564
Scotland	727	8,944	1,527	11,197	n.a.	n.a.	n.a.	n.a.
Singapore	8,858	3,466	227	12,551	n.a.	n.a.	n.a.	n.a.
UK	1,565	8,944	1,526	12,035	n.a.	n.a.	n.a.	n.a.
US	6,000	9,000	900	15,900	23,000	10,500	800	34,300

Compiled by the Higher Education Finance and Accessibility Project, SUNY Buffalo, Center for Comparative and Global Studies in Education.

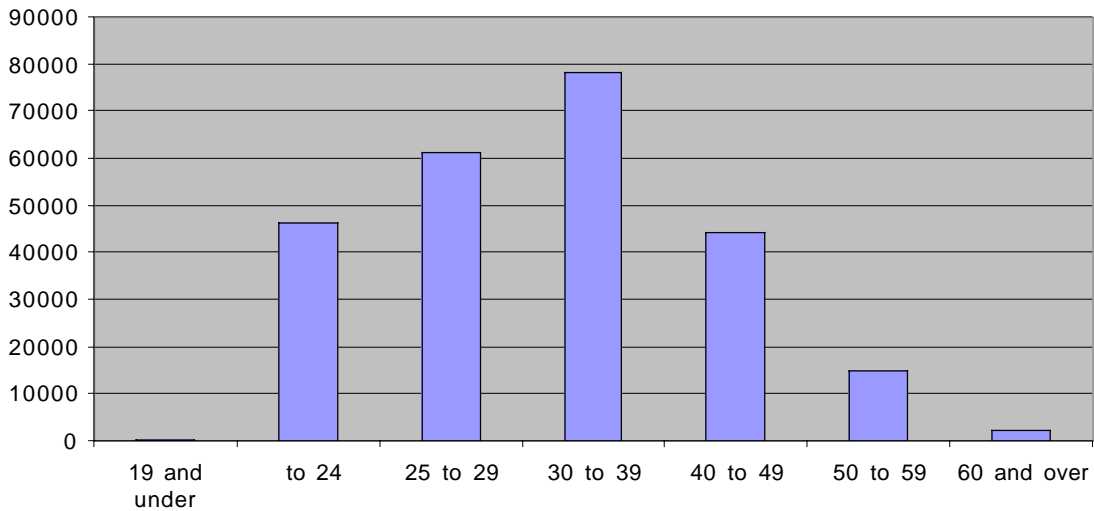
<sup>3</sup> Bruce Johnstone, (2003) *Total Higher Education Expenditures Borne by Students and Parents*, <http://www.gse.buffalo.edu/org/inthigheredfinance/textForSite/HEdFinandAccess.pdf>, p. 13

<sup>4</sup> Johnstone has this figure as HECS Band 3 2000-2001. Note that in 2003 HECS Band 3 was substantially higher, at \$6,136 per year, and that from 2005 HECS fees will increase by up to 25% under the Higher Education Support Act 2003.



Further, postgraduate students are generally significantly older than their undergraduate colleagues (see below). They may have families, mortgages, and other responsibilities, which in turn raises their cost of living.

**Age of Postgraduates, 2003**  
DEST Selected Statistics



On top of these costs, postgraduate students often have to fund fieldwork trips, overseas travel for conferences and research, and sometimes their own research equipment. University funding for such costs is increasingly rare.

## 1. Austudy

Postgraduates able to access Austudy or Youth Allowance are in the minority, as these schemes are not open to those studying higher degrees. However, some of the 60,857 students studying below the Masters level are able to access these schemes.

### *1.1 Extension of Austudy to all domestic students*

Currently, Austudy is not extended to PhD or Masters students, however students studying graduate or postgraduate diploma courses are usually eligible. CAPA believes that *all* students should be eligible for Austudy if they are not receiving any other form of income support. This is a basic equity issue--it is inappropriate that only comparatively wealthy students should be able to undertake postgraduate study, should they not be one of the fortunate few to have won a scholarship.

Half of the seventy-five submissions from students received by CAPA for this submission are from students who are unable to receive Austudy, and are consequently suffering financial hardship. They see no reason why lack of independent income should disqualify them from postgraduate study.

Around 34,000 of Australia's research students, 70,107 Coursework Masters students and many postgraduates studying other degrees *receive no Commonwealth support*. This is a disgrace for a country which purports to see a future for itself in the knowledge economy. Students studying at the highest levels should not be those receiving least support. Income support measures, such as Austudy, must be extended to *all* students.

The following student responses provided in Appendix A evidence the hardship students suffer by Austudy not be extended to *all* students:

Responses: 1, 4, 5, 7, 9, 10, 11, 13, 22, 23, 24, 26, 27, 29, 30, 32, 33, 35, 36, 37, 39, 44, 50, 51, 52, 54, 55, 62, 63, 64, 66, 68, 70, 71, 72, 74.

**Recommendation 1:** That Austudy eligibility requirements be extended to include university study at all levels, including postgraduate coursework and research.

A related theme which came through very strongly in responses to CAPA's call to students for their input into this submission was the problem of income support for students studying toward professional qualifications. Many professions have the Masters degree as a minimum requirement for entry. We received submissions from students studying psychology and osteopathy (as well as some undertaking graduate teaching degrees), who found that they had become ineligible for Austudy after the Bachelors component of their studies. Many of these students seemed to have been unaware when beginning their courses that

they would be confronted with this problem. A number see it as an equity issue, as it seems necessary to have an independent income if one is to undertake study towards a professional qualification. Student response #27 (see also Appendix A), from a psychology student, sums up both the stress and the inequity of this situation very clearly:

Members of my faculty have told me that Postgraduate Psychology students really need to be supported by a partner or their family, however this option is not available to some (including myself). I commenced this course full-time in 2002 and the stress of the course load, the research load, preparation for practicum in addition to supporting myself financially directly contributed to the onset of a major depressive episode. This experience was devastating and while faculty members were supportive they were not able to offer any solution other than to defer for a year, recommence part-time the following year and extend my doctorate from 3.5 years to 7 years.

I also have personal knowledge of at least six fellow students (who also need to work), who have become very depressed, extremely anxious or have dropped out of the course altogether as they were not able to complete the research, coursework and practicum in addition to providing basic elements of self care (ie., sleeping 8 hours a night, eating properly, having time to exercise or seek social support). These students also went without basic elements of clothing such as winter coats and shoes, even though they are expected to be well groomed when seeing clients.

It also concerns me a great deal that this inequity is directly contributing to producing a profession in which only a narrow margin of the community are represented (ie higher socio-economic status). However psychology, more so than most professions, needs to be represented by a cross-section of the community, in order to provide professionals who are able to relate to and understand the psychological hardship that accompanies financial difficulty. I am heartbroken to see that this profession is really only available to young affluent students...

It is unacceptable that wealth should be the determining factor in a student's ability to undertake postgraduate study or enter the professions. The problem of equity in professional entry degrees is yet another reason why Austudy and similar income support schemes must be open to *all* students.

The following student responses provided in Appendix A refer in particular to the hardship students studying towards entry into the professions suffer by Austudy not being extended to them:

Responses: 11, 22, 27, 29, 30, 32, 33, 52, 62, 66.

### *1.2 The level of Austudy and unavailability of rent assistance*

CAPA concurs with the findings of the National Union of Students in relation to the level of Austudy and the need for Austudy recipients to have access to rent assistance. In particular, we support the following recommendations to this Inquiry made by the National Union of Students:

**Recommendations:**

**2a** That the base rates of Youth Allowance, Austudy and ABSTUDY be raised to, and kept in line with, the relevant Henderson Poverty Line and that Rent Assistance payments be in addition to this.

**2b** Following the current review into the impact of the 2000 cuts to ABSTUDY, that any measures that have contributed to declining Indigenous participation be removed.

**2c** The age of independence be reduced to 18 years of age to bring it into line with most other measures of social and financial responsibility

**2d** The income level at which the parental income test starts to reduce the benefit should be increased to at least the average family income.

**2e** Students who are forced to move a great distance in order to access tertiary education should be granted financial independent status when applying for Youth Allowance in all circumstances.

**2f** That same sex couples be included in the definition of “youth allowance couple” for the purpose of independence and that all student income support legislation be amended to give the same rights to students in same-sex relationships.

## 2. Scholarships

The Australian Postgraduate Award is the main form of income support available to postgraduates, supporting 4500 of Australia's 38,640 domestic research students. Universities offer similar schemes, however it is difficult to estimate how many such scholarships exist-- there would be fewer, though, than there are APA's.

Here, we propose the following:

- The APA for PhD students must be extended to cover the full length of students' candidature.
- Taxation must not be applied to scholarships for part-time students.
- The number of APA's available must be raised significantly.
- The stipend amount must be increased by 10%.

### *2.1 Duration of the Australian Postgraduate Award*

The duration of an Australian Postgraduate Award is two years EFT for Masters students and three years EFT for Doctoral students. (Commonwealth Of Australia, *Higher Education Support Act 2003: Guidelines For Commonwealth Scholarships*, Section 3.5.5: 11-12). A further six months extension is potentially

available to Doctoral students (though some universities do not offer such extensions).

However, while the total Commonwealth funded candidature under the Research Training Scheme (RTS) for Masters students is similarly two years EFT, it is four years EFT for Doctoral students. (Department of Education, Science and Training, *Research Training Scheme Guidelines For 2004*, Section 8.2: 14) Thus Doctoral students taking the full four years to complete will lose their income in the crucial final stages of candidature.

If the issue of timely completions for PhD's is to be taken seriously, then adequate provision of living allowances for PhD candidates over the entire length of Government funding under the RTS must be provided. Responses we received from students for this submission show that the current arrangement hinder, rather than encourage, timely completion. When the scholarship runs out, some students will leave and never complete, while others will take leave to seek employment. Such stresses will also affect the quality of the students' work.

Worse, some institutions do not make the six month extension allowed under the APA guidelines available. Students told CAPA that in practice this means that they must complete within a very limited three year time-frame. (See note below)

It is worth remembering that before the Research Training Scheme came into effect in 2001, the maximum government funded candidature for a PhD was five years, and for a Masters the maximum was three. The current three year APA means, in practice, that the PhD timeframe in 2004 is the equivalent of what was available for the Masters in 2000--a startling decrease.

A PhD is an internationally recognised degree. Students understand this, and the pressure of completing to such a standard in such a tight timeframe can cause immense pressure. The three year APA undermines the potential for high standards in the Australian PhD.

It is difficult to estimate the cost of extending the APA to a four year timeframe. Some students will still complete in three years or less; others in more than three years but less than four; still others will be part-time (halving the annual cost). CAPA estimates that the *maximum* additional cost of extending the APA to four years, based on DEST figures of 1550 full-time equivalent APA scholarships per year at the 2004 rate of \$18,484 per APA per annum, would be an additional \$28,650,200 per annum.

Many university scholarships follow the APA guidelines model. The cost of extending these programs to four years would be borne by universities. Universities should be encouraged to ensure their own scholarships cover the full four years of government funded candidature.

This cost must be balanced against the waste in natural attrition stemming from the current mismanagement of the APA program, due to the cost of educating students who do not complete, or take much longer to complete. This is not to mention the human cost of the personal hardship students go through when they realise they cannot afford to finish the degree.

The following student responses provided in Appendix A evidence the hardship students suffer due to the PhD APA not extending for the full four years of candidature, and the impact this has on the quality of their research:

Responses: 3, 6, 12, 14, 15, 28, 34, 38, 40, 46, 47, 49, 58, 59, 61, 65, 67, 73.

**Recommendation 3:** That the section 3.5.5 of the Guidelines for Commonwealth Scholarships falling under section 238-10 of the Higher Education Support Act 2003 (HESA) be amended as follows (deletion struck through, addition underlined):

The duration of a full-time APA is ~~three~~ four years for a student undertaking Research Doctorate studies, and two years for a student undertaking Research Masters studies. The duration of a part-time APA is ~~six~~ eight years for Research Doctorate studies and four years for Research Masters studies.

*Note:*

*At the time of sending this submission, CAPA received correspondence from James Cook University to the effect that DEST has advised the university it will no longer fund the extension of Australian Postgraduate Awards beyond three years. Students are advised in the email to attempt to complete their PhD's within a three year time frame.*

*CAPA has not been consulted by DEST on this matter.*

*It appears that DEST has not consulted universities before enacting this change.*

*The reduction in the APA to three years across the board lowers the 2004 PhD to the level of a Masters in 2000 (three years). We urge the Senate to look into this matter urgently, and should be able to respond further to this development in the near future when we have more information.*

*The JCU email is included at Appendix C.*

## *2.2 Taxation on Part Time Scholarships*

Scholarships for full-time students, including university students, are exempt from taxation under the *Income Tax Assessment Act 1997*, Section 51-10, "Education And Training," 2.1A. Part-time scholarships, however, are classified as taxable income.

While the 1997 Act clarified the tax-free status of full-time scholarships, these scholarships have in practice been tax exempt since 1992, at the recommendation of 1988's Wran Committee review of higher education. CAPA has consistently advocated for the removal of taxation from all scholarships since taxation was imposed on scholarships across the board in 1979.

