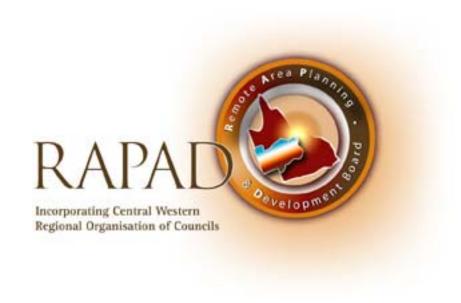
## Senate inquiry into rural and regional access to secondary and post secondary education



# Submission from the Remote Area Planning and Development Board August 2009

#### **Background on the Remote Area Planning and Development Board (RAPAD)**

The Remote Area Planning and Development Board (RAPAD) is a not for profit, regional economic development agency based in Central Western Queensland. RAPAD has a number of other roles including being the Regional Organisation of Councils (ROC) and the Secretariat for the Regional Roads Alliance.

The Remote Area Planning and Development Board (RAPAD) covers an area of some 385,000klm2, encompassing 17 towns in seven local government areas including: Barcaldine Regional Council, Barcoo Shire Council, Blackall-Tambo Regional Council, Boulia Shire Council, Diamantina Shire Council, Longreach Regional Council, and Winton Shire Council. The regional population is approximately 15,000 spread between townships and approximately 1,300 rural properties.

Main industries in the region are primary production, small business including tourism and government related services.

## Central Western Queensland statistics relating to educational access – snapshot of the region

There are 1,838 school students enrolled in the Central West Statistical Division. This figure does not include students who "live" in Central Western Queensland and attend boarding schools and Universities outside the region.

The Central West has an aging and slightly declining population. The estimated resident population of the Central West Statistical Division decreased by 136 between June 2007 and June 2008. The region recorded a population decline of 1.2 per cent between June 2007 and June 2008 (Queensland, 2.3 per cent increase).

At the time of the 2006 Census, in the Central West Statistical Division, there were 3,609 persons aged 15 years and over with a qualification, representing 42.4 per cent of the population in this age group. This compares to 50.4 per cent for Queensland.

In the Central West Statistical Division there were 715 persons with a bachelor degree or higher, 466 persons with an advanced diploma or diploma, and 1,376 persons with a certificate. Of persons aged 15 years and over with a qualification, 19.8 per cent had bachelor degree or higher (26.0 per cent in Queensland), 12.9 per cent had an advanced diploma or diploma (13.1 per cent in Queensland), and 38.1 per cent had a certificate (35.5 per cent in Queensland).

#### **Terms of Reference**

An assessment of the adequacy of Government measures to provide equitable access to secondary and post-secondary education opportunities to students from

<sup>&</sup>lt;sup>1</sup> Office of Economics and Statistical Research, 2008, "Queensland regional profiles – Central West Statistical Division", Queensland Treasury

rural and regional communities attending metropolitan institutions, and metropolitan students attending regional universities or technical and further education (TAFE) colleges, with particular reference to:

- a. the financial impact on rural and regional students who are attending metropolitan secondary schools, universities or TAFE;
- b. the education alternatives for rural and regional students wanting to study in regional areas;
- c. the implications of current and proposed government measures on prospective students living in rural and regional areas;
- d. the short- and long-term impact of current and proposed government policies on regional university and TAFE college enrolments;
- e. the adequacy of government measures to provide for students who are required to leave home for secondary or post-secondary study;
- f. the educational needs of rural and regional students;
- g. the impact of government measures and proposals on rural and regional communities; and
- h. other related matters.

Issues across Central Western Queensland with regard to access to education for secondary and post secondary students are relevant to all areas outlined in the Terms of Reference above except for d). There are no regional Universities or TAFE facilities in Central Western Queensland which necessitates students from the region having to live outside the region or travel, if they want to train or study at those institutions. Some of the supporting information included is relevant to several of the criteria which will be noted.

#### Background to access to education in Central Western Queensland

RAPAD actively promotes the region in order to encourage people to live and work in Central Western Queensland. Attraction and retention of labour is a major issue for many employers in the region. A DVD promoting the region to live and work in has recently been produced (and launched by the then Queensland Governor Quentin Bryce AO). Education and access to education (in the region or support to attend schools and Universities of choice) is one of the key factors in encouraging people to live and work in the west. Of those surveyed at the time one of the top 10 reasons people want to live and work in the Central West is that it's a "great place to raise children."

Research conducted in Longreach and Blackall by Charles Sturt University researchers Professor Margaret Alston and Jenny Kent on "The Impact of drought on secondary education access in Australia's rural and remote areas" supports

information gathered by RAPAD from local families on issues to do with access to education.

