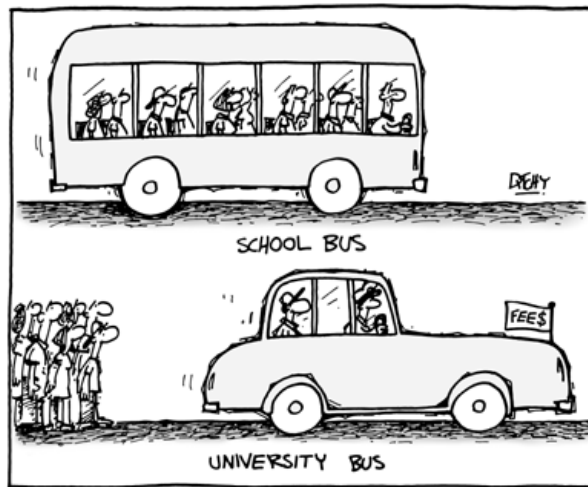

Investing in Australia's Future

Submission to the Employment, Workplace Relations and Education References Committee



Compiled and edited by the **Higher Education Task Force** of the **Australian National University Students' Association**

Rachel Allen, Kate Hegarty, Nicola Jackson, Max Jeganathan, Matthew Johnston,
Daniel Malouf

June 2004

Investing in Australia's Future

This Submission has been unanimously passed by the Student Representative Council of ANUSA as an official policy of the ANU Students' Association. It has been prepared according to the format outlined under the terms of reference of the Senate Inquiry (no. 135) conducted by the Employment, Workplace Relations and Education References Committee.¹ It is our sincere hope that its contents are genuinely considered in theory and practice in order to ensure an affordable, beneficial and stimulating university experience for all present and future university students of Australia.

- a) **Current measures for student income support, including Youth Allowance, Austudy and Abstudy, with reference to:**
 - i) **The Adequacy of Payments,**

The best way of assessing the adequacy of current student support mechanisms is through their relationship to current costs of living. Current payments are evaluated on the basis of those 18 years of age and over who are living away from home and studying full time. The maximum benefit payable through Youth Allowance amounts to \$318.50 per fortnight plus a potential of \$95 Rent Assistance (maximum). The 2001 survey by the AVCC sets the poverty line in Australia at \$400 a fortnight.

¹ Journals of the Senate, No. 135. pp 3142, Thursday, 11 March 2004: *Employment, Workplace Relations and Education References Committee*.

Therefore, a student receiving maximum amounts of Youth Allowance and Rent Assistance would only pass the poverty line by a mere \$13 per fortnight. What must also be noted here is that not all students are entitled to even this level of income support.

Case Study 1

Full-time student at ANU predicts her living costs per fortnight as:

Item	Cost
Rent	\$220
Food	\$80
Transport	\$40
Bills	\$120
Other	\$60
Total	\$520

The gap between the maximum benefits Louise can expect from Youth Allowance and Rent Assistance and her fortnightly living expenses put Louise in a position where she either faces the prospect of living in debt or having to substantially supplement her income through part-time or casual employment.

Furthermore, students face the difficulty of meeting costs that stem from their studies. These include textbooks (complicated by the proposed discontinuation of the tertiary student textbook subsidy scheme), student union fees, computing and stationery expenses and university parking costs. Some of these are particularly onerous as they largely occur at the beginning of the semester, with students having consequent difficulties in budgeting for them.

Students receiving Austudy payments face many of the same difficulties as those on Youth Allowance. However, there are problems particular to this group. Students receiving this benefit are ineligible for Rent Assistance despite having the same rental and accommodation costs. These problems have been

aggravated by the spiraling costs of private housing and a chronic shortage of lower cost, inner city housing in a number of capital cities throughout the country.

To make Youth Allowance and Austudy payments adequate, we suggest that they be more closely aligned to the actual cost of living and allow full-time students to live above the poverty line without being forced into employment. We suggest that a maximum payment of \$450, which is comparable with pensioner payments, would be a reasonable and adequate payment.