The tax on part-time postgraduate scholarships is unreasonable. The primary form of postgraduate scholarship, the Australian Postgraduate Award (APA) is only available at a part time rate to students with carer responsibilities or an incapacitating medical condition.

The following is an excerpt from the APA scholarship guidelines which fall under section 238-10 of the Higher Education Support Act 2003 (HESA):

Higher Education Support Act 2003: Guidelines for Commonwealth Scholarships

*Section 3.3.3 Approval of a Part-time APA*

A HEP [Higher Education Provider] may only approve a part-time APA for a student if the student is in exceptional circumstances.

The exceptional circumstances must relate to significant caring commitments or a medical condition, such as:

- caring responsibilities for a pre-school child; or
- caring responsibilities for school-aged children as a sole parent with limited access to outside support; or
- caring responsibilities for an invalid or disabled spouse, child or parent; or
- a medical condition, the existence of which is supported by medical certification, and which limits the student's capacity to undertake full-time study.

In determining exceptional circumstances when approving a part-time APA, a HEP may not determine that a student is in exceptional circumstances unless it is satisfied that the student's personal or family circumstances are such that it would be unreasonable to expect the student to study on a full-time basis.<sup>5</sup>

Thus the taxation on part-time scholarships is an equity issue, as it only affects those with significant carer responsibilities or an incapacitating medical condition. The argument that part-time scholarship recipients may be earning an outside income, and thus should pay tax, is a red herring since the scholarship guidelines under the HESA preclude such a possibility by limiting receipt of the scholarship to those unable to work or study full time.

Our *Recommendation 4a*, below, would be a suitable model for removing such discrimination, against student carers and students with an incapacitating medical condition, from legislation:<sup>6</sup>

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<sup>5</sup> Commonwealth Of Australia, *Higher Education Support Act 2003: Guidelines For Commonwealth Scholarships*, Section 3.3.3: 9

<sup>6</sup> We are unable to calculate a cost as DEST does not collect information on the number of part time APA's awarded by universities.

**Recommendation 4a:** That the Income Tax Assessment Act 1997 be amended to read as follows (addition underlined):

INCOME TAX ASSESSMENT ACT 1997

- SECT 51-10 Education and training

Education and training

Item 2.1A

If you are:

a full-time student at a school, college or university, or a part-time postgraduate student in exceptional circumstances as defined under Section 3.3.3 of the "Guidelines for Commonwealth Scholarships" issues under Section 238-10 of the *Higher Education Support Act 2003*;

... the following amounts are exempt from income tax:

a scholarship, bursary, educational allowance or educational assistance

... subject to these exceptions and special conditions:

see section 51-35

As well as the APA, most universities offer a limited number of their own postgraduate scholarships. Of these, many follow the APA guidelines model-- these would be covered by a legislative change such as that recommended above. However, some university scholarships may allow for a part-time scholarship where the student is in full-time employment. It is difficult to calculate how many students receive such part-time scholarships (DEST does not keep such records), although we suggest that the number would be extremely small.

We note that parties across the political spectrum support the idea of 'life-long learning,' and encourage citizens to engage in educational activities throughout their lives.

The cost of removing tax from part-time scholarships would be very low. There is a widespread recognition of the importance of lifelong learning. The most suitable method of removing the kind of discrimination outlined above, and providing an incentive for Australians to undertake further education, is simply to amend the Tax Assessment Act as follows:



**Recommendation 4b:** That the Income Tax Assessment Act 1997 be amended to read as follows (deletion struck through):

INCOME TAX ASSESSMENT ACT 1997

- SECT 51-10 Education and training

Education and training

Item 2.1A

If you are:

a ~~full-time~~ student at a school, college or university

... the following amounts are exempt from income tax:

a scholarship, bursary, educational allowance or educational assistance

... subject to these exceptions and special conditions:

see section 51-35

A change such as the above would be inexpensive, simple and fair, removing discrimination against carers and the ill, and encouraging life-long learning.

The following student responses provided in Appendix A evidence the hardship students suffer because of the taxation on part-time scholarships:

Responses: 17, 31, 57, 68.

### *2.3 Level of the APA*

CAPA believes that the Australian Postgraduate award should be increased by 10%. Many of our student respondents told us that the current level of the APA is inadequate to support them. Further, postgraduates often have extra ancillary costs such as:

- fieldwork costs;
- equipment costs;
- travel for conferences and research, and
- childcare costs.

Thus we recommend:

**Recommendation 5:** That the level of the APA be increases by 10%.

The following student responses provided in Appendix A discuss the impact of the inadequacy of the APA stipend:

Responses: 2, 19.

### 3. Abolition of the Textbook subsidy scheme

The abolition of the textbook subsidy scheme increases costs for students and is essentially a tax on learning. GST should never have been levied on books--whether academic or general.

**Recommendation 6:** That the Education Textbook Subsidy Scheme be restored

### 4. International Students

#### 4.1 *The Australian Development Scholarships*

The Commonwealth supports its international aid obligation in education through Australian Development Scholarship. This scholarship is available for students from developing countries to undertake study in Australian educational institutions. Scholarships are available for postgraduate study at all levels (including the Diploma level). The scholarship provides a stipend of \$18,000.

Currently, the duration of the scholarship for postgraduate students is "the minimum period that the individual could be expected to complete the academic program" (Commonwealth of Australia, Australian Development Scholarships website). The minimum length of candidature is determined by the host institution. Interestingly, most universities support students for two years Masters and four years PhD--in line with the RTS but one year longer in the case of PhD studies than the Australian Postgraduate Award. However some universities allow a shorter completion time, such as Victoria University which allows only three years for the PhD (Australian Government, *Postgraduate Courses: Australian Development Scholarships 2005*). Student Response number 60 reports on the difficulties this limited time-frame can cause.

CAPA believes that both the Australian Postgraduate Award (see section 2.1 of this submission) and the Australian Development Scholarship, should be awarded for a maximum candidature set against the Research Training Scheme requirements: four years EFT for PhD's and two years EFT for Masters.

**Recommendation 7:** That the Australian Development Scholarship be offered for four years for PhD students and two years for Masters students.

#### 4.2 Visa Costs

In 2003, as part of the Backing Australia's Future reform of higher education, Visa fees for international students entering Australia were raised from \$315 to \$400. This is far higher than the visa fees of similar nations. In 2004, Student Visa fees for the following countries are:

Australia	US\$301
New Zealand <sup>7</sup>	US\$94-US\$134 (depending on location of application)
USA	US\$100
Canada	US\$90
UK	US\$68

(Information sourced from each country's immigration web sites.)

The 2003 increases from \$315-\$400 will bring in \$69 million of revenue annually. CAPA condemns Australia's student visa fees as the highest in the world.

**Recommendation 8:** That there be an immediate reduction in all fees related to visas, work permits and visa renewals, to bring such costs into line with other countries.

#### 4.3 Work permits

CAPA's international student constituents are concerned by the cost of a work permit while studying in Australia. Currently, students may work for 20 hours per week, but to do so they must purchase a work permit costing AUS\$55 (US\$41). This is a different situation to similarly placed countries:

- New Zealand

International students in New Zealand studying a three year course may work up to 15 hours per week during term and as much as desired during the summer holidays. A "Variation of Conditions" to the student permit is required, which costs NZ\$60 (US\$41). These rules do not, however, apply to postgraduate students (New Zealand Immigration Service, 2004).

- Canada

Full-time international students may work on campus without a work permit, or may apply for a work permit for which there is no charge (nor is there a charge for a spouse's application) (Department of Citizenship and Immigration, Canada, 2004).

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<sup>7</sup> Applications lodged in New Zealand, Sydney, Apia, Nuku' alofa or Suva were US\$94, applications lodged anywhere else were US\$134.

- UK

Students can work up to 20 hours per week, and full-time at vacation time. No permit is required within these limits (The Place to Study UK, 2004).

- USA

Student on an F-1 visa are limited to part-time (up to 20 hours) employment on campus (UMBC, 2004).

CAPA recommends:

**Recommendation 9:** That the current AU\$55 fee for work permits for international students be abolished.

#### *4.4 Work After Graduation*

CAPA believes that Australia should set up a scheme to allow international students to work in a relevant field in Australia for up to one year after graduation, similar to a scheme offered in Canada. The Canadian scheme falls under the 'Post-graduation work permit.' To qualify for this permit, a student:

- must be engaged in full-time studies at a university, community college, CEGEP, publicly funded trade/technical school or private institution authorised by provincial statute to confer degrees;
- must have a job offer from an employer for a job that is related to your studies (however, the job offer does NOT require HRDC confirmation);
- must apply for a Work Permit within 90 days of graduation from college or university, and
- must have a valid Study Permit when applying for the Work Permit.

(Department of Citizenship and Immigration, Canada, 2004)

Such a scheme is an excellent way to encourage international students to study in Australia. Not only do they then benefit from education in the traditional sense, but, through working in Australia after completion of the degree, facilitate cultural exchange and all of the benefits attributed to 'internationalisation.' These benefits are particularly marked in the case of international postgraduate students, as Australia benefits by employing individuals of exceptional academic merit.

**Recommendation 10:** That Australia implement a scheme to allow international students to work in a relevant field in Australia for up to one year after graduation, similar to a scheme offered in Canada

#### 4.5 Public Education Costs

The cost of sending dependents to primary or secondary school in their host country can be a very expensive undertaking for international students. Because postgraduates are on average older than undergraduates, this cost is one more likely to be borne by international postgraduates. However, many students arrive in Australia believing that Australia's free public primary and secondary education will be extended to their children. We know of students who have had to send their families home after arriving to find they could not afford their children's school fees. We recommend that:

**Recommendation 11:** That primary and secondary education be provided free to the dependents of international students studying in Australia.

Failing this, we recommend that:

**Recommendation 12:** That DIMIA and DEST ensure that the costs of providing primary and secondary education to dependants in Australia is clearly stated on all web sites and other literature aimed at international students.

We also endorse the recommendation of the National Union of Students regarding the quality of broader information provided to intending international students:

**Recommendation 13:** That the Commonwealth ensure that all international students are provided with accurate information regarding work entitlements when students are granted permission to work, including information on minimum wage requirements, tax obligations and superannuation entitlements. This would allow students to make more informed decisions on their choice of employer.

Student responses 45 and 60 in Appendix A raise some international students' concerns. See also response 74 from a recent immigrant.

## 5. Indigenous students

The National Indigenous Postgraduate Association Aboriginal Corporation (NIPAAC) is the peak body representing Aboriginal and Torres Strait Islander postgraduate students.

NIPAAC is affiliated to CAPA, and CAPA recognises NIPAAC as the appropriate body to voice the concerns of indigenous postgraduate students. We support and endorse Nipa's submission to this inquiry, as well as all of their recommendations.

## Appendix A: A Selection of Responses Received by CAPA from Students

CAPA sent its affiliates an email to be passed to their members requesting their views on student income support for postgraduates. The message is included at Appendix B, and transcripts of the responses received are below.

Names have been removed unless students specifically provided their details should Senators wish to contact them.

\*\*\*\*\*

1

I have been studying for a masters of strategic affairs at ANU. I have been unable to claim any Austudy because it is a Masters by coursework. Interestingly, students who enrolled in the same course but as a graduate diploma can claim Austudy. There is no difference whatsoever between the 2 courses. Only a difference in grading - distinction gets you a Masters which you can convert right at the end if you enrolled in the course as a grad dip. initially. If you only achieve a credit average, you end up with a grad dip anyway.

If you enrolled as a masters, as I did, you are not permitted to backtrack and downgrade to a grad dip then upgrade to a masters at the end, for the sake of finance. I have suffered extreme financial hardship because of this decision. Moreover, the dept I was studying with refused to employ me for even menial work to assist me. Quite ruthless. But I was determined to finish, and I have. As far as I know, Robert Ayson/ Jo Higgins in charge of those decisions.

\*\*\*\*\*

2

I ... want to add an issue: the APA scholarship isn't actually enough money either.

Most PhD students are older, and their fellow graduates are on considerably higher incomes. They are older, and so have greater financial responsibilities, and less chance to draw on support from parents, etc.

This is evidenced by the fact that most scholarship holders work (in pretty ordinary casual tutoring work) or they really skimp and save every dime...

\*\*\*\*\*

3

I am currently in my second year as a PhD student on an APA scholarship (School of Public Health and Community Medicine, UNSW). While I applaud the government's determination to promote post-graduate research by funding PhD study, the 3-year scholarship essentially means a 3-year PhD rather than a 4-year tenure, simply due to the economics of being a student. As a mature-age student who has left the workforce

in order to study (and is working part-time while studying), it is simply not possible to contemplate a fourth year post-scholarship without income. What this means in practice is that the quality of PhD research is diminished, as the process of research, study, learning and reflection which are integral to a four-year degree program are subverted in order to meet a deadline. This teaches not only the lesson that quality is not as important as quantity, but it teaches that learning is not as important as meeting an externally imposed milestone. It is likely that if I can't meet the government's deadline of completion within three (or maybe 3.5) years I will have to leave study to return to work full-time and hope to complete over an extended period of time. This, while possible, lessens the likelihood of genuine innovation and reflection and increases the likelihood of simply trying to submit a thesis.

