

# Submission

to

Senate Employment, Workplace Relations and Education  
References Committee

## **Inquiry into student income support**

---

**Submission no:** 123

**Received:** 9/07/2004

**Submitter:** Mr David Hunt  
Student

**Organisation:**

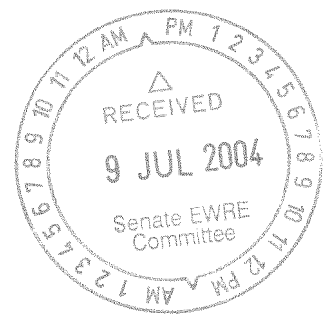
**Address:**

**Phone:**

**Fax:**

**Email:**

---



To whom it may concern,

I am a full time mature age student (39) studying a BApSc in biodiversity, environment and park management at Mawson Lakes campus, unisa. Before entering university I ran my own engineering patternmaking small business employing a number of people. With the encouragement of the governments first home-owners grant I got out of the renting cycle and purchased myself a small unit and hence now have a mortgage to support. Due to changes in the economic climate and other circumstances beyond my control I was forced to close my business. To my surprise I found it difficult to find a new job, I was either over or under qualified, and spent a period of approximately five months on newstart allowance. Realising this was getting me nowhere and against my own principles, I fully support paying my fair share of taxation to support my country, I decided to enter university so as to achieve the necessary qualifications to re-enter the workforce and earn an honest living and pay the subsequent taxes.

As a mature age student I now receive an austudy allowance but strangely this payment is considerably less than the newstart allowance I was previously receiving. I say strangely because as a university student my expenses are considerably more than when I was on newstart. These include, the cost of public transport to and from university on most days of the week, the purchase of text books (which will now increase a further 10% due to the removal of the government rebate), stationary supplies, compulsory course associated field trips and internet access amongst others. My austudy payment covers my mortgage repayments and public transport costs and that is about it, no books, food, or money for bills such as phone, electricity, gas, rates etc. Simply put I can not afford to go to university and would not have made it this far (I am half way through my degree) if it was not for some financial support from my parents who really can't afford it and occasional part time work when I can get it. At my age I have two problems with part time work, many employers prefer juniors clearly I am not or I am considered over qualified (they may have to pay me too much) and I feel it is imperative that I finish my degree as quickly as possible to give myself the best chances of re-entering the workforce so I do not want to risk failing a subject by spending studying and sleeping time working.

These circumstances have left me in a very precarious position financially indeed. As a way of alleviating some of my financial woes, i.e. paying my bills before services are disconnected etc., I applied to receive some of my superannuation under the financial hardship clause. To my horror and utter disbelief I am not eligible to do this because I am on austudy. It was explained to me that if I was on newstart it would not be a problem. This simply does not make any sense whatsoever because as I have previously stated as a student my expenses are considerably more than if I was sitting around 'looking' for a job and if I was receiving the extra money that newstart recipients receive, whilst money would still clearly be tight I would obviously find it a little easier to cope.

I fully understand what superannuation is for and believe me I would not want to access any of mine if it was not absolutely necessary. When I was working full time I made extra voluntary payments as salary sacrifice so my super is relatively healthy compared to many but still I can not touch any of it. I do not want to access all of it by any means just enough to get me by and enable me to finish my degree, not comfortably just not starving and in debt except to HECS.

I hope you hear my plea and change these imbalances and discriminations quickly before it is too late for me and for the future good of this country. There is no point in paying baby bonuses in an attempt to expand the population if you can not afford to educate these children. A well educated population is vital to the economy and well being of this country.

Thank you and kind regards

David Hunt.