All parts of the Central West have been significantly affected by drought over the last 8 -9 years and with most shires having been long term drought declared as well as Exceptional Circumstances (EC) declared at various stages. Drought impacts financially on primary producers as well as local businesses which support agriculture and both are entitled to apply for income support payments and interest rate subsidies when the area is EC declared. Currently the "Far Western" EC area is still EC declared. Payments ceased on June 15 to those in the Ashy Downs area EC area. "South West Revised" is still current till 2010. This area includes parts of: Longreach, Barcoo and Blackall-Tambo shire.

Drought has had a significant impact on access to education which is outlined in the Charles Sturt University study which was conducted in three states (including in Central Western Queensland).

For the purposes of this submission informal research was conducted across the region including interviews with people in central western Queensland who were impacted by educational access issues.

## a. the financial impact on rural and regional students who are attending metropolitan secondary schools, universities or TAFE;

One of the issues of greatest concern in the region is to do with the changes to Youth Allowance. Media reports have highlighted the issues e.g. "Students fight youth allowance switch" Sydney Morning Herald May 20, 2009

Like many changes to government policy the changes have also not been well publicised (and they are quite complicated in some instances). Those who were working on the presumption of the old rules with regard to independent youth allowance have been caught out when the "goal posts" moved and now need to work a further six months before they are eligible. (See c) below - the implications of current and proposed government measures on prospective students living in rural and regional areas)

Families in Central Western Queensland raised the following issues:

#### **Current financial issues for rural students accessing Youth Allowance**

Families from the Central West who have children studying at University outside the region reported that their children had to do paid work on top of full time study in order to supplement their independent Youth Allowance payment. Many students from town or grazing properties are not eligible for dependent Youth Allowance due to the parental income threshold (though this is to be increased in 2010) and/or assets / farm assets. Many rural students therefore elect to work after completing Grade 12 before entering University so they can access independent Youth Allowance.

Families reported that their children were trying to manage full time study as well as up to in one case 30 + hours work/week (others reported working 20 hours and others less). This puts severe pressure on students trying to pass academic courses.

The current measures for student income support, (Youth Allowance, Austudy, and Abstudy), do not adequately recognise the extra costs incurred by rural or remote students from Central Western Queensland attempting to access higher education. There are no regional Universities in the region. To further their education these students must leave home to access tertiary studies. The support mechanisms of Youth Allowance, and part-time work that many students undertake, contribute to supplementing the living costs of students once they can actually access their chosen tertiary institution.

"There is a real gulf between secondary school access and tertiary. There is some evidence young people are moving into work rather than commit to going away to tertiary study. Tertiary access is affected by a lack of access to financial support. Many young people are unable to access Youth Allowance and struggle to be eligible for independent status. Young people going away to study must work to support themselves. Young people are suffering considerable hardship" <sup>2</sup>

#### Case Study A.

Family A - Parents are Managers of a remote grazing property and are on a "basic wage." Their son won a small academic scholarship to attend University. He attempted to do full time University study as well as work for up to 30 hours a week in order to become eligible for independent Youth Allowance. He did this for 18 months before he became eligible for independent Youth Allowance. Being from a rural area he found it very hard to get work initially But being "desperate" to earn money to support himself and not wanting to rely on his parents who he regards as not having the means to support him he approached employers and offered to work for free in order to obtain work. He did 3 x 2 week unpaid trials with different employers only to be put off after the two weeks. Once he obtained work it was bar work (night work) and he attended University all day then went to work at 6pm getting home at 2am, leaving very little time for study. He started to fail his course after a while and has now elected to come home to study externally where he will have no rent or food costs. He felt this was the only way he could "make ends meet" and still pass.

**Recommendation**: that independent Youth Allowance payments be increased to adequately cover costs associated with living and studying away from home for all students from rural remote regions.

A range of issues in obtaining work (on top of doing full time study) were also raised by parents and students across Central Western Queensland. Issues raised were to

<sup>2</sup> Alston. M & Kent. J, 2006, *The impact of drought on secondary education access in Australia's rural and remote areas – a report to DEST and the rural education program of FRRR*, Centre for Rural Social Research, Charles Sturt University, Wagga

do with not being able to easily obtain work in their local town so rural youth had to move to cities or big regional towns and find accommodation, manage and pay for bonds, and seek and obtain work (in order to become eligible for independent Youth Allowance). Funding a car for those students is often impossible or difficult and this again limits what the student can do in terms of work. To compound the issue rural students mostly need to get out of hours work to fit University schedules, and security can be an issue in getting to and from night work thereby limiting choices again for work.