There are two rates of payment available for full-time students receiving Abstudy due to the extended coverage of Abstudy to cover secondary schooling expenses. For students aged between 16 and 20 and living away from home, the maximum amount payable is \$318.50 per fortnight, and for those 21 and over it is \$389.20. These amounts are similar to those paid to students on Youth Allowance and Austudy. While this extended scope is desirable, these students are more likely to be forced to move away from rural or semi-regional parts of Australia in order to undertake further study, particularly at the tertiary level. These students also are less likely to come from families that are able to help meet any shortfall caused by additional expenses, due to their socio-economic background. Given the low numbers of Indigenous Australians that are completing high school and progressing to tertiary study, the inadequacy of Abstudy payments is likely to continue to deter and prevent Indigenous students from pursuing higher education unless the problem is addressed and remedied.

The bottom line is that students are often forced to choose between the sustenance of their finances or their education. Such a choice contradicts the core purpose of Higher Education and adversely impacts on students' engagement with their studies (as will be discussed later).

ii) The Age of Independence

The age of independence for receiving Youth Allowance without parental income and assets being taken into consideration is 25. This is an outdated and impractical view as most students attain actual independence from their parents before they reach 25 years of age. This is out of line with societal expectations that accord full recognition of adulthood (in all other respects) as occurring once children reach 18 and the decreasing significance of young people turning 21. The effect of this policy is to deny income support to a substantial section of the student population, whose parents earn more than \$48,000, but who are understandably unable to support one or more dependents studying away from home.

To overcome this problem, students are often forced to delay study to spend between 12 and 18 months working in order to meet the stringent independence criteria. Alternatively, students have to balance full-time study with part-time or casual employment, generally from a young age seriously impairing a student's ability to study. The particular impacts of casual and part time work on a student's studies will be discussed later.

iii) Parental Income Test Threshold

For Youth Allowance, the combined parental income test threshold is \$28,150 per annum. Students whose parents earn less than this attract the maximum Youth Allowance benefit. This benefit is reduced when parents exceed the threshold, by \$1 in every \$4 of this excess earning. A more reasonable assets limit of \$490,500 also applies.

Having such a low income threshold has the effect of making the majority of students ineligible for Youth Allowance unless they can satisfy 'independence' requirements. Thus, many middle class and working families are left unable to support their children beyond high school, yet dependents still fail to qualify for Youth Allowance.

Case Study 2

A full-time student who has moved away from home to study. She did not qualify for Youth Allowance as her parents earn just above the income threshold. Her parents help by loaning her \$150 a fortnight, an amount that does not cover her rent let alone other expenses. As a result she works between 15 and 20 hours per week. She claims that working this amount "just covers what I need" and that it "definitely affects how much attention I can pay to uni work".

While the assets limit is justifiably appropriate, the income threshold is certainly not. Perhaps a suitable method of addressing this would be through the application of a two-stage test. Firstly, the parental income threshold would be increased to say \$48,150. This would make Jana eligible for a Youth Allowance payment. For parents who earn in excess of this amount, parents earning between \$48,151 and \$60,000, students who were able to show that they were living independently of their parents, would also be eligible. For students whose parents earned above this, the usual independence criteria would apply.

iv) The Ineligibility of Austudy Recipients for Rent Assistance

Austudy recipients are likely to be on the rental market and hence susceptible to similar costs as those on Youth Allowance. It appears this policy is geared towards making it as difficult as possible to extend or return to study past the age of 25. This ideologically and practically contradicts any intended

commitment towards a life-long pursuit of knowledge required according to current trends pertaining to the increased diversity of jobs and career paths that the younger generation is set to encounter. To enable people to return to study Austudy payments (like Youth Allowance) should attract rent assistance.

