

Dear Sir/Madam,

As the parent of a daughter who is working this year to earn her financial independence so that she could receive youth allowance for university in 2010, I would like to offer my opinion for the Senate enquiry.

We live in rural N.S.W. in Armidale. My daughter worked very hard to obtain the required marks to gain entry to the University of South Wales. We are an average family earning about \$120,000 a year. In order for her to gain some financial support to pay for accommodation in Sydney, she chose to follow Government rules. She deferred her university course and is working two jobs, sometimes 50 hours per week, to earn the required \$19,950. She planned to earn this amount and then travel prior to starting university. With the announcement that the youth allowance eligibility requirements will alter she is unsure what to do. University accommodation will cost about \$350 per week. Youth allowance would cover half of this amount. If the changes go through we will have to find this money for her to achieve her dream. We also have a younger child to support and an older child about to start a university degree. I feel it is extremely unfair to change the criteria for the 2008 school leavers who have embarked on a gap year following other criteria. Unless they have been working 30 hours per week they will not have any chance of obtaining youth allowance and then they will have to work past the start of the university year to meet the 18 month requirement. This is difficult on many levels: finding a job in rural towns which would provide 30 hours a week work for 18 months; deferring a course for 18 months; the lack of notice for the students that the eligibility would change and the fact that many gap year students are working overseas to fulfill requirements in a shorter time frame, for example. The disadvantages for rural students are already distinct and acknowledged by universities in the form of extra uni marks for some courses at some universities. Rural students should be able to attend a city university without the huge financial discrimination these changes will make. From what I can work out we will not receive any youth allowance because our income is too high. We have followed the rules as set out at the beginning of the year and now the rules may change we have no choice but to seek a loan for our daughter's university education. She is unsure whether she can use some of her hard earned money to travel or whether she should keep working toward the \$19,500. These budget changes have put many potential university students and their families under great stress which is unfair because we have been following government guidelines. To have the eligibility criteria changed mid year appears very unfair.

Thank you for your time in reading this email,

Regards,

Kerrie Edmunds