While some families are eligible for dependent Youth Allowance (many farming families are not due to farm assets) many families from across the region reported great difficulties in completing the forms. Some reported that they "do not bother" because they are too complicated and dealing with Centrelink staff does not always provide assistance, and some of the questions in order to get allowances were regarded as intrusive. People described the process of dealing with Centrelink forms (not only Youth Allowance) and staff as "a nightmare" and "a living hell."

While new government measures will make more people eligible for dependent Youth Allowance a concern is that due to the oft repeated issues mentioned by families in Central Western Queensland in dealing with Centrelink and the complexity of the forms most families and students will not access the funding they are eligible for.

#### Issues in accessing allowances

Families who live a specified distance from the nearest school may be eligible for Assistance for Isolated Children (AIC) and Living Away From Home allowance (LAFHA) to send children to metropolitan schools. They report that current allowances needed reviewing in line with Consumer Price Index (CPI) increases. Some allowances have not been reviewed for several years.

Current allowances for remote families (who through geographic location have no access to local schools) provide a base assistance and depending on the costs of the school chosen still means parents have to pay a substantial amount for their child's education. One farming family mentioned paying \$27,000/student on top of the allowances as a ball park figure.

While assets may preclude their children for example from obtaining dependent Youth Allowance for tertiary study, farmers managing severe drought can be very income poor, sometimes for years afterwards. (and therefore not in a position to pay for their child's education).

Those living in towns in Central Western Queensland are not able to access the same allowances as those out of town unless the whole community has agreed that their local school is a "bypass" school. Whole of community meetings involving the local schools are held when a community expresses a desire to become a bypass school. Winton is currently a bypass school (for Grade 11 and 12) as is Tambo. This seems to be a reasonable approach for determining whether towns will support bypassing or not. Education Queensland bypass eligibility guidelines include student numbers and distances from other high schools see

http://education.qld.gov.au/strategic/eppr/students/smspr003/bypasscrit.html) Blackall township for example held discussions on bypassing several years ago and voted against.

There are arguments for and against bypassing as providing allowances for people living in towns allows them choice IF the local school does not suit their real (not perceived) needs e.g. if there is a bullying issue, or their child is gifted and talented and not being catered for locally. But, if bypassing became an easy option it may severely detract from resourcing of the local school (which is based on numbers). There are many families who cannot afford the extra costs (on top of the allowances) required to pay the full cost of sending a child away to boarding school and need to and or WISH to attend their local school.

"There is some antagonism between town and property families around the issue of access to AIC. Some town families raise the issue of bypassing as a means of accessing the AIC allowances for their children." (Alston, M and Kent J, p 106)

The issue of bypassing is one fraught with danger for rural and remote areas, as a decision to bypass, by a community, may have negative impacts on the local schools resourcing, in turn reducing the quality on offer and also creating a two tiered community.

One respondent replied to this issue by stating:

"... We could have the best resourced school in Qld in our town and some parents would still choose to send their children away...the taxpayer does not need to pay for that..."

#### **Recommendations:**

- That AIC and Living Away from Home allowances rise in line with CPI increases.
- That assets tests be removed from Youth Allowances eligibility tests when regions are drought declared or EC declared

## b. the education alternatives for rural and regional students wanting to study in regional areas;

Maintenance of resourcing of regional educational facilities including high schools and the Australian Agricultural College, Longreach campus is deemed critical. Well resourced regional schools and education facilities to support lifelong learning are regarded as being vital for resilient and vibrant local communities <sup>3</sup> and well educated local students. Local high schools report worthy academic and other successes and appear to provide a good service to the children who attend. It's important that resourcing (teachers, infrastructure, etc) is maintained or improved.

Drought in some areas along with commodity downturns has impacted on school numbers as people have left town seeking work. One such example is Blackall State School which lost over 100 students during a severe period of drought, 70 in 2003

<sup>&</sup>lt;sup>3</sup> Bank of Ideas, 20 Clues to Creating and Maintaining a Vibrant Community, http://www.bankofideas.com.au/Downloads/Social\_Capital\_Handout\_5.pdf

and 30 in 2004. This has had a significant impact on the number of teachers at the school.

"The difficulty associated with loss of numbers is exacerbated by the formulaic approach of the Education Department to the allocation of resources. Not only has the school lost teachers, it has also lost teacher aid hours, a registrar position and even cleaning hours.

Choices for students at the high school are expanded through Distance Education options. However the school is hampered in its use of technology through the failure of its telecommunications infrastructure. ...... They do not have the resources to address this problem." <sup>4</sup>

Students from this region currently have no option but to leave the region to attend TAFE or University. The Australian Agricultural College (Longreach campus) provides practical training and development of people working in rural and associated industries. Areas of training include: rural business management, mechanics and welding, building construction, sheep and wool, goat production, cattle and horses, and station activities.