I would be happy to discuss this matter further if required. Regards, Linda Kurti

\*\*\*\*\*

4

I am writing a full time Masters thesis in the School of Literary and Communication Studies at Deakin University. When I found out that Austudy simply did not exist for Higher Degree by Research studies I was stunned. How can someone who has cleared the initial hurdles of a University education, gone out into the world to work, and then returned to further themselves - without a wage - not be considered of high value to society?

As it turns out I have supported myself with a part time wage and if any changes are made it will be way too late to benefit me. But I felt duty bound to write to you just in case the future situation can be improved for others like myself.

\*\*\*\*\*

5

I am writing to disclose the hardships faced my myself and most of my postgraduate peers who are fortunate enough to be accepted into higher degree research but not financially supported.

I did not receive a scholarship to undertake my research masters in computer science at La Trobe University and as such I have had to take on tutoring work, promotional work and security work to feed, cloth and house myself while undertaking the most demanding academic pursuit of my career thus far. The impact/consequence has been loss of research time due to continual interruptions to study blocks as a consequence of having to teach, attend related meetings, marking and travelling from job to job in order to meet financial obligations. There is very little continuity of thought and very limited opportunity to thoroughly investigate any question for a sufficient period of time which leads to substandard research and emotional frustration.

Even though I am enrolled full time, I get part time research done. Most of my peers not on scholarships have managed to timetable two clear days dedicated to research, these are the ones that are single and do not have family considerations. In general there is a choice, research or work. As a full time research student I am ineligible for Austudy and ineligible for the Dole, it is a horrible limbo which requires me to decide between

outstanding research results and poverty OR less outstanding research results and less poverty. Is this the value that the Australian people place on higher research learning?

\*\*\*\*\*

6

I am currently undertaking a PhD part-time within the field of psychology. While my candidature is 4 years full-time, I received an APA scholarship for a 3-year period. After the 3-year period, I changed to a part-time course load due to financial pressures and the need to earn more money to support myself while completing my candidature. While I anticipated that this would not create major difficulties, I have found that it has greatly interfered with my progress and capacity to complete the thesis. The demands of employment and a PhD are difficult to balance, and I have suspended my candidature twice in order to manage the stress and financial demands of juggling work and postgraduate study. These difficulties have led me to consider ceasing study several times. However the two periods of suspension (18 months in total) have given me some time to 'refuel' and come back and complete the thesis.

Without a doubt, further financial assistance during the fourth year of candidature would have allowed me to complete my candidature earlier and with less stress and pressure. I am due to submit my thesis in approximately 4 months time. If I complete it by this due date, it will have taken approximately 7 years for me to complete the doctorate. While the lessons and skills that I have learned as a researcher over these years have been invaluable, the difficulties associated with working and studying, and the lack of financial support for that final year, have been quite a struggle and impacted personally on me and my capacity to complete the doctorate. I hope that you will reconsider the period of time for which you offer scholarships. It would be a very positive step to acknowledge the time it takes to complete a PhD and accordingly offer financial support for this period of time.

\*\*\*\*\*

7

"After being fast tracked into Masters this year I found I was forced to drop back to 3 subjects per semester so that I could work (43 hours per week) to support myself while studying. I had received Austudy while doing my grad dip but my Masters Course in Public Policy- specialising in Development Administration was not covered under Austudy. I have tried to remain focused on studies, however have found that study often takes second place to work, which pays the bills. This semester has been a struggle to balance my work life with studies and an occasional social life. Lately I have seriously considered dropping my studies or cutting down to one subject per semester as I feel exhausted.

\*\*\*\*\*

8

I am studying a PhD in Environmental Science and lost considerable time due to transfer of universities. I am close to completing the extra 6 months APA scholarship extension. As it stands, my research was compromised due to the inability to fund myself while



living in Sydney for the extra 6 months 'gap' between scholarship cessation and PhD tenure.

Its a strange inconsistency within the system.

\*\*\*\*\*

9

The unavailability of Austudy to full-time domestic higher degree research students is something that must be handled immediately as it is impacting research students specially PhD students adversely. Domestic higher degree students regardless of their scholarship offers, must be entitled to receive Austudy immediately. Thank you.

\*\*\*\*\*

10

With regard to your survey on this matter

- withdrew from PhD in Philosophy at UNE after 9 years of unsuccessfully trying to fit a PHD in with full time work.

- as far as I know, for at least a decade, scholarships at the University of New England have ONLY gone to first class honours students and not even all first class honours students have necessarily qualified for scholarship

\*\*\*\*\*

11

I am doing a PhD (Clinical Psychology). Unlike a 'regular' PhD, the PhD (Clin. Psych) incorporates all of the coursework and field placements of a two-year Master of Clinical Psychology as well as a full PhD research project. The specified length of the course is 4 years (as distinct from 3 years for a normal PhD) which means that all students have to continue on for at least a year beyond the end of the scholarship, or at least 6 months beyond the end of the 6 month extension.

The Masters component of the course is necessary in order to gain the training and experience in the assessment, diagnoses and treatment of mental health disorders required to complete the PhD research in clinical psychology.

The financial constraints mean that practically all students end up going part-time, which often extends the program out to 6 or 7 years.

These are not people who have failed to complete on time. The longer duration is an artefact of additionally education required to do the research in the first place.

I think their needs to be a second tier of funding for PhD's such as these in order to promote quality research in the respective disciplines and to increase the overall level of education of relevant professionals capable of doing the research and future training.

\*\*\*\*\*

12

At the point of being 3.5 years into my research degree in film studies (in September 2002) I was making very good progress and well on my way to finishing it in 4 - 4.25 years. The sudden cut-off of funding though was quite a shock. I had saved some money in the hope it would get me through the lean times but due to various unforeseen medical bills, the money soon ran out. I then wasted two months looking every day for work to pay the rent and credit card minimum payment - time which I should have spent on my thesis. Finally I found work in the university union retail sector - extremely lowly paid and exhausting work. I finally had enough money to live on again, but no time or energy to get into the 'mental zone' for thesis writing. Lucky for me the head of my school saw what was happening. He intervened and found me some research and teaching work - otherwise I would simply have had to quit altogether. I wasted a good nine months though before this happened. Now with a higher paying job and enough time to study, my work is back on track and two months away from submission. Thanks for letting me have my say. Hope you can do something about this for others.

\*\*\*\*\*

13

I was accepted by Victoria University as a full time Master of Arts by research candidate in 2000. At the time, I also held a full-time job. Study and work were proving difficult to combine. I applied for a scholarship but, to the shock of even the Head of the Department, who assured me that I had a good chance, I was unsuccessful. The admin. position I held then was through a temp agency so I was not entitled to sick leave, annual leave etc. although I worked full-time hours. I gave the company a month's notice about an interstate conference that I had to attend in March 2002 (after I worked there for two years) and that I would not be able to work for three days. When I returned from this conference, I received a call the following day and was told that my 'contract' had expired.

I went to Centrelink and was told that I was not entitled to any benefits as I was a full-time post-graduate research student. Austudy was also not available to me for the same reason. Luckily, I had some meagre savings that I had to live on before my candidature change to part-time was approved. Then, I had to wait for a further six weeks after this for unemployment benefits. Consequently, a vast majority of what I had saved over 12 years of working has gone. My plans for eventually purchasing a home have also died.

I completed my Masters degree in December last year (after a six-month stint in a work-for-the-dole program that made me feel like my study was a completely invalid occupation - a 'hobby' they called it) and have recently been awarded a pass. Strangely, now I am having more difficulty than I have ever had in my life in securing employment of any type. Surely undertaking further study is of some benefit to the community however my experiences have clearly shown me that higher education is not valued at all. I am stuck now without a job, several qualifications and massive debt.

\*\*\*\*\*

14

I am severely affected by the failure of research scholarships to cover the full length of commonwealth funded candidature for PhD students (where candidature is four years EFT and scholarships are three years EFT, or 3.5 with extension).

I was sick during my PhD and after taking 20 months sick leave the university seems to be counting it as suspension, so this count in my seven years max.

How does the government think they can produce scholars comparable to those in the states where people write their humanities theses over 7 or 10 years, in the meantime developing knowledge, understanding and intellectual maturity that can only happen over time?

\*\*\*\*\*

15

I am a PhD student on an APA, which is due to expire at the end of August. I started my PhD as a part-time student, while working full-time at the UNE, in two positions. This meant that my progress was slow, until my temporary secondment ended and I had one day per week to study. Then we had a child during my first year of candidacy. I had to return to my full-time work five days per week because my wife had to stop working. At the end of my first year of part-time study, I was awarded a UNE scholarship. This allowed me to reduce my substantive position at UNE to one day per week and study full-time. But I wasn't granted three years of scholarship. I was granted less than two and a half years of scholarship because of the formula that says part-time study is more than half of full-time study. I don't know anyone who has found that to be the case; I certainly haven't. After another six months my award was upgraded to an APA. We had a second child in November 2002, and because my wife stopped working again, and because of my prior arrangement with the UNE, I had to return to full-time work for several months. In March 2003 I stopped working for the UNE, and took to full time study.

"I am in the throws of writing my PhD, but my scholarship is due to end in August. I don't anticipate finishing by then, and without any assurances that my funding will be extended, I may have to suspend my studies to find full-time work to support my family. It's stressful enough working on the largest intellectual project in my life; the additional pressure of how I will be able to support my family while I'm doing that is not conducive to clarity of thought.

\*\*\*\*\*

16

I've never found studying in Australia to be expensive. I have managed to pay all my HECS fees up-front and saved the 10-15% by doing so. I will stress that I do not come from a "rich" family and while my parents were unable to assist me or my sister with fees, we (sister and I) are now both finishing our Masters degrees. During my undergrad program I worked full-time and studied part-time (for seven years), in this time I shared a house with my then girlfriend, financially assisted her to complete her PhD, got married, built a family and bought a house- not bad on a low level public service wage. My wife,

who is now enjoying the fruits of her labour, paid her way through university in part by selling flowers in nightclubs.

I get offended by people continually implying that tertiary education in Australia is too expensive. I did it the hard way but am proud of my efforts. People from other countries, with whom I am in frequent contact, are always amazed at how cheap it is to get a tertiary education in Australia (compared to the US, Canada and the UK). If you want to have a jolly good complain, go try getting an equivalent education overseas with the same funds.

My message for the youth of Australia...

Stop complaining and get on with it. Stop expecting things to be handed out on silver platters. If you want something bad enough then go and get it yourself, nothing is ever given for free.

\*\*\*\*\*

17

Hi - I am a prospective PhD student with 3 children and a large mortgage who would like to be able to study part time with income support - I currently work 4 days per week and need all that income to pay bills and put food on the table, - the lack of tax-free part time scholarships has meant I have continued to put-off enrolling as I just cant see how I could manage financially. In addition the full time scholarships - which I would much rather have so as to complete my studies in a more timely manner, are pretty much designed to support the single, no (or small) mortgage student, not 'mature-with family-and-mortgage' post-graduate student. Thanks for taking this up.

\*\*\*\*\*

18

I am a mature age student 57 years old who is attending University for the first time.

I have enough resources to pay for my studies even though I do have children who are dependant on me. I am working full time.

However, I am happy to add my name to the concerns of younger students who do not have resources. I would be very distressed if the current available economic support was cut back any further. Scholarships are an avenue for students who are committed to learning and education but who do not have access to resources themselves. This is very important to maintain.

I don't know whether my comments are helpful to advance this cause. I offer them anyway.

\*\*\*\*\*

19

I am a PhD anthropologist and the money we are expected to live on is crap CAPA have not represented the views of the majority of students forced to etch out an existence on \$18000

I am furious at this. I don't want Austudy. I want costs covered such as those for fieldwork...

\*\*\*\*\*

20

I was writing regarding the email I received concerning funding for university students. While I am an honours student, not a postgraduate student, I am sure my financial situation is common for many students receiving a university scholarship.

Based on academic merit, I was awarded a scholarship for \$6000 from the John Curtin School of Medical Research, to do an honours project in the field of cancer biology at the ANU. I declared this tax free scholarship to Centerlink, who, at the time, said that it would not affect my youth allowance payments. I also started working as a research assistant, for 12 hours a fortnight, to supplement the \$210 I was receiving from the government. However, when I declared these earnings to Centerlink, I was told that my tax free scholarship actually counted as an income, and that any money I earned through my casual job would be taken out from my youth allowance payment. (After the allowable earnings of \$236 a fortnight, I think the rate is 50cents out of every dollar up to \$100, then 70 cents out of every dollar thereafter.) Even though my scholarship is paid in two lump sums, Centerlink counts the scholarship as earning \$230 a fortnight. Thus, I can earn \$6 a fortnight before I lose money out of my youth allowance.

So, the scholarship money I was paid in February has all been spent on bills. Now I am supposed to live off \$210 a fortnight. I have considered finding an under-the-table job or deferring honours (and also my graduation) for a year. But at the moment, I am just riding my bike everywhere so I don't have to pay for petrol, and giving up any social activities that cost money. It is not exactly a fun way to end my university degree.

