As a parent and secondary teacher for over 20 years in rural NSW I wish to submit the following points:

These proposed changes will further disadvantage rural students who already have to travel & live away from home in order to attend University and other specialist tertiary institutions. City students may continue to live at home and access many options.

Without the Youth Allowance living away from home costs upwards of \$500 - \$600 PER WEEK. This is a highly prohibitive cost for rural families.

Students who have currently opted to take their GAP year will be disadvantaged by these changes. At the time they made their decision to defer tertiary studies they were unaware of these harsh changes.

From now, students will need to take a 2 year gap before resuming study. As a teacher I have observed many students benefit from the single gap year. It allowed them to mature and prepare financially and emotionally for the break from familiarity. Two years is overlong: the skills of concentrated and sustained study and the goals determined during High school can fade. Ultimately there will be fewer options for rural youth - particularly those from lower income families in areas suffering from prolonged drought.

I was fortunate enough to have attended university (as a rural student) during the Whitlam years. We considered it a system which rewarded academic merit - not one so skewed to the big city dwellers and the wealthy. I wish that my son could have equal access to such opportunities.

Thankyou,

Belinda McKellar