(b) The effect of these income support measures on students and their families, with reference to:

- (i) The Increasing Costs of Higher Education,**
- (ii) Students being forced to work longer hours to support themselves,**
- (iii) The Effect of the Termination of the SFSS without replacement**

As previously discussed, government income support measures for students and their families are inadequate considering the increasingly debilitating costs of higher education. To cope with these rising costs, the majority of students are compelled to work longer hours so that they have the means to support themselves, which adversely affects their ability to study. The dissolution of the Student Financial Supplement Scheme represents another obstacle to students in their pursuit of Higher Education. The dissolution of the scheme was not followed with income support reform. Thus the closure has put further pressure on other government benefits, which have proved to be restrictive and insufficient income support bases for students.

One of the most detrimental gaps in income support for students is where a student is ineligible for Youth Allowance because of how much his or her parents earn but receives little to no income support from their parents. This means that they do not receive *any* income assistance and are forced to work

long hours just to ensure subsistence. This is a stressful condition for students, because they find that they have "...inadequate time to study because of work commitments, [with] increasing indebtedness..."²

Case Study 3

Name: Matthew Lawson

1. Place of origin: Maryborough QLD
2. Arrived ANU: 2001
3. Degree: BA/BSc
4. Major form of financial support:
 - a. Youth Allowance: is paid \$381.10 per fortnight including Rent Assistance. Receives this subject to the Parental Means Test.
 - b. Commonwealth Scholarship (Disadvantaged Background): has just qualified for a scholarship based on background. Scholarship was awarded on basis of financial need and the fact the student was from a rural area. They've just begun to receive \$2000 per semester but this is reviewed at the end of each semester. The student qualified for the scholarship by proving financial difficulty including evidence of Youth Allowance and referee testimony that the student experiences financial hardship.
5. HECS: Student began paying HECS from their savings. Their idea was to reduce debt later in life. However, the HECS payments were made from Youth Allowance meaning significant strain on the amount of money received given rental costs of \$95 per week plus living expenses.
6. Books: texts usually over \$100 for science and libraries not having sufficient facilities to allow students not to buy books. Textbooks for many courses are expensive and can only be accessed

² Devlin, Y [2002]. "Submission 228: Submission to the Higher Education Review addressing 'Access on an equitable basis'", p. 2

by a student through university libraries. Coupled with the costs of printing and the need to travel to and from universities after hours, this results in a further strain on time and finances.

7. Disability: the student suffers from a significant illness that prevents them from undertaking additional work to supplement their income as many students do. The student has suffered Chronic Fatigue Syndrome for almost 10 years which prevents additional income supplements forcing them to rely on government payments, but is keen to point out that university is a full time occupation and it is abhorrent that many students must work 60 plus hour weeks including study etc to survive!

Case Study 4

According to Australian National University student, Catherine Wilson Pointer³, because of the fact that her parents earn above the threshold but do not give her any assistance, she is forced to work up to 22 hours per week in order to make ends meet. As an Arts/Law student, she has 13 contact hours at university and is often forced to miss lectures in order to attend work. Not only this, if she doesn't earn independence by the end of the semester, she is going to have to defer because she cannot support herself while studying.

³ Student Anecdotal Evidence

The lack of government funding, compounded with the escalating cost of university study has meant that the cost of higher education is shifting to students. In 1987, universities received 85 per cent of their funding from the federal government⁴. However, by 2002, it had fallen to below 44 per cent, despite the fact that over the past decade there had been an increase in student places⁵. Furthermore, student contribution to HECS and fees from 1995 to 2001 had risen from 23.6 to 37.2 per cent respectively⁶. Since 1996, the average HECS fees have also increased by 85 per cent and student debt has doubled to \$9 billion⁷. In terms of student employment, in 1984 full-time students worked an average of five hours per week, but by 2000, students were working 15 hours, a 300 per cent increase.⁸ University expenses can now add up to \$22, 000 per year for students and their families⁹, which is a significant financial burden. According to NUS figures, possible effects of the Nelson Reforms will mean that students and the Commonwealth will be contributing roughly the same amount, at around 42 per cent.¹⁰

Increasing levels of income support for students are not matching the increasing costs of higher education, which is shown by the fact that the majority of students are struggling to achieve adequate levels of both financial support and university participation. 38.7 per cent of students receive government assistance in some form, while 53.5 per cent of students receive no benefits due to their parents earning over the income threshold, which is very low.¹¹ According to the Australian Vice Chancellor Committee Report [AV-CC], 'Paying Their Way,' an average of 70 per cent of full-time

⁴ Ireland, J [2004]. "Howard's clever country: make 'em pay more for less at university."