Honours scholarships are supposed to be a bonus for achieving at university, and to make life a little easier financially in your final year. Counting tax free scholarships as income by Centerlink is really disadvantaging those students who do achieve academically.

I hope to see some changes to government policy to help future students!

\*\*\*\*\*

21

The HECS debt for me is an ongoing burden. It is causing me great hardship now and it will continue to do so into the future. All university programs, and especially postgraduate programs, which cause and create financial burdens limit the intellectual possibilities of individuals, because the number of individuals are limited and this will then impact on society as a whole as well.

\*\*\*\*\*

22

I am enrolled in the Master of Teaching (Primary) at CDU. I have been doing this coursework masters - which qualifies me for classroom teaching- for the last 5 years,

fitting it around a number of day and night jobs, because of the absence of Austudy or any other financial assistance for the course. I could have been a primary school teacher 3 years ago - meeting the much needed demand for teachers, particularly in communities, in the NT - and also earning a taxable wage. The nature of teaching studies - the full-time practicum blocks must occur during term time, and exceed the annual leave provisions of most employers (current one is 8 weeks, so I had to quit my day jobs)- has meant that I have been unable to take on either full-time or casual work related to my bachelors qualifications. At times I have been doing 4 casual jobs at once - anything from Woollies shelf-stacking to nightshift disability support/cleaning. I can not see that my studies, my employers or the Australian population as a whole benefit from the current situation.

A relief teacher costs the government over \$1000 a week, so 3 years of fulltime teaching would be worth far more to the community than the cost of one lousy year on Austudy - where is the logic in that?

\*\*\*\*\*

23

I am so glad to hear that this is an issue with so many other postgraduate students!

I am currently enrolled in a PhD part-time (Science) as my scholarship ended last year and I had to go part-time to qualify for Centrelink's NewStart allowance. I was not eligible for Aus-study as a postgraduate student. To meet the requirements for these payments I was expected to apply for 10 jobs a fortnight which uses a considerable amount of time that I would otherwise dedicate to the production of my thesis. This has not only delayed the submission of my thesis but has extended the amount of time I was on NewStart.

In addition to this, at the 3 month mark I was required to undertake Centrelinks Job Search Training Course (JST) with a designated Job NetWork Member. This is an intensive course which goes for 100 hrs over a 3 week period and basically teaches you how to prepare a CV, cold canvas employers..etc. The program is largely directed to those people looking for a non-professional position (e.g trades). I was told that if I did not attend this course I would no longer receive any payments.

I was told by a number of these agencies that they do not cater for the professional student as we are a minority. Moreover, I was frequently told that I had to "play the game". I feel like this has caused me so much irritation and has wasted my time and a great deal of taxpayer's money.

\*\*\*\*\*

24

I am currently a PhD student with supported by an APA. I have previously completed a Master's degree with a different university and had to work at the same time to support myself financially (because Centrelink did not think that a Master's degree was necessary for me to get a full time job!). Would this still be relevant? That period of my life was extremely stressful and I would like to see the current situation changed. Let me know what you think.

25

I received an email asking to share experiences of not being able to receive Austudy or other limitations of the system in relation to study. I am currently receiving Austudy so I not been denied Austudy which is good. However, they will not give rent assistance. I pay \$130 per week in rent and the \$386 per fortnight is hardly enough. I think I may have hopefully just have got myself a casual job, but getting a Job just a day or two a week (I am at Uni 3 days per week) is not easy as employers are not very interested in such part time work and want more commitment. just thought this may be of benefit to you in your research.

\*\*\*\*\*

26

I am currently do a graduate certificate in English Literature at UNE in order to broaden my undergraduate degree and be able to get into my Teaching degree. Basically I'm looking at least another two years study, with no financial support. For the graduate certificate it is not so difficult as it is correspondence and I can still work full time. But next year when I enrol in my 2 year masters of education (very few universities still offer a graduate diploma in education) I have been advised that I still will not be able to receive any financial help, even though I will be studying 9-5, 5 days a week, and the education is directly involved in my employment prospects. I have no idea how I'm going to do this without financial support, yet still pay bills and rent ( not to mention the fact that in the end I will have 7 years tertiary education to earn \$38,000 a year!). Even this year, keeping up with my studies and working full time is incredibly difficult. I would have thought that especially for degrees to become a teacher or nurse or anything like that there would be more support in place.

\*\*\*\*\*

27

I am a 33 year old financially independent postgraduate student completing my Doctorate of Clinical Psychology at LaTrobe University, Bundoora campus, Victoria.

I am writing specifically about the plight of Doctoral Psychology students. Even though both Research PhD students and Doctoral Psychology students must both produce a PhD equivalent thesis, PhD students are more likely to receive scholarships even though the Doctoral enrolled students must also complete coursework and practicum during the same time-frame.

Doctoral (and Masters) Psychology student are only entitled to receive Austudy for the first 4 years of the 6 years training required by the Psychologist Registration Board of Victoria. There are rumours that Austudy may be available to Masters students in future, however Doctoral students will not be eligible. Medical student however receive Austudy for the full six years of their training.

Members of my faculty have told me that Postgraduate Psychology students really need to be supported by a partner or their family, however this option is not available to some (including myself). I commenced this course full-time in 2002 and the stress of the course load, the research load, preparation for practicum in addition to supporting myself financially directly contributed to the onset of a major depressive episode. This

experience was devastating and while faculty members were supportive they were not able to offer any solution other than to defer for a year, recommence part-time the following year and extend my doctorate from 3.5 years to 7 years.

I also have personal knowledge of at least six fellow students (who also need to work), who have become very depressed, extremely anxious or have dropped out of the course altogether as they were not able to complete the research, coursework and practicum in addition to providing basic elements of self care (i.e., sleeping 8 hours a night, eating properly, having time to exercise or seek social support). These students also went without basic elements of clothing such as winter coats and shoes, even though they are expected to be well groomed when seeing clients.

It also concerns me a great deal that this inequity is directly contributing to producing a profession in which only a narrow margin of the community are represented (ie higher socio-economic status). However psychology, more so than most professions, needs to be represented by a cross-section of the community, in order to provide professionals who are able to relate to and understand the psychological hardship that accompanies financial difficulty. I am heartbroken to see that this profession is really only available to young affluent students.

If you would like further information , please feel free to contact me on this email address.

Regards Cindi Hinch

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28

I am a PhD student in Marine Biology at the University of New England, Armidale, I am based at the National Marine Science Centre in Coffs Harbour (a joint research facility for the University of New England and Southern Cross University), as well as being a postgraduate student of the Australian Museum.

I was lucky enough to be awarded an Australian Postgraduate Award and have received the extra half year extension. In two months time this extension will run out, however my studies will not finish for another six months after this point. Even now with two months funding left I am extremely worried about how I will sustain myself over the final six months. Trying to focus on producing a polished thesis representing four years of my life's research, is most certainly hindered by the worry of finances. I will seek part-time employment over these final stages yet this in itself will only distract rather than support my studies. I work well and above 40 hours a week on my PhD and will have difficulty juggling this with employment. I hope I do not have to apply for Youth Allowance, as I feel this would be a misrepresentation of my situation. My only other option is to apply for part-time student status so I can work and study. This will unnecessarily draw out my project. I will be greatly disgruntled if I have to relent to part-time status, as will my supervisors and the university. This situation I feel will also result in the production of a thesis of lesser quality than if I'd been able to produce it in a concentrated period of time.

It is odd that I should be funded to research only to have the final product marred due to insufficient funds. With the average PhD candidature being four years it would be a positive step to see funding duration brought into line, research would only benefit from such a move.



'The most exciting phrase to hear in science, the one that heralds new discoveries, is not 'Eureka!' (I found it!) but 'That's funny ...' Isaac Asimov

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29

I just wanted to quickly respond to the email we were sent about the unavailability of student income support. Can you please keep my name confidential. I am currently studying my Masters of Health Psychology (coursework) and am really struggling to cope because of lack of income. I was originally offered places in my doctorate at more than one University, however, I had to turn these down because I could not afford to do them and Centrelink had advised me that there was absolutely no allowances given to students studying their doctorate. Since I am studying psychology, you can not get a job after completing your undergraduate degree and honours, you have to complete either your Masters or Doctorate. There is also an option of supervised experience, but this is not looked upon favourably and at the time I was enrolling, this option was being phased out. They have since changed their minds about this. The course is extremely demanding and I have had to give up my casual employment in order to complete it. I am currently putting in seven days a week towards my study and for 5 of these I work from 8am till 10 or 11pm. The option was either giving up uni, or giving up my casual job, but I didn't feel like I really had an option, or all the years I'd spent studying would have been wasted. I applied to centrelink to get help while completing my Masters and it was the worst experience of my life. I have always been against getting government help and chose to work during my undergraduate degree. The only reason I even approached them in the first place was because I had no other option. Centrelink denied my claim and I spent over 12 months waiting and struggling to find time to write the letters I had to write and go to the appeals etc. The worst part was that even though I really thought I was right, I kept losing. It was a very emotional time. It was also emotional because I didn't really want to have to ask for money, but I had no other option and was made to feel like scum. I really hope that something can be worked out for postgrad students. It would definitely save a lot of unnecessary stress and hardship. I wouldn't want anyone to have to go through what I've been through. I have also just been offered to upgrade from my Masters to my Doctorate which would add an extra year onto my course, but improve my job prospects when applying for work. If I could get just some assistance, even just enough to cover petrol expenses, it would be better than nothing. Could luck CAPA, I really hope your work pays off!

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30

I've just started studying a Graduate Diploma in Education. I work full time and am doing the diploma over three years. The main reason for taking this length of time is that I will need to go on leave without pay during my teaching practicals. I'm not sure if there is any type of assistance for me during this period - I suspect not. Given the need to attract people from commerce and industry back into the profession, paid teaching practicals (even at less than the rate of a first year graduate teacher) would go a long way to minimising the cost to individuals of retraining for teaching.

If there is assistance available for persons like me it has not been well communicated that it is available, if not such assistance would go a long way to removing the disincentive of periods of unpaid leave necessitated by teaching practicals.

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31

I would like to comment on the taxation of part-time scholarships.

I am a PhD student (on an APA scholarship) studying full-time at the Centre for Resource and Environment Studies, ANU. At the beginning of this year I found out I am pregnant - unplanned, but wonderful nonetheless. When I return from maternity leave in December, it will be necessary for me to work part-time for awhile, so that I can devote time to my new family. Converting to a part-time scholarship will represent significant financial hardship for my husband and I. And so I was very disappointed to learn that the part-time scholarship is actually taxed. This will result in further financial difficulties for us - we have been counting on every little bit of income to make ends meet.

I suspect that the scholarship is taxed because many students studying part-time are also in paid employment. However, for those of us that AREN'T in paid employment, but need to study part-time for family reasons, this does seem very unfair.

You are welcome to pass on my name and university details if helpful.

Regards,

Beth Rickwood (Knight)

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32

I study at the University of Western Sydney and am currently in the first year of an Osteopathy masters program. The whole Osteopathy degree is a 5 year course being 3 years undergraduate and 2 years masters. However, the 2 years postgrad is essential in order to work in the field and receive registration. This course is costly both as a post graduate (although, of course we can pay this back via PELS) and due to items necessary for the course. Such items include multiple expensive text books (most are over \$200 each and many are over \$300 each) as well as a diagnosis kit (which cost around \$750); clinic shirts(\$50 each); photo copying; and external seminars which are necessary to supplement the course material. Further, the course is a mixture of course work, research and clinical practise and as such there is extremely little time in order to work, yet, we are not entitled to Austudy even though this is not an optional extra, above and beyond the undergraduate course. While we are extremely lucky not to have to pay up front costs due to the advent of PELS (and if this were not the case, I know of on-one in my course who would have been able to continue the final 2 years), our 5 years of studying will land us in debt \$45 000 dollars and more like \$60 000 if we completed another degree before Osteopathy as many of us have. Offcourse this was our own choice, but it does make it difficult to consider being able to get a home loan and or having children even 5 years after the completion of our studies. Many of us are finding it difficult to even have enough money to cloth and feed ourselves after paying rent and I am certainly unable to consider buying the texts books I require. This is more of an issue in our young course as there is not a great supply of necessary texts in the library for us.

Due to the lack of time to work, many of us are going further into debt either to family (for those lucky enough to have family able to support them) or the bank (for those able to get a bank loan large enough to help). I certainly am unable to benefit from either of the above and thus am seriously considering deferring for a few years in order to be able to support myself. This would be a shame as continuity in studies, especially ones like Osteopathy where everything is interrelated and flows on from each other is necessary to get up with the tremendous amount of information and knowledge we are trying to compile and integrate. Further, I have been studying since I finished year 12 and would like not to still be at university in 4 years. The ability for students in postgraduate programs to receive Austudy would tremendously decrease our stress load and allow us to focus better on our studies. Thus allowing us to perform better in our studies and become better Osteopaths. Then we will be able to go out into the work force and pay off our debts to the government; pay our taxes and give back to society much sooner; more effectively and happier. I hope this has been a clear enough explanation.

