## Dear Committee Members,

My son turned 19 in June, completed Year 12 last year at Tamworth State High School and gained admission to his tertiary course of choice at the University of Newcastle. We live over 300 km from Newcastle and he has no choice but to live away from home.

My son deferred his course for one year to gain employment to save for the high cost of living away from home to attend university, and to establish eligibility for Independent Youth Allowance. My son was fortunate enough to secure a position with a national retailer but his hours are entirely dependent on departmental budgeting and the prevailing sales results. The university of his choice offers 12 month deferral only so both the 18month period and the 30 hour week are unreasonable expectations.

While I am a public senior teacher, my full-time income is significantly less than 50% of the 'average family income' often cited by our Prime Minister. I cannot afford to fully fund my son's tertiary study living away from home for a minimum of three years.

My son commenced his 'gap' year with the aim of working and saving for university. He commenced the year working toward meeting the existing eligibility criteria for Independent Youth Allowance. Now the rules are being changed and the new rules will mean disaster for my son and thousands of other 'gap' year students who will be significantly and substantially financially disadvantaged. Rural students will be particularly disadvantaged by changes to Independent Youth Allowance. They have less access to employment opportunities initially. They cannot live at home and study. Even if they can secure employment that has a minimum of 30 hours per week, most universities only allow deferral for one year and not two. Further, after delaying tertiary study for two years, many gap year students may not proceed to university at all.

Our Ministers talk about the Education Revolution and giving students from disadvantaged areas the opportunity to attend a tertiary institution but then attempt to cut the only lifeline which may allow some to further their studies.

Deterring country students from tertiary education will create further shortages of skilled personnel in country areas. This is an issue with which we are already very familiar with in our rural districts. Rather than hinder country kids from attending tertiary institutions it would make more sense to offer more incentives to do so because many of these would return to country areas in their employment.

Rural tertiary students are already disadvantaged by not being able to live at home. The decision to remove access to the very limited, but vital, financial support available through Independent Youth Allowance, after the commencement of a gap year, is unfathomable and contradictory to plans for Education in the future.

Helen Owen