⁵ *Ibid*

⁶ Curran 2003 in National Union of Students, [2004]. "How Much Are Students Really Contributing". Media Release, 23 April 2004.

⁷ Macklin, J [2003]. "The uni system is not fair. Labor will spend to fix it"

⁸ Long, M and Hayden, M [2000]. *Paying their way: A survey of Australian Undergraduate University Student Finances*, p. 13

⁹ Macklin, J [2003]. "The uni system is not fair. Labor will spend to fix it"

¹⁰ Curran 2003 in National Union of Students, [2004]. "How Much Are Students Really Contributing"? Media Release, 23 April 2004.

¹¹ Long, M and Hayden, M [2000]. *Paying their way: A survey of Australian Undergraduate University Student Finances*, p. 5

students must work around two days a week in order to be financially viable.¹² In regards to part-time students, 89.9 per cent of males and 85.4 per cent of females are likely to be employed, especially on a full-time basis.¹³ Up to 103, 000 students find that due to financial difficulties, they are forced to choose employment over lecture attendance.¹⁴ Furthermore, 43.5 per cent of students are to some extent negatively affected by the hours that they work.¹⁵ “Not only are more students in paid employment during the semester, those who are employed are working longer hours.”¹⁶ It must also be noted that there are recorded instances in which students have turned to the sex industry in order to achieve financial stability because of the unavailability of income support.¹⁷ “Their jobs help pay rising costs of upfront fees, books, research materials, photocopying, food and living expenses.”¹⁸

The termination of the SFSS is not the major problem. Rather, the lack of a replacement scheme or appropriate income support reform has left many disadvantaged students with no other option than to take up detrimental levels of employment. It was the recipients of Austudy Payment, Pensioner Education Supplement or Abstudy who were more likely to take up loans, which highlights the fact that the scheme was used more by disadvantaged and marginalised sections of society.¹⁹ The Scheme, which was closed on 1 January 2004, was by and large an inequitable enterprise. Its construction was inconsistent with actual student need and it resulted in unrecoverable student debt.²⁰ However, for those students from low socio-economic backgrounds, it was often the only available option. Therefore, “[In] the absence of any enhancements those students who still use the scheme will have one less income

¹² *Ibid*, p. 13

¹³ *Ibid*

¹⁴ *Ibid*, p. 14

¹⁵ *Ibid*

¹⁶ *Ibid*, p. 13

¹⁷ “Student Prostitutes”, *The Advertiser*

¹⁸ Freegard, J [2004]. “Doing sex for HECS”, *Herald-Sun*

¹⁹ Daniels, D [2003]. *Bills Digest No. 27, 2003-04 Family and Community Services (Closure of Student Financial Supplement Scheme) Bill 2003*

²⁰ *Ibid*

support option available to them.”²¹ This is particularly true if the student cannot readily access work for various reasons. As per the recently announced 2004-2005 budget and the passing of the Nelson reforms in December 2003, the cost of Higher Education has undergone a significant shift onto students and their families. Therefore, student debt is set to increase. This is furthered as the incurrence of a loan will mean a 20 per cent penalty²². AVCC CEO John Mullarvey stated: “The concept of providing those students, who are eligible for income support with subsidised loans, is a useful one that deserves a better scheme, rather than total removal,”²³.

c) The Importance of adequate income support measures in achieving equitable access to education, with reference to:

(i) Students from Disadvantaged Backgrounds,

While Student Income support is necessary and important for all students, it is particularly vital for those from disadvantaged backgrounds. It is essential that the ability of such students to access, enjoy and benefit from Education is preserved and strengthened.