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33

I am currently studying osteopathy at University of Western Sydney in the Master of Osteopathy full time. To become qualified to practice as an osteopath the course is made up of a 3 yr bachelor degree and 2 yr masters degree (by coursework). The undergraduate degree does not qualify you to work in the chosen field unless the Masters degree has also been completed. Thus I am unable to work in the field, and can no longer receive Youth Allowance (I am under 25 but in a postgraduate course). Entering the course after high school I have no other qualifications apart from the Bachelors degree, consequently I am limited in the type of work I am able to do, usually to those jobs that only pay a minimum wage.

Due to the workload involved in a full time masters degree, I am also very limited in the number of hours I can work, approximately 10hrs a week. This totals an income that is well below living expenses such as rent, food and transport for the week. Having studied full time for the last 3 years away from the family home to attend the course, I have been unable to save money to cover my expenses. As a result I have no option but to rely on family members to support me financially, who also have their own financial burdens. There are many other students in a similar situation to me, it would relieve much financial burden for us and our families if our course was approved for financial support. After all, we are the ones likely to be in a high tax bracket once our careers are underway.

I would also appreciate it if my name was held confidential, but the course and university attended can be revealed if need be.

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34

I am currently in my 3rd year of a Psychology Research PhD. I receive an APA scholarship (under \$18 000pa). I am writing to point out that although I am very pleased to receive this scholarship, such an amount does not cover the bills and thus impacts on my study.

My limited finances impacts my study several ways

\* I have to work part-time in a pizza shop. This is time away from my research

\* I have two credit cards, which have not been in credit since the start of my PhD. I therefore have to ask friends and family for money sometimes. This causes much emotional stress, which is detrimental to my work. At this point I would like to make sure you understand that I am NOT an extravagant spender. I rent an old house in the outer suburbs of Sydney. My credit cards are mostly filled with supermarket, petrol and electricity bills.

\* Attending/presenting at conferences worsens my debt situation further, as I am required to pay for them upfront and it is sometimes months before the University reimburses me if I am fortunate enough to have received a grant. Attending conferences is an essential part of a PhD.

\* Most others I know doing a PhD are being supported also by their husband, or have worked and saved for a few years before returning to study. I feel that coming straight through them system from school has been a major disadvantage to me. It is impossible to independently support yourself through a PhD on a scholarship.

I think the major impact of being continually broke on my study is that it lengthens the time it takes me to complete the PhD, as I have to spend more time at paid work, away from my study. I am deeply concerned about what is going to happen to my situation in 6months when my scholarship ends after 3yrs. A PhD is 4yrs duration. Even if I get an extension that is only 6 months covered. How will I pay for food and study my PhD for the last 6? I fear that as I will have to spend more time at paid work, it will add yet more time to my completion date.

I sincerely believe that if my scholarship was greater, that I would have been able to complete my PhD in 3yrs, thus freeing up resources for others.

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35

I completed an Honours degree in 2000 and considered the options of doing PhD studies. Though my results were good and I graduated with an H2A in Literary Studies I would have had to work while studying to complete a doctoral degree. I considered the financial situation carefully before coming to the decision to defer my studies - despite the fact that I felt ready to make a contribution to researching the decline of the Arts in rural NSW. As a mature age student and a woman too - I could not afford to turn up the opportunity to work in the education field - where I have remained since the year 2000.

I now feel that if I were to pursue my studies it would be in a different area - a change that has come about due to my work experience in High School education. Though I feel I could make a significant contribution in the area of values in education I would have to forego the benefits of secure employment and this would impact on my quality of life and my income earning capacity in the short term. I feel that the government and universities need to do more to help women like myself - who have extended their academic experience by giving back to the Australian community.

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36

I have only just arrived back at work after my four week prac' teaching. I previously taught 4 weeks in October - without pay and again another 4 weeks without pay. I am currently itinerant because of my studies and because my family live in Tasmania I am basically an orphan of society. Hardship, you say. I would have dearly loved some support of some kind. Thankfully I have friends who have let me stay with them. I now have to save frantically (now that I am back at work) to attempt to save up bond money to lease a rental place. I have applied for student housing and haven't heard one single word (that was two months ago). Yes, Grad students need help.

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37

I have found it most difficult not being able to receive Austudy now that I am studying my Masters. Not only did I have to move back in with my parents which has caused all sorts of adjustment problems for all involved, but I now have to work extra hours in order to make ends meet, and around heavy work load times, this can take its toll. I would appreciate if my name was kept confidential.

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38

I had a scholarship which was offered by my school at the same level as an APA one. However, of course I did not finish in three years and they would not consider renewing it under any circumstances. Now I have had to take on more work to fund myself while I try to finish my PhD. This is a pain because I now have less time to devote to studies and everything has gone way overschedule. An extra 6 months would certainly have helped and access to extensions seems to depend on which dept/university you are at which is quite inequitable.

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39

I enrolled in the course at the start of this year. As I am ineligible for income assistance, I was forced to look for work and have since taken a full-time position in the NT government. Due to the demands of work, I have since deferred my Masters. Although I will take it up next semester part-time, I anticipate that I will have to take time off from work to complete the course in time. I am not sure how I will support myself during this period.

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40

In response to the request from the Council of Australian Postgraduate Associations who are preparing a submission to a Senate Inquiry into Student Income Support, the following is a brief summary of my experience. I am a PhD (education) student with the Queensland University of Technology with three dependant children. I commenced my

doctorate part-time but upgraded to full-time in the second year. I took leave from teaching with the education department and received a university scholarship to assist with the completion of my studies from this time. The scholarship was for 3 years but as I commenced the scholarship after a year of part-time study, this was reduced to 2 1/2 years. At the end of June 2004, my scholarship finishes. I will have completed 3 years EFT. I applied for a 6 month extension as I needed the extra time to complete my thesis write up and examination processes. This was denied. I explained my situation to my supervisor - that I would need to return to work to support my family, thus extending my completion time. She is currently trying to arrange a school scholarship to prevent this. With the financial support, I will be able to complete by the end of 2004. I believe the 3 year EFT of scholarships is insufficient in some cases, and should be extended to 4 years if a student can present justifiable reasoning (which I did). In my case, I planned to complete within 3 years EFT but university-based circumstances led to unavoidable delays that have prevented this.

I would appreciate that my name and my university remain confidential.

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41

During my Undergraduate degree I was receiving Austudy payments. The only reason I managed to graduate was the fact that I was supported by my girlfriend (I received significantly less than she did). Living out of home, renting and going to UNI is difficult enough. I occasionally worked part time. I certainly had the option to work continuously throughout my degree, but chose not to as it was affecting my studies. If I did work continuously I am certain that I wouldn't have gotten a GPA high enough to meet the cut-off for my postgraduate studies. I am currently on a scholarship and earning a reasonable wage (considering I am still a student). I was glad to leave Austudy and hope never to have to deal with Centrelink again.

If I wasn't lucky enough to receive the support I did during my undergraduate degree, and if I still managed to make the cut-off without receiving a scholarship (as it is I only just scraped in to receive a QUTPRA), then I certainly wouldn't have been able to afford to continue my studies and I would have not been able to do any postgraduate research (at this point in time). It is obvious that, in general, limited income/support equates to limited education. I managed to make it into a very difficult undergraduate degree, however most of my colleagues came from well-off backgrounds. It is a shame that the children born into lower income homes will have fewer opportunities than the well-off children (there are so many intelligent people out there). I am truly grateful for where I am today...

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42

I do believe that it would be very helpful to provide post-grads with the equivalent of the basic wage - through whatever form available, unemployment benefit plus supplement, scholarship supplement, opportunity for secure one-day a week university employment ie wage supplement.. We have proved ourselves able to contribute intelligently to our world and chosen disciplines by being selected and having our candidatures approved - however, it is very difficult to maintain appropriate social profiles and purchase books

and technical equipment and participate in conferences without adequate financial support. We are exploited for teaching purposes during the semester and can teach up to ten hours, but this is almost the equivalent of a full-time appointees teaching responsibility, however for us, there is no income between teaching times , so for six months of the year at least we subsist. This is my eighth year of adult life spent at university and subsisting - and this is despite being able to make worthy contributions to society such as securing landcare grants worth hundreds of thousands of dollars for community initiative - but the volunteer with the right skills did not receive a cent! Similarly developing a graduate course (still in use at another university) but then immediately being made redundant. Being seen as over-qualified by a highly competitive public service and finding employment extremely difficult to secure in the last decade - I think the Government has treated its brightest potential intellectuals shoddily and no wonder there is a brain drain to the US, Britain and Europe.

Grateful for the government to consider improving postgrad income support in whatever ways are feasible.

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43

I have not been fortunate enough to fall into the above categories but would like to make a comment anyhow. I would be interested to know what consideration and support there is for full time working parents trying to gain PhD qualifications to keep their jobs/contribute to the community etc. I do not seem to be able to get a scholarship since I work in the university, yet the university will only give me six months leave late in the PhD process. As I am in a discipline with few academics as yet in the field, there is enormous pressure to have massive teaching loads (we can be employed on our extensive industry experience and the student and industry demand is huge), working nights etc, yet can't get financial support to study. I am not the only one I know in this situation, but I also have three children and a mortgage to support. Maybe there is an expectation that somehow we will get the qualifications done anyhow. If you could hear the stories of the impact on families of working parents trying to get PhDs it would be astounding. Example: there was a line up for the printer in our area on Easter Sunday as we madly try to fit all the above in! And of course we work and study in universities with principles of equity and family friendly policies. Name and university to be withheld please

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45

I would like to say something on behalf of the over 20% of international students who make up the post grad contingent.

I am here with my family while I complete a 3 year degree. My wife works full time paying full taxes on every wage she earns. Yet, we are not eligible for centrelink kindy funding like any other tax payer. Nor are we eligible for any health benefits like any other tax payer. We pay full fees to keep our child in school which amounts to over \$5000 a year and also pay international health insurance on top of that which is spendy as well.

However, I work and the school benefits from my being here. I contribute to the academic community and represent QUT at national and international conferences. I teach as part of my contribution to the school and to earn some wages. Through this participation, I keep teaching and learning levels high while allowing the school to NOT employ a lecturer or part/full time employee.

Yet, there are only 7 scholarships that are available per year to support what must be 100s of post grad international students providing similar support to QUT.

Now, I must, due to this hardship, leave the school and finish my studies from abroad. I will still be paying my full international tuition to Australia, and QUT will not need to supply a desk for me from which to do my work...mostly they will be losing. They will be losing an instructor who spent more than 10 contact hours a week with over 200 students and helped develop and internationalise the Film and Television Curriculum in the new CI precinct. They lose the 20+years experience which I brought to the department planning. They lose the perspective of an international student who moved here to collaborate with colleagues, but must leave because of the cost involved in living here.

If one weighs the benefits, it would assist QUT greatly to keep me on and somehow financially allow me to continue to contribute to the academic community, teach courses and co-mingle with other PhD. students. However, no such support is in place. This is a tragedy.

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46

I feel very strongly that I should response to your email about the student income support.

As in Maslow,s hierarchy of needs: Physiological, Safety, Social, Esteem and Self-actualization, financial well-being in a study program also translates into physiological well-being which allows a student to really put his/her heart and soul into the work. It is vital before the subsequent hierarchies of needs can be fulfilled/ achieved.

I am a sole parent who took up a Master of Information Technology (research) program in Nov 2000 in order to qualify myself as a teaching academic in any university (as PhD is a basic entry requirement for a lecturer position in Australia these days). It was tough at the very beginning to settle in the study mode. I had to manage the household work, my child's education, my education/work in the research program, take up extra tutorials or research assistant duties to create income, and cope with my child's asthmatic relapse or health needs from time to time. During the masters program, I was given a school-based scholarship of A\$5,000 per year. I worked extremely hard for livings and in the masters research program. I achieved four publications: three conference proceeding papers and a journal article. With my proven research ability, I was advised (two conference papers were published at that time) to be upgraded into a Doctor of Philosophy program. I took the advice and was upgraded into the program in June 2001.

Unfortunately, I was told to change my supervisors after I was upgraded. The change of supervisory team however also changes my research topic. In the period of nine months when I was searching for supervisors, I was not given any scholarship nor financial help. It was only after the change of supervisors has officially taken effect that I started receiving my faculty-based PhD scholarship (amount paid is the same as that in an



APA). But, it was too brief as a nine-month period. When my PhD candidature reached a stipulated period of three years at end of November last year, I was told that the university only pays each PhD student a scholarship of three years. In each normal case, there is no scholarship extension and the faculty is strict and firm with this budgeting policy. In fact, during the first three years in my candidature, I have also spent all possible savings from all past work. I was not given any further income support ever since my candidature reached three years. Without the income support, I first resort to financial help from centrelinks, try to take up more tutorial classes and try to take up loans from relatives and even friends. As domestic university IT student intake drops in Australia this year, it jeopardizes my tutorial-teaching opportunities. I have to look beyond jobs in the university and look for jobs anywhere else.

I landed in a plight of a great financial hardship to complete my PhD program (with ten more months full-time to go and all stressed-up). Currently, I am also searching very actively for academic, teaching, training job or any other possible type of jobs anywhere in Brisbane area in the hope of continuing my research program. I see myself spending time endlessly not on research work but on job searching instead at this stage of my PhD (which should NOT have been the case!).

