

Dear Senate,

I need to apologize in advance because since the proposed changes to youth allowance have been introduced my husband and I have needed to rethink our finances. This will have a long term impact on us but also Government as I don't think we will be alone in changing our spending and saving habits. We will no longer be putting any extra contributions in to our super funds, we will be cutting our spending, we will need to work longer so have no plans for early retirement which would have made way for the next generation – so sorry about the unemployment figures, and we are unsure if we will be able to be self funded retirees. We have three teenage daughters all wishing to study at a tertiary level which involves living over four hours away from home. Realistically we will be borrowing to enable this to happen because of the proposed changes. We have no idea how we can afford to facilitate our children to study- but of course we will- parents do don't they. However there is only so much a rubber band will stretch so because of the short sightedness of the Labor government in penalizing our young students now I can see that in some way you will be called on to assist us later. Ironically all our daughters want to be is independent, and all my husband and I want to be is independent. By taking away Youth allowance you take away my daughters independence and I forgo my independence to give them what you should be providing!