The following points need to be taken into account:

- The need for HECS equity scholarships to be reinstated: They provided an appropriate opportunity for students who were otherwise financially unable, to access Higher Education.
- Students from disadvantaged backgrounds should be entitled to apply for HECS exemptions via a means tested case by case basis.

²¹ *Ibid*

²² National Union of Students, [2004]. “What about Education?”

²³ Australian Vice Chancellors’ Committee [2003]. “Student income support must be reformed.”

- Means testing for ‘Disadvantaged Students’ needs to be revised as there are currently a number of students receiving income support that don’t need it and a number of needy and worthy students who are missing out.
- There is a lingering societal perception of university as a prestigious and high cost experience that only the middle and upper classes should engage in. One reason for this is the mindset that many Australians have, i.e. that student income support is not sufficient to sustain a student through university. This mindset needs to be eliminated.
- Disadvantage doesn’t always mean a financial disadvantage. Culture, disability or the lack of information are also elements of disadvantage.

Participation Rates of Students from disadvantaged backgrounds in Higher Education

- 88.7 per cent of ANU surveyed students are under 25 (therefore, ineligible for Independence)²⁴
- National statistics suggest that around 83.8 per cent of undergraduates are under 25 and are therefore ineligible for Independence.²⁵
- LBOTE students make up only 5.4 per cent of ANU part time students and 11.2 per cent of ANU full time students.²⁶
- Sole care givers make up 6.9 per cent of part time ANU students and 1.5 per cent of full time ANU students.²⁷
- 97 per cent of ANU full time students don’t have dependent children.²⁸

²⁴ Engel, Amanda ‘A Survey of Australian Undergraduate University Student Finances, 2000: Analysis of ANU survey results.’ 3

²⁵ *Ibid.*

²⁶ *Ibid.* 4.

²⁷ *Ibid.*

²⁸ *Ibid.*

- 14.1 per cent of part time ANU students have a disability and 7.2 per cent of ANU full time students.²⁹
- 85 per cent of full time ANU students come from an upper-middle class socio-economic background.³⁰

These statistics reveal a general under-representation of people from disadvantaged backgrounds in the Higher Education sector. This is not to say that an equitable system would necessarily result in an even number of these student categories being represented. However, all government efforts should be made to eliminate these barriers to Higher Education. Students below the age of 25, LBOTE (Language Background other than English) citizens, sole care givers, young mothers and fathers and the disabled all face the same financial challenges as all other potential students. However, their situation is far more difficult given that their disadvantage creates an additional barrage of financial, societal and emotional costs. Therefore, it is in the interests of access and equity that such groups are given additional income support.

Statistics from Australian Council for Educational Research were used to assess levels of participation in higher education with regards to family wealth.³¹ Data from surveys completed in 1988, 1993 & 1998 (the significance of these years being respectively pre-HECS, post-HECS & after marked changes to HECS) was used to inform the conclusion that access to education understood as participation through 1st year enrolment for disadvantaged prospective students, has not been negatively affected by HECS and other income support measures that are or are not available.³² However the concept of ‘access to Higher Education’ as presented in these studies is unsatisfactory because of its failure to

²⁹ *Ibid* 5.

³⁰ *Ibid*.

³¹ Chapman, Bruce and Chris Ryan (2002) ‘*The Access consequences of the Australian contingent charge system for higher education*,’ Centre for Economic Policy Research, ANU.

³² *Ibid*..

acknowledge ongoing participation, course completion rates & academic achievement of students from lower socio-economic or disadvantaged backgrounds in comparison with other students.

Significant extra burdens imposed on students from families belonging to the poorest quartile negatively impact upon academic performance. In the absence of statistical evidence, personal accounts of economic pressures forcing withdrawal from or resulting in failure of tertiary units and courses, demand consideration. Access for these students to the full benefits of higher education enjoyed by other students is inhibited. The phrase 'time is money' is a reality obscuring access to higher education.