I will strongly and totally suggest that income support is critical for any student to complete any program. Law makers and persons who implement any policy simply have to assess each different case on a case by case basis (on RTS, Scholarship, etc).

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47

I am VERY pleased to see this issue being taken up. Just this morning I submitted my progress report to my faculty. This included a request for a 6 month extension. One of the reasons is because I have to work to support myself while doing my Phd in sports psychology.

I was unlucky enough to come out of my honours year with 69% (1% off being a real consideration for a scholarship) but was fortunate that my thesis was sports psych based so secured my position for further research in the field (Phd in sports psych). In the first year I went to a lot of effort to obtain financial support. I went to meetings with centrelink who fobbed me off with talk of the government funded scholarships. So I applied for many scholarship but this was taking up time I needed to spend on my Phd and getting me no where.

Initially I was doing casual work using my dip ed doing emergency teaching but have managed to secure a 2 day a week job at uni now. I scrape by on this money but if I am sick on one of my 'work' days I do not get paid (I am a sessional) so it is VERY difficult for me. I am also conducting interviews for my research and having 2 out of the 5 working days excluded makes appointments difficult (not to mention writing up etc).

Last year my local member (city of Yarra - Lindsey Tanner) sent out a brief 'questionnaire' about issues affecting those living in the City of Yarra. I cited the lack of Austudy for ALL Phd students as an issue. He did not respond to this despite my indication that I would await a reply.

You should also be aware that in my field of study postgraduate studies are needed to register as a Psychologist in Australia (although you can register just in Victoria after

doing 2 years of supervision after your honours). So I see this issue as especially significant to psychology students.

It has DEFINITELY effected my studies. I find it an act of discrimination to not have Austudy available to ALL students. I come from a low socio-economic background and am not able to be supported by my parents (or a partner). I have gained good marks through out education (despite my overall 69% I did not receive under 70% at any time during my honours studies) and DO NOT see why I should be made to struggle through my studies worrying about my research AND whether I can pay the bills and eat this week. It is disgraceful that only those with family able to support them financially or those lucky enough to secure a scholarships get to devote themselves to their postgraduate studies. The government should recognise this as a major problem. Although with its recent changes I feel that educating the poor, even at an undergraduate level, is not a priority.

Scholarships should be provided by private bodies and money from the government be available to ALL students in the form of Austudy. Maybe a means test that includes scholarships is needed (although with exclusion I believe comes segregation and resentment from those who do not meet the criteria). It is time ALL students where given the opportunity to devote themselves to their studies and not have to worry about how they are going to obtain their basic human rights (food, shelter) if they continue to study.

As you can see I have brought up this issue with centrelink and my local member and would have loved to go with it further but lack the time. So thank you for taking this further.

Please do not hesitate to contact me if you want anything further.

Vivienne Sullivan

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48

I am currently in receipt of an Australian Postgraduate Award and am now in my 3rd year of study. I would like to draw to your attention a difficulty I have experienced which, however, does not arise from the points you have noted. It is the fact that Social Security takes a spouse's (nontaxable) APA income into account when their partner is on NewStart. I am a fulltime PhD Anthropology student and my research required me to move to a particular town in order to conduct that research. Despite the fact that my partner and I were not cohabiting during that time, Social Security docked my partner's NewStart Allowance because of the income I receive. I would have thought that the government gives out these Awards in order for a student to be able to conduct their work - not to support an unfortunate spouse who is temporarily unemployed. It made my job extremely stressful as I did not have the ready funds to pursue my research and, I believe, impacted on my fieldwork to the extent there were things I did not do simply because I could not afford it. I have not given up on my study and whilst I hope to achieve a good outcome I remain disappointed that my fieldwork falls short of the excellence I expected to be able to pursue with my Scholarship funds.

I would like my name and university to remain confidential. Thankyou.

49

I am a PhD student with the University of Queensland and felt myself extremely fortunate to qualify for an APA Scholarship (3.5 years, though the candidature is four years). During my first year of candidature I also managed to secure a top-up scholarship through the CRC for Sustainable tourism (3 years). This was most fortuitous as without this additional funding I would not have been able to fund my research. This is a common practice currently, with students spending much of their valuable and limited postgraduate degree (now essentially seen by Schools and Faculty's as 3 years) search for funding to conduct research which has been approved by the School/Faculty, but due to ever increasing budget restrictions are unable to fund.

Various hurdles during my candidature as a postgraduate have seen my project extend beyond the funding period. There are many instances where the unavailability of basic computing equipment and programmes, have made what were essentially simple tasks epic adventures. For example it took 3 months to convince the School that the analysis program SPSS used by many students within our school had not been re-registered and therefore unavailable for analysis tasks.

The sausage factory nature of the postgraduate process, where students are seen as cash cows, too often has left students poorly supervised due to increasing commitments placed on staff to supervise, teach and publish. These experiences leave students demoralised and hampers the likelihood of timely completions. Students are often uncomfortable expressing these issues within the yearly reports for fear of presenting their supervisor in a bad light, for a situation that is essentially out of their supervisor's control. I have during my candidature supported students through these situations and therefore feel confident in suggesting these are not rare or exceptional occurrences. My contacts with students outside of our school and UQ would also suggest similar themes within other University's.

Financial hardship therefore, places an insidious and far reaching burden upon the success of the postgraduate studies generally. On a personal level, cessation of the APA Scholarship has placed hardship upon our family unit and as a result has led to further delays to the completion of the degree. Financial constraints on the University system, given a government preference for cost recovery, have subjected centres of learning in fields that are not commercially transferable (environmental studies for example) to experience increasing financial difficulties. Limited funds has resulted in declining facilities and support for research, which in turn has seen these centres increasing the postgraduate student population to subsidise shrinking budgets, without increasing basic infrastructure to support additional students. These concerns have led PhD and other postgraduates to question the value of the higher learning experience.

I trust this information is of some value.

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50

I am currently completing an MA(Research)(Creative Writing). This is a course that is not covered by Youth Allowance.

I wasn't aware that I wouldn't receive any government assistance when I started the course. After I was accepted, I applied to Centrelink and was promptly denied. Consequently, I began the task of finding a job (which Centrelink defines as a full-time

activity) as well as undertaking full-time study. The job-seeking interfered with my study to the extent that, until one month ago when I finally gained employment with a company that would work around my uni timetable, I had very little time to devote to my study. Additionally, I came to a point where I had no money to support myself at all. Luckily I have a family who was able to assist me. Many people aren't so lucky.

I had decided to quit my studies when the job offer came through. It was not a matter of choice, but of necessity.

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51

I did a research masters degree in electrochemistry at QUT. If I had known what I would have had to go through financially I would not have done it. I lived for two years on a casual wage of about \$100 as I had to work to support myself. If I had not lived with my girl friend at the time I would not have been able to study at all. When I broke up with the girl friend in question I was forced to give up full time study to get a job.

I was laid off from my job and I now am unemployed and cannot hand in my thesis as I cannot afford the upfront fees that I have to pay to hand it in. All in all the fact that I did a research masters seems like a waste of time.

I wanted to do a PHD but was told that honours students are given scholarships in preference to masters degree holders. Therefore I have decided that I cannot financially afford to do a PHD and I cannot do an industry sponsored PHD because I have not handed in my thesis.

All in all doing a masters was the worse thing I ever decided to do. There is not the industry out there to support graduates with higher degrees and I am having trouble getting work due to my education and lack of experience. I started a masters because I was having difficulty getting work with just a bachelor and a lack of experience. I would have been better off doing a business postgrad degree at least then the general skills developed during a business degree could be transferred to other industries.

You need a post graduate degree to do research in most of the sciences and it is ridiculous that there is not support. We have a high western level of education but you cannot do post grad unless you are one of these people that get a scholarship to cover your living expenses or you have a family with money.

I am financially ruined at the moment due to several factors the big one being living for so long on next to no money. It is a tragedy when you have to have nothing just to improve your chances of getting a better job.

I have written my thesis and I am seriously considering not handing it in because I don't see the point. I love doing research but I don't think that I am willing to suffer any more just to try and make a difference.

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52

Not being able to get either newstart allowance or austudy during the first year of my two year masters of osteopathy was incredibly difficult. I tried incredibly hard to find some way of supporting myself that would fit into my uni timetable & that I was actually

qualified for. it was very very difficult, & i ended up borrowing a lot of money from my parents & friends (who couldn't afford to support me either) just so that I could pay rent, bills & have something to eat. it is not easy for rural students to be able to have that kind of support network, where you can just go around to your parents for a quick meal. you don't have a choice about living at home, unless you want to throw your whole education & future job as an Osteopath down the drain. financially at the time I would have been far better off quitting my course (which has a 3 year bachelor of science attached to it that is useless without the 2 years of masters), and going onto newstart allowance. it was an incredibly stressful time for me, as I spent all my spare time looking for jobs instead of doing the study I needed to do for my course. I am only in a different situation this year, because I was able to prove to centrelink that by finishing this year, I would have good chances at getting a job - it's called furthering your education. why couldn't they pay me for my 4th year (1st year of masters) of my course? I hope that this will soon change, as I don't think that it is a very wise idea to quit study, just to be unemployed. good luck in trying to succeed in bringing about some change with this legislation - & thank you!!

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53

A few comments: (I would like my name to remain confidential)

1. Even if the scholarship covers living costs, it is still comparatively low. I am also sad to point out that QUT, school of accountancy has a rather racist policy when it comes to appointing minority students in part time employment like tutoring. Preferences to part time work were almost always given to white Australians. This has been raised a number of times but the staff members there are unwilling to change. QUT equity section did respond to my e mail for my concern in this situation but it is difficult to take action without their full support.

2. The scholarship in question should also cover for conference travelling/registration costs, purchase of computing software without the student having to go through a huge bureaucratic system. Any delays in these not only hamper the student's progress but also put the students into unnecessary frustration. Also there needs to be more flexibility, it can be difficult for example, to use the grant money to proof read papers to be submitted for publication, as it may not be covered in budget but nevertheless falls within the research activity of the student.

3. Some of the scholarship have constraints on the number of hours students may work. This is NOT always observed by some students. In fact some staff in school of accountancy continuously to provide students with continuous stream of work and boosts their income greatly while minority groups consistently miss out. There need to be a more equal access for part time work outside the scholarship and everyone with scholarship should have equal access to these opportunities. This does NOT appear to be an isolated issue in QUT but prevalent to many other universities.

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54

Please keep my name confidential, however, my course (Masters of Speech Pathology) and University (University of Queensland) may be disclosed.

I cannot access any Austudy or the like because this course is a masters course. However, it is a full-time (course-work - not purely research) degree, that is not in the area of my previous study. Classes and practicals are scheduled every day so that I have been unable to get employment in my previous degree while I am studying this degree as employment opportunities are, to a large extent, only available during normal work hours. If I did not have the support of my parents (I live with them rent free) while I undertake this degree I would certainly not be able to do it as I would be unable to afford to study (now even lecture notes are paid for out of the student pocket) while paying for living expenses. I know of one student who had to discontinue studying this degree in order to go to work to pay the rent.

I have undertaken this additional degree primarily to help children with dyslexia. I only hope that I can achieve this aim without sacrificing too much of my future financial independence.

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55

At the time I commenced my Masters I had not been in full-time employment for 14 years but part-time employment for approx. 3 out of the 14 due to child-rearing and returning to study to gain a BA. In February of this year my marriage ended and I found myself without income and with debts to pay off, having just returned from 3 months non-award study overseas. I applied for Centrelink assistance but the only assistance I could qualify for was a Newstart allowance and ONLY if I dropped to part-time study (which I did). After waiting approx 8 weeks for a payment, I finally received a Newstart allowance for the three weeks between separating and finding a job (18 Feb-9 March). Thanks to financial assistance from my elderly parents I did have a roof over my head during this time! Having finally received the Centrelink payment, I swapped back to full-time study (although Centrelink insisted I study part-time, I never received a cent extra from them after that initial payment!) as well as working 25 hours/week since March, but have since had to reduce that to 20 hours because of the demands of study. I currently earn approx \$320/week from which I am still need to repay \$2000- of credit card debts, support myself and save money to return to Indonesia for 12 months of fieldwork (plus a \$1100 airfare). If my visa is approved I am due to go in approx August/early Sept. Obviously there simply isn't enough income to fund all of this so I am in the process of selling off my few personally-owned possessions. I was advised by my University it was pointless trying for scholarships, funding etc as there are just none available to Masters students.

The hardest part of this is the fact that I have been forced to return to live in the same house as my ex-husband because I simply do not have enough money to pay for accommodation elsewhere. As you can imagine this has resulted in a rather tense living environment, not exactly conducive to study nor ideal for the children (two teenage boys who wish to remain with their father). I am possibly in a better position than some other students however, in that my ex has paid for a laptop computer for my research and agreed to pay me \$250 per month for the time I am in Indonesia, the costs which will eventually come out of my share of the financial settlement (years down the track when the kids leave home and the family house can be sold). There is no doubt that it is my decision to return to study, I certainly could have an easier time by opting to work full-time. But since I was awarded the Chancellors Medal and the Dean's Award for High Academic Achievement at graduation, and since I have a passion for my research it seems a waste not to take up post-grad study. As I am already 43 years of age, have

already sacrificed one very promising career in science administration because of marriage and children, I do not intend to let mere finances deter me from this opportunity to follow my dream!

