

I am particularly concerned about the changes to Youth Allowance proposed by the Rudd Govt (who I voted for). We are a rural family, and certainly not classified as low income. I don't believe that people are aware how much it costs to live these days if you are paying your full health insurance, superannuation, house and car insurance on two modest cars which you have to have to travel to work because there is NO public transport, petrol, food, maintenance, dental, medical, etc, etc. We are fortunate that our mortgage is now quite low after living modestly for most of our 22 years of marriage.

When our first son went to UNE at Armidale, he worked every holiday to just gain the \$18K to obtain Youth Allowance, rent assistance. It was only by chance that another family told us a year later about the Commonwealth Scholarship for rent assistance. His residential fees at university for the 30 weeks they are there, are about \$10K. Providing this money alone, was extremely difficult for us and we "robbed Peter to pay Paul" every month to meet our payments.

Our second son, was told he was to take a gap year and gain employment. This he did and was able to earn more than the \$18K, save quite a bit, and start uni at NSW in a better situation with Youth Allowance eligibility commencing in late May 2009. His residential fees are about \$13K.

Points to consider are this:

- It is very difficult for rural students to attend university without these payments. The proposed Youth Allowance is way too small to survive on.
- The universities only allow you to defer for one year.
- The travel concession twice a year, is not worth the trouble/effort to apply for.
- Not every parent is self employed and can run their business at a loss. Many of us are employees with very little tax deductions to claim. We are paying big taxes and not able to claim much.
- We should be encouraging our Youth to gain the best education possible.
- How are students going to be able to gain full time employment, when the majority of their work is casual. Very few people would want to employ people for 30 hours.
- I am disgusted that a Labour government could consider passing this bill.

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