The Psychological Barrier

Families from lower socio-economic backgrounds are less likely to have had experience or knowledge about the financial needs and requirements of university life. It is therefore important that adequate income support measures are put in place to facilitate such potential students engaging in the education process. We are dealing here with families from which no one has been to university for generations if at all. This is where the challenge of access lies. The burdens that university life brings with it: relocation, food, text books, lodging, travel etc. manifest a financial burden that students from disadvantaged backgrounds struggle to combat given the current levels of income support that is given to them.

Eligibility as an issue

Fortunately, in regards to students from disadvantaged backgrounds, eligibility is not as great an issue as levels of income support themselves. Generally, students from disadvantaged backgrounds are considered eligible for Income Support. However, the adequacy of that support is the issue. Students from such backgrounds face psychological, societal and financial obstacles that the rest of society does not. Therefore, it is important that their levels of support are proportionally greater.

(ii) Improving Access to Education

The Government assumption that students from middle quartile backgrounds are in receipt of family financial assistance is unsubstantiated and, (considering a myriad of anecdotal evidence) incorrect. The reality confronting financially independent students from such backgrounds is often a restricted access to higher education resulting from work requirements imposed by inadequate student income support measures.³³

The direct consequence of inadequate financial support for students is an increase in student working hours to a level inconsistent with public service regulations and incompatible with academic performance. Today, the Australian Public Service is taking significant measures to ensure a work–life balance is attained by its employees. Universities are also doing this: The ANU is a perfect example through its Enterprise Bargain Agreement and new ‘Work, Life and Balance’ policies for staff and

³³ M. Long and M. Hayden, *Paying Their Way: A survey of Australian Undergraduate University Student Finances, 2000*

students. One manifestation of these efforts is the 38 hour regulated working week recently implemented.

The push is an executive acknowledgement of hard evidence from occupational psychology that where this balance is not met, individuals suffer degradation in cognitive functioning.³⁴ This equates to deterioration in one's capacity to be productive; for students, deterioration in learning capacity. Where this occurs, equal access to education is impeded. The individual's potential is wasted whilst university and public resources witness a declining return to scale.³⁵

A breakdown of the average full-time student week, which includes integral non-contact study hours required for effective course participation, attributes the student with 40 hours of university study per week. Further to this, 80 per cent of ANU undergraduate students work an average of 15 hours per week.³⁶ The average student is therefore burdened with an occupational week of 55 hours or more.

The following statement comes from the Deputy Vice Chancellor of Education at the ANU, Professor Malcolm Gilles:

“The impact on educational outcomes caused by inadequate student income support is of great concern to the Australian National University. The AV-CC survey of student finances in 2000 and our own analysis of the ANU results from that survey highlight some significant issues. The last twenty years has seen working hours of full-time students triple to around 15 hours per week; this is on top of an expected average study commitment of 40 hours per week. Around 80 per cent of students are now in

³⁴ Prof. Don Byrne (ANU) consulted for an occupational psychologist's perspective.

³⁵ Dr. Kim Jackson (2003), *The Higher Education Contribution Scheme*, Analysis and Policy, Social Policy Group. Online at the Australian Parliamentary Library website.

³⁶ Australian National University Students' Association, Undergraduate Survey, 2003.

paid employment during the semester; 70 per cent of ANU students feel that work adversely affects their studies. Almost 40 per cent of students reported that they had missed some classes due to work commitments. Student budgets tend to be in deficit, with a worrying eight percent of ANU students having sizeable loans to cope with this (average \$3650, about 30 per cent of average income).”

It is crucial for the achievement of equitable access to higher education that the Government recognise the unrealistic conditions borne by students in Australia and adjusts income support measures accordingly. Perhaps the most detrimental consequence of an inadequate student income support framework is the adverse affect on the quality of education that Australian students receive.

(d) Alternative Student Income Support Measures

The Need for a Living Expense Loan

There is a need for an income contingent ‘living expenses’ loan to be able to be added onto the HECS debt as students go through university. Somewhere around \$8,200 per year on top of deferred HECS liability would be an ideal starting point to provide students with a ‘hand-up,’ not a ‘hand-out.’ Such an initiative would alleviate some of the financial pressure that students face and consequently have a positive impact on their engagement with their education. Whether or not HECS is an ideal system of payment for students is not the issue here. Students suffer extreme financial pressure with respect to their living expenses. A support infrastructure that practically addressed this issue would go a long way to improving the quality of and access to Higher Education for Australian students.