Hope you can use this information to make life easier for all postgrads!

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56

I am a teacher at a secondary school full time. Over the last 8 years I have completed 2 Masters Degrees, part time while I worked, while at the same time accruing a larger HECS debt. I have often been asked by others "Do you get paid more money by the Sate Gov't for being better qualified as a teacher, or can you claim it (HECS) as a tax deduction?" Of course we both know the answer to this. These people always ask "Why do you do it then?"

Of course I have often asked myself the same question, along with other questions such as:

- What kind of education system does not encourage or reward (and I don't only mean financially) better educated educators?,
- What kind of system hangs massive debts around those who wish to be better educated? These people will probably have lower levels of unemployment, better health (often associated with better education) pay more tax. I am not advocating for fee free university, however will any one be surprised if Australians become less educated over the next few years?

I currently am attempting a PhD for the second time. Last time I dropped out due to the pressure of trying to work and study. The only assistance I can get from the Education department is 5 days off without pay. I even asked my principal if I can maybe have a reduced load (2 or 3 spares off per week) and he told me that "A PhD is a personal thing and has nothing do do/benefit the school' As my studies was in Physical Education and I am a P.E. teacher I found this difficult to comprehend.

I firmly believe that some system or policies need to be established that value and encourage individuals to study or become better qualified in their profession. It firmly believe that the nation as a whole benefits from better educated individuals, not just the individual themselves. It will be to our own detriment if we do not address some of these current situations which only give lip service to education as a valuable asset.

I would love to be able to study full time (probably not totally true, more of a necessity) in the next few years with my PhD. I will have to take a pay cut (even if I do get a scholarship) to do this and off course long term, see no financial gain, only penalty. I am not saying I want to gain, but definitely not go backwards. I would like to think that the Government would rectify such situations, not just for me, but for the nation as a whole.

If you have any further queries please do not hesitate to contact me, or call me to report at the Senate.

Brendan SueSee

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57

Information for the inquiry: Re tax on part time scholarships

As a PhD student with two small children, both born during my candidature, I would have liked to undertake some of my PhD on a part time basis. However as it seems to be presumed if you are going part time you must be working and therefore your scholarship should be taxed. This actively prevented me from taking this option. The cost to me of going part time in terms of financial loss both through the taxation of the scholarship but also in terms of childcare rebates etc., made this option impossible. I think it is important that the reasons for undertaking study part time are taken into consideration before assuming scholarships should become taxable.

Thank you for the opportunity to raise this important issue. I believe many women with young children at home have the same concern

(I prefer to keep my details private)

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58

I am currently enrolled in a PhD in the research centre of Creative Industries and the recipient of an APA scholarship. I was doing my Masters part-time for an extended period without any income support but due to work commitments and departmental/supervision upheavals could not achieve as much as I would have liked. It was recommended to me that I upgrade to a PhD, coming in at confirmation stage, leaving at least 2 years to complete.

After learning that I had been successful in gaining an APA, I was informed that, due to my upgrade and the period of time I had been enrolled in the Masters, I would only be eligible for 1.5 years of the scholarship. I am now looking down the barrel of the grant ending with at least another 5 months work to do. My partner and I are a low-income family with a two year old child, so clearly, completing without some form of income support would be impossible.

I hope this is the sort of experience you are looking for your submission. I would prefer to remain anonymous if possible - I need to be recommended for a scholarship extension!

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59

My PhD program commenced on 10 Oct. 2001 in the research area of mechanical engineering. I hold QUT postgraduate Research Award (QUTPRA) covering my three years' study. Theoretically, I should finish my program by the early of October of this year. But the reality is that my research needs a lot of experiments. After finish of one of my two experiments, my supervisor can't find the proper machine to do another experiment. So, in the normal condition, I should write my thesis right now, but I am still waiting for the machine. It is obvious that I have to extend my program. But I was told that currently extension is very difficult. I think it is unfair for me if this is true because this situation is not caused by myself. If I can not extend the scholarship for a reasonable period I absolutely will change my research to part time no matter if my supervisor, my school and the faculty approve it.



60

I am an international student here at Victoria University. I am a research student doing PhD studies in Gender and Development. I am also sponsored by AusAID and my scholarship award is for 3 years. I am in my third year of studies and am supposed to complete writing my thesis before this scholarship runs out at the end of December 2004. My data collection in 2003 was stressful because I was advised by the AusAID Liaison Officer at my university that I could only be abroad to collect data for one month. I found that to be insufficient because I needed to travel a lot and I was to interview 40 men in positions of influence in the modern workplace and although I had made initial contact with my interview participants, and scheduled a time, the reality proved otherwise. I was to pretty much depend on their schedule. A lot of my appointments had to be scheduled and re-scheduled because of various reasons they gave, for example death in the family, being alleged for misappropriation of public resources among other reasons. I personally approached other possible participants when the initial sample could not be interviewed. With all these obstacles going on, I was running out of time. This gave me extreme pressure and I did settle for interviews other men I had not intended to interview, but somehow met the criteria for sample selection, just to get the required number of interviews I was to do for my study. While I did get the number of interviews I required, I regret cancelling interviews with those men who I believe, would have contributed interesting data for my research, because of insufficient time for fieldwork.

I feel one month for a research fieldwork is insufficient. For me it proved stressful and almost counter-productive. I suggest 3 months minimum time for AusAID scholarship awardees, and that should be communicated to all parties involved: the awardees, AusAID Liaison Officers on all universities accommodating AusAID scholarship awardees, University Administration of respective universities, Faculties in the respective universities that accept research students and DIMIA.

The second concern for me is the length of time for scholarship. I find that 3 years is running out for me. I am just working on my data analysis and I have one more semester to complete my data analyses and write-up, until my scholarship runs out. I am concerned that I will run out to time and not complete my thesis.

I third concern is that I am a diabetic who is insulin dependent. I have been stressed about having enough medication and glucose monitoring paraphernalia at all times that I do not get into a state of hypoglycemia which have been experiencing in the last month. I am not a citizen so the medication and the monitoring device is expensive for me and to avoid that, I try to ration as best as I can the insulin and the glucose monitoring strips which at times I find to be unaffordable on my AusAID allowance. This is a constant worry for me to be healthy so I can finish writing my thesis on time.

Thank you CAPA for listening to my concerns.

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61

I have been personally effected by the fact that my scholarship only lasted 3.5 years and I cannot receive austudy. I am completing a phd in Philosophy, but was only in the HPRC school for 18 months when my scholarship ran out. Before this I was in Architecture, so I have had a lot of new ground to cover! When my scholarship ran out, I

knew that the amount of paid work that I would have to do to support myself would completely overrun my potential to complete my phd as quickly as possible. I felt that if I could continue to work on it for another 6 months (taking me to my 4 year expected length for phd completion) that I would have a solid chance of completing the degree and improving my employment opportunities. I am now on Newstart Allowance, but had to go part-time to do so. And even when I went part-time, I had to plead for government support, assuring the case worker that I would drop my study for full-time employment and that I would not spend more than 10 hours working on my phd a week.

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62

I was sent your email by a member of Cupsa at Curtin University where I am currently studying towards a Masters of Occupational Therapy. I am of course not eligible for Austudy or Newstart with the course I am studying and did appeal to centerlink along with a friend of mine who is currently studying the same course. We believe that our situation warrants special consideration for assistance for several reasons:

1. This course is not a traditional masters based on research. We graduate with the same knowledge and eligibility to practice that the undergraduates do, however this course enables us to fast track our career as we all have undertaken previous related degrees.
2. There are no scholarships that we have been made aware of that can assist us through this course
3. This course is more intensive, taking up more time than the undergraduate course and we have to complete the same 1000 hours of prac in 2 years instead of 4. This leaves little time for work. Consequently most have had to move home or live on the poverty line.
4. The students in our course would be happy to graduate with a Diploma as long as we could practice if it meant that we could get assistance. This course is difficult enough without the added burden of worrying where we are going to get money to survive.

I have taken this matter to the guild and our local member but have been informed that students last year have already attempted to enact change, without success. My understanding from this is that the law would have to change and to be honest, despite wanting to take it further I simply do not have the time between Uni, prac, work and home duties.

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63

I began a PhD in Arts in July 2000. I have not received a scholarship or any other government assistance at any period during my degree. I have recently applied for a finishing scholarship for three months, but am yet to hear back.

As an unfunded student I have found it difficult to work productively on my dissertation. This is mainly because working at least part-time throughout my candidature has given me inadequate time to properly tackle my subject. The constant interruption of my research and writing has slowed my progress considerably, and the stop-start nature of

my work has not only been frustrating but has meant that work started was sometimes uncompleted.

One of the biggest problems for people in my position is the absence of funding alternatives to a scholarship. I will not comment on whether scholarship stipends are too low or too short because this has not concerned me. My main worry is that as a postgraduate student I am not eligible for *any form* of government assistance, including unemployment benefits. At times I found myself in rather dire financial circumstances when out of work (in between jobs) because I could not even access an unemployment allowance. The financial hardships and insecurity of my situation led me on several occasions to consider quitting my studies.

I have listed below a few suggestions for improving the circumstances for unfunded postgraduate students that I hope may be of some assistance.

1. Perhaps Austudy could be extended to postgraduate students.
2. If not, perhaps postgraduate students could be covered by some form of unemployment allowance should they find themselves out of work. This could be subject to similar conditions as the Newstart Allowance. At present students in financial hardship are faced with little alternative but to defer or quit altogether.
3. Alternately, perhaps Austudy loans could be available to postgraduate students facing hardship so they do not have to quit if they are (temporarily) out of money.
4. Perhaps small/temporary allowances could be available when students are struggling or require time-off to properly engage with their work. Periods such as when a student is 'writing up' require focus and therefore time, and this is hard to achieve when one is working 20-30 hours a week to get by.

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64

I began my Masters in Professional Studies (Hons) specialising in Peace Studies (at UNE) while I was receiving a sole parenting benefit. However, when my youngest son turned 16, I was informed that there was no income assistance available to me; Austudy was not available for post-grad study, and because I am an external student, my study load is deemed to be full-time. This disqualifies me from financial assistance (or even help finding casual or part-time) from NewStart. I am therefore limping along with casual employment without enough income to avoid an escalating debt, or enough time for my dissertation and my sons who, despite being 16 and 19 still need my financial, emotional and moral support generally, and for their own studies.

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65

There are a couple of things I would like you to bring to the attention of the Senate Enquiry:

I am a research Masters student in Engineering & Technology, previously on a scholarship, and now completing my thesis with no income. My research was delayed by a number of unforeseen occurrences, but I am still left with no income.

I think that it is particularly unfair that PhD candidates can apply for a 6 month extension of their scholarship, but there is not such option for a research Master scholarship students. In some cases research is held up for reasons that are beyond the control of the student, and research masters students are generally told that they can extend their candidature, but that they have to do so with no income, so I am not surprised that such students opt to discontinue their program. This situation creates extreme hardship for some research Masters students. The availability of Austudy for such students would be a very welcomed form of assistance.

The fact that postgraduate scholarship students are not permitted to switch to part time candidature during a period of extreme physical illness. The only option for the student is to give up what is usually their only source of income (by taking an intermission of candidature), when in fact part-time candidature could be a good option for the student. I am not sure if this is purely a particular University's policy, or if there is some government policy that influences the University policy. If one takes an intermission of candidature, as a postgraduate student, you are not eligible for any sickness allowance from Centrelink, but sick or not, you still have to pay rent, utilities etc. And there is added stress if you have a family to care for, as many postgraduate students do.

Finally, postgraduate students with disabilities are also sometimes disadvantaged by the situations above. And it create even greater hardship for such students, which is not adequately handled by the University. I hope this is helpful.

I would also like to request that my name and university are to remain confidential to CAPA.

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66

The main hardship I have encountered since beginning a postgraduate psychology course is the unavailability of Austudy or Youth Allowance. According to centrelink, while undertaking this course I am not eligible for assistance. This makes it extremely difficult since a requirement for acceptance into this course was the agreement to not work more than approx. 10 hours per week in order to cope with the work load. I could not have undertaken this course if I was not living with my parents, as financially I would not have been able to support myself while studying.

I find this situation extremely stressful as I feel as though I am not achieving anything financially while I am at uni. Additionally, if it wasn't for the help of my parents, I would not have been able to afford text books etc. In order to become registered as a psychologist, postgraduate study is a requirement, and without this additional study finding employment would be difficult. Therefore, I believe that it is important for postgraduate students to be eligible for some assistance while studying.

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67

I am still in the process of completing a PHD in Applied Science at QUT in Ecology. I was on a scholarship for 3.5 years and completed all my experiments within that timeframe. It has been two years since then and still haven't handed in a thesis (well, it has been through the internal review and awaiting my supervisors approval before submission for the external review).

I am usually very organised and obtained four distinct studies in the 3.5 year timeframe, but since the funding ran out I had a lot of stress and financial pressure in attempting to complete the thesis. I addressed this by doing a variety of jobs from running practical classes, contract work with state government agencies to full-time work as a project officer in the DPI. I saved enough

to support myself while I completed the thesis but it takes a lot longer to complete once you have left it for a while.

I have many friends in similar situations but have not been able to afford to quit working and complete the thesis. If funding was a little longer or there was a support system in place to help students complete their work then more people would actually finish. There were 10 students who started their PHD around the same time as me (1999) and only two have finished, I hope to make it three and hope that figure will improve with your help.

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68

I would just like to make a comment on the taxation of part time scholarships, that is if this is not too late.

I can only assume that these scholarships are taxed as it is presumed that holders either have a full time or part time job and therefore their scholarship is considered a second income.

I'm sure that I'm not the only student who is part time due to illness and as such cannot also hold down a job. If I could I would be doing my degree fulltime.

So, yes I think tax on a part time scholarship is yet another problem that I could do without.

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69

I am just finishing a PhD in visual Arts at QUT in Brisbane and can well testify to the destitution involved with post graduate study. I did my Bachelor's degree in 1990. My Masters in 1996 and now my PhD. I got knocked back for a research scholarship three times - mainly because (as I understand it) the system is biased in favour of Honours degrees (identifying the smartest young and fast tracking them). At QUT Honours degrees are worth 6 points and a MA by Research 5. So even making an Honours equivalence was tricky when my Bachelors degree was discounted because it was too old!

My work involves the topics of AIDS and War. I have not been able to get any Arts Qld or Australia Council grants to help with my practice or exhibition schedule. Net result was that I finally fell in a big hole. In one way that helped as I have been on Personal Support Program thro Centerlink for 2 years and will be able to stay on that till the end of this year. But it has been an enormous struggle - poverty is the great diet but I didn't need to lose a stone in weight. I have just received a Write Up scholarship from Uni for 3 months which is a great relief but it is still a struggle.

I think some of my problems of getting scholarships might be attributed to my age (54 or something) and one wonders what is going to happen if we are now to work until we drop! I personally think it is going to take at least 10 - 15 years before 'older' students and workers are not so discriminated against.

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70

The term full time domestic is a dream as a post graduate student because in this society student fees is enormous and has to be financed thus the HECS debt has to be repaid. By the time undergraduate studies is completed the students is faced with a debt of 10,000 to 25,000 dollars depending on which degree was undertaken. In my case I chose to keep paying and that put

enormous amount of pressure on our family as I had to pay school fees, a mortgage, work full time and study externally. I have decided to continue to do a post graduate course and continue working full time and finance my life. This is putting a lot of strain on my academic performance. as I have never applied for a scholarship (i.e I do not know how to apply or if I fit the description) nor applied for austudy as i do not know if I will qualify due to my partner working. This is the problems facing many of our students today.

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71

In response to your invitation to submit experiences of financial hardship due to current funding regulations, I would like to offer the following statements.

I am undertaking my PhD in the faculty of Creative Industries at Queensland University of Technology.

I was unsuccessful in gaining a scholarship for my first year of full-time study, but accepted the university's offer of a place on the premise that I support myself financially.

For the first few months of study I earned \$13 per hour cleaning houses. With Austudy or Newstart completely unavailable, I was forced to work at least 20 hours to cover my basic living expenses.

As full-time PhD study requires 30 hours per week, working such long hours in physically demanding labour seriously compounded my ability to do this.

Fortunately, I was offered tutoring work four months into my candidature and this eased the situation considerably. However, this casual employment lasts only 3 months before tutors are thrown back onto their own resources throughout the student holidays.

When submissions came around again, I applied for a scholarship to fund my second year of study and was again unsuccessful, despite a good honours degree, very successful postgraduate diploma, glowing references, teaching experience and published book reviews (how on earth do you qualify for these things??)

Considering the extreme financial pressure and hardship of my first year, and the problems of combining full-time study with earning a living, I had no option but to go part-time, a decision with which I am totally unhappy as it means I won't finish my PhD until 2008.

The absolute lack of financial assistance for postgraduate research students appals me, particularly as assistance is so readily available to others.

I am studying to be at the cutting edge of this country's educational system and cultural economy. To deprive postgraduate students who are unsuccessful in gaining a highly-competitive scholarship of any income whatsoever is an absolute disgrace, a nail in the coffin of Australia's education system and a crime to future generations of students.

Thank you for your time & the opportunity to voice these opinions.

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72

After completing my BSc and honours year, I began my PhD in physics with an APA scholarship. When my scholarship ran out I had to make the decision whether to continue my thesis with no funding or to leave my Ph.D. and pursue a career outside of academia. My decision was made easier by being offered a job in IT at the same time. With the prospect of at least another two years study without funding, I chose to leave my research. While others could live at home with their parents and use them to subsidise their studies, this was not an option for me.

Although I do not regret my decision, I do feel the long term consequences of students like myself leaving university studies due to financial constraints is a great loss for Australia and restricts our potential on the world stage. The intelligence being drained from our universities into the workforce or overseas is a great shame and if possible we should seek ways to stop this happening. For myself, my undergraduate grades were excellent, obtaining a high distinction average, I consistently won awards for my performance and my honours was rated as class one level one. If the APA scholarship had covered the time it took for me to finish my thesis there is no doubt in my mind I would have continued in academia and finished my physics research.

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73

As a PhD student on an APA scholarship, I have, like most of my colleagues, been affected by the mismatch between funding and the length of candidature. Further to the usual shortfall, QUT rarely grants a full 6-month extension presently. My scholarship extension has recently ended, and I still have at least 6 months' work ahead. Had I not worked professionally for 5 years before undertaking the PhD, living costs would force me to reconsider my options. To abandon the PhD would be a waste of the effort and funding put in over the last three years, resulting in little advancement in the research area. To take on extra casual work would allow less time to devote to completing the PhD, resulting in poorer quality of work or further delays in completion.

I feel that the lack of full-term scholarships or alternative funding (eg through Austudy) must detract from the quality of research being conducted, as projects need to be considerably simplified and constrained to be completed within a 3-year time-frame. Surely, this must also impact on our international standing.

A further difficulty is that concessional rates for public transport are generally dependent on "Austudy eligibility". This currently excludes post-graduate research students, who I do not believe are in a financial situation that justifies payment of full fares.

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74

I am writing this in reply to an email I received through the Deakin University Postgraduate Association, asking for examples of people who have found it difficult to keep studying after their scholarship has stopped. I am studying PhD (Chemical Science) where my study is research based in a laboratory, thus it has the hours of a full time job. I am coming to the end of my 3 and a half years, meaning that my scholarship will cease in a few weeks. This is a very stressful time, when I should be thinking about what I need to get done to complete my thesis, I am thinking of how I am going to fund the last few months of my study!!!!

To me this means that I find a part-time job (which I have been trying to do with no success) or leave and take one of the full-time job offers I have been approached with. To me this is a serious situation as I have a mortgage to worry about, if the scholarship went for another 6 months, as most PhDs do then I would not have this extra stress!

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74

Thank you for conducting this important inquiry. I would be happy to share my own story to support the cause. I would also appreciate any advice you can offer regarding potential funding opportunities.

I am a professional doctoral student (Ed.D.) at QUT--Kelvin Grove. I am completing my first semester here as a part-time student. I have faced numerous challenges which make continuing to study an issue.

After saving enough money over the period of two years, I migrated to Australia just over 10 months ago (August 2004) as a permanent Australian resident. I left behind my family, my job, and my home in order to pursue an EdD at QUT. I applied for scholarships prior to enrolment, but was unsuccessful. I have had a few part-time jobs, but none of them have been adequate to fit my study schedule and support daily living. I am an Education Queensland certified teacher and registered as a relief teacher. I have received very little work from EdQ (equivalent of 12 days) between Term 1 & 2. I have tried to work at a tutoring center in the evenings as a casual employee. The work is not steady and pay is very low. I have continuously applied for work in office and retail settings, in addition to approaching schools and teacher employment agencies directly for relief work to no avail. As a result, I have been struggling to find money to support my basic living needs and will soon be without a home given the present circumstances.

Upon making the decision to leave my home overseas I was under the impression that QUT would help fund my studies--either through scholarships or work opportunities. I am at the point where I do have to consider sacrificing my studies in order to care for basic needs. I have thought about the possibility that these things exist for other students, but not for me as a new migrant. There are numerous students who I speak to that have tutorial opportunities in addition to scholarships. I have contacted the Office of Research and the Office of Equity and neither have any solutions, at this point. Without an advocate or even the support of my family, I am feeling mentally and physically isolated. As a highly educated woman who has left her professional career to pursue a doctorate at QUT, I am very eager to continue my research, yet am desperate for some type of assistance. I plan on reapplying for scholarships this year--that is my only hope.

Thank you again. Your work is important to me and many other students.



## Appendix B: Email to members of CAPA's affiliates

Dear postgraduate student,

The Council of Australian Postgraduate Associations (CAPA) is making a submission to the Senate Inquiry into Student Income Support. CAPA is the peak national body representing postgraduate student associations at Australia's 37 public universities.

While CAPA can supply broad national data and generalised case studies to the Inquiry, we are also asking individual postgraduate students for examples of their own experiences of income support measures such as Austudy and scholarships. Senators especially appreciate such evidence.

In our submission CAPA will be commenting in particular on:

- the unavailability of Austudy to full-time domestic postgraduate coursework students beyond those studying in a limited selection of courses, such as some graduate and postgraduate diplomas;
- the unavailability of Austudy to full-time domestic higher degree research students;
- taxation on part-time research scholarships, and
- the failure of research scholarships to cover the full length of commonwealth funded candidature for PhD students (where candidature is four years EFT and scholarships are three years EFT, or 3.5 with extension).

If any of the above have impacted upon your ability to study, caused you extreme hardship, or have lead you to consider ceasing study, we would greatly appreciate it if you could send a brief (paragraph or two) outline of how you have been affected, as well as what kind of course you are studying in, to:

<mailto:research@capa.edu.au>

Please indicate if you would like your name and university to remain confidential to CAPA. Your feedback would be most helpful if it were sent by 9th June.

CAPA's affiliate, the National Indigenous Postgraduate Association Aboriginal Corporation (NIPAAC) will also be making a submission addressing ABSTUDY and other income support measures for indigenous students. Indigenous students are welcome to send me information which I will pass on to NIPAAC.

More information about the Inquiry can be found at:

[http://www.aph.gov.au/Senate/committee/eet\\_ctte/studentincome04/index.htm](http://www.aph.gov.au/Senate/committee/eet_ctte/studentincome04/index.htm)

You may also like to make a personal submission to the Inquiry (even a brief letter is very useful). The site above has information on how to do this.

Thankyou in advance for your assistance,

Regards,

Emmaline Bexley

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Emmaline Bexley

Research Officer

Council of Australian Postgraduate Associations (CAPA)

## Appendix C

Correspondence from JCU Dean of Graduate Studies Helene Marsh forwarded to CAPA 18<sup>th</sup> June 2004.

Dear

At JCU Australian Postgraduate Awards (APA) and JCU Postgraduate Research Scholarship conditions of award are based on the guidelines approved by the Minister for Education, Science & Training (DEST) each year.

As you are aware, the duration of a full-time scholarship is three years for a student undertaking Research Doctorate studies. The APA Guidelines state that the University may also approve an extension to the duration of an award/scholarship provided the student is making satisfactory progress and the grounds for extension are related to study and are beyond the control of the student. Extension of scholarship/award tenure is not automatically granted.

DEST has recently announced changes to the APA funding arrangements. These changes will reduce the University's capacity to cover periods of extension and have the potential to cost the University up to \$250,000 per year. This money is not refundable from the government.

After discussions with DEST, the JCU Deputy Vice-chancellor and Pro-Vice-Chancellor (Research & International), the University has decided that, as a result of this change, all requests for extension of scholarship/award beyond three years will require supporting documentation to be formally considered by the Board of Postgraduate Studies at JCU.

At JCU, all students who have an Australian Postgraduate Award or a JCU Postgraduate Research Scholarship will henceforth be eligible to apply for a maximum of **three** months scholarship extension from central University funds. Any additional stipend support will normally come from relevant Faculty and School funds.

So what should you do?

Please discuss this change with your supervisor ASAP.

1. Plan your degree so that you will finish within 3 years. You should have been doing that already.
2. If you need to apply for an extension of your stipend from central University funds, prepare a case for up to 3 months extension for formal consideration by the Board of Postgraduate Studies after 2.5 years of candidature.
3. If you are likely to need stipend support beyond this period, talk to your Head of School ASAP.

The University will be continuing with Doctoral Completion Scheme Awards but these are limited and you should consider them as a last resort.

Probably, the least productive action you could take is to take a job before you finish your research degree. Our experience shows that if you do this, the last 6 months is likely to take 3 years and the risk of non-completion is very high.

I appreciate that this change is very tough but it was made by DEST without consultation with universities. The Australian Council for Deans and Directors of Graduate Studies have raised their concerns formally with DEST.

Best wishes for completing your thesis within the period of your scholarship.

Sincerely

Helene Marsh

**Dean of Postgraduate Studies**  
Barbara Pannach  
Research Scholarships Officer  
Graduate Research School