OECD Comparisons with Australian Government Student Income Support

While different nations vary greatly in regards to living costs, standards of living, culture, political composition and economic policy, it is relevant and important to place Australia's student Income Support infrastructure in an International context. While Australia's spending on the Higher Education sector is on par with other OECD nations, its means and methods of supporting its students as they go through the sector appears inadequate. Australia's net entry rate into Higher Education for the year 2001 was 65 per cent.³⁷ This is sixth out of the 30 OECD nations and well above the OECD average net entry rate of 47 per cent.³⁸ However, what this statistic neglects is how sufficiently this 65 per cent is financially supported through their Higher Education experience. In May 2001, over two thirds of Australian university students were in the labour force.³⁹ There is no point in having a high participation rate in the Higher Education sector if the majority of those students suffer from insufficient financial support, ongoing financial pressures and a consequent declination in the quality of their education.

The poorest 30 per cent of the Australian population receives 7.4 per cent of the total market income of the country compared with the OECD average of 9.3 per cent.⁴⁰ Furthermore, in an OECD study of 13 of the 30 OECD Nations, Australia was the only country out of the 13 that (after the termination of the Student Financial Supplement Loans Scheme in 2004) has no financial support mechanism that is targeted at the living costs of students.⁴¹

³⁷ *Higher Education Funding – International Comparisons* ' Department for Education and Skills, Organisation for Economic Cooperation and Development. 5 - 6.

³⁸ *Ibid.*

³⁹ *Supporting Equity in Higher Education* ' A Report to the Minister for Education and Science, page 3:

http://www.education.ie/servlet/blobServlet/sehe_append_2.htm

⁴⁰ *Income Distribution and Poverty in the OECD Area: Trends and Driving Forces* '. OECD Economic Studies No. 34, 2002/1, page 21.

⁴¹ *Higher Education Funding – International Comparisons* ' Department for Education and Skills, Organisation for Economic Cooperation and Development.

In an international context then, it is important that the Australian Government strives to do the following:

- Maintain and improve on the current 'net entry rates' to the Higher Education sector and
- Improve the methods, levels and avenues of student income and financial support through increased and ongoing Government initiative, innovation and policy.

Concluding Statement from the President of ANUSA

Australia is a country blessed with the enviable capabilities of investing in and supporting its present and future populations. At the heart of this endeavour should be the education of its people. It is important that access to Higher Education is continually increased and enhanced. However, Government objectives should reach much higher than this.

Undergoing a university degree is more than the mindless pursuit of a qualification. It is more than a set of skills and universities are more than vocational training centres. A university is a place where minds are developed and expanded. Students cultivate and strengthen their academic, interpersonal, emotional and perceptive abilities. Students forge and shape their views of the world, society and themselves. Citizenship is fostered and ideally, well developed individuals are outputted that have the capabilities, attitudes and motivation to make positive and diverse contributions to the Australian and international community in whatever way they chose.

However, for all this to happen, students need to be able to engage with their education both inside and outside the classroom. Students need to be able to participate fully to the extent that they choose.

Perhaps the greatest obstacle currently preventing or impeding this process is the issue of financial

hardship. It is a problem that is essentially the only difference between a dynamic and vibrant university experience and a half hearted vocational training program.

It is therefore in the best interests of Australia, that student Income Support is strengthened and advanced. For a Government, supporting students through their educational process can be easily and logically justified as a political, social, ethical and economic investment in the future of the Nation.

Max Jeganathan
President, ANU Students' Association
Building 17, Student Facilities
ANU, Canberra ACT 0200
sa.president@anu.edu.au
Fax: +61 2 6125 3967
Ph: +61 2 6125 8513
Mob: 0414 663 972