There have been recent media reports on ABC radio highlighting concerns with regard to changes to delivery of programs through the Australian Agricultural College - Longreach campus. They include "Graziers angry about demise of Longreach Ag College" 19/6/09, "Ag college students told to move to Emerald to complete studies" 18/6/09 and "10 students leave college over diploma issue" 26/6/09. Continued provision of existing programs through the Longreach campus is deemed important.

A new initiative in the region, the Australian College of Outback Tourism (ACOT), aims to supply training in hospitality and tourism. It has a cooperative approach to addressing skills and training shortages in the tourism and hospitality industries in the central west region. ACOT is a partnership between industry, RAPAD, schools and training organisations with the aim of building capacity in the region and retaining the population through the local delivery of quality accredited training.

ACOT is currently working towards becoming a Registered Training Organisation (RTO) which requires approximately \$150,000 funding to set up. This would enable them to deliver training within the region based on a model where local champions in regional towns are sought and trained (thereby building capacity) and training would be delivered by them to meet local needs. There is no funding available for an organisation to become an RTO.

Other issues relating to provision of such training in Central Western Queensland, lies in tourism being exempt from current Department of Education, Employment and Workplace Relations (DEEWR), training funding. A proposal for a mobile trade training centre has been halted as tourism is not regarded as a trade (and therefore

<sup>&</sup>lt;sup>4</sup> Alston. M & Kent. J, 2006, *The impact of drought on secondary education access in Australia's rural and remote areas – a report to DEST and the rural education program of FRRR*, Centre for Rural Social Research, Charles Sturt University, Wagga p. 100

not eligible for funding) and yet tourism is one of the main industries and employers in this region.

#### **Recommendations:**

- Maintain or increase current resourcing of all educational facilities/training in the region including high schools and the Australian Agricultural College – Longreach campus
- That tourism be included in DEEWR training funding.
- Funding to be made available for ACOT to undertake (RTO) Registered
  Training Organisation registration due to this being a project under RAPAD, a
  not-for-profit, regional organization.

Other issues relating to access to education identified in the 2006 Charles Sturt Unistudy (in Longreach) include.

"Some young people are being held back from going to boarding school when they reach high school and are either attending the hostel or doing School of the Air for longer. There is some movement from boarding school back to the high school. Numbers at the high school have gone down...... Many families are unable to afford the cost of extra-curricular activities and excursions.

The loss of school bus routes consequent on loss of families in remote areas is a factor in declining educational access." 5

## c. the implications of current and proposed government measures on prospective students living in rural and regional areas;

See above with regard to allowances.

Students are currently classified as independent and receive Youth Allowance for tertiary education if they work for at least 15 hours per week for two years after leaving school, or if they earn \$19,532 in an 18 month period (many rural students sought to earn this in a year so they could start University after 12 months off from school).

From 1 January 2010, students will have to work 30 hours per week for eighteen months in a two year period before they attract the independent rate.

Currently Commonwealth Accommodation Scholarships provide \$4,415 per annum for up to four years for eligible country based students. This will be replaced by a Relocation Allowance, which provides \$4,000 for the first year but only \$1,000 per year thereafter.

#### Youth Allowance

\_

<sup>&</sup>lt;sup>5</sup> Alston. M & Kent. J, 2006, *The impact of drought on secondary education access in Australia's rural and remote areas – a report to DEST and the rural education program of FRRR*, Centre for Rural Social Research, Charles Sturt University, Wagga

**Gap year students** Those students in Central Western Queensland who have taken a "gap year" in order to qualify for independent Youth Allowance (as parents incomes were above the income threshold for dependent Youth Allowance and/or farm assets were greater than the set level) now have to work for 18 months, 30 hours a week in order to qualify.

- Concerns from this region are related to: students now having to work an extra six months (and more hours) to qualify thereby making it financially difficult for that student to start University one year after finishing school
- Some courses do not allow mid-year entry which would mean that some students would be forced to start University two years after finishing school.
- There are concerns that students will become disillusioned and disengaged during that longer time period and may not continue on to do tertiary education.

#### Case Study B.

Family B lives in a shire (west of Longreach) that has been Exceptional Circumstances declared since 2002 on a cattle property. Both parents have been trying to manage the financial, social and environmental impacts of drought for years through off farm work and other strategies. Their eldest daughter who finished school in 2008 has worked all year with the intention of qualifying for independent Youth Allowance (her parents assets – their farm - make her ineligible for the dependent allowance). She has worked full time in Brisbane (as there are no jobs in her local home area) for most of 2009. In order to start her degree in 2010 (as planned) she will have to continue to work full time while starting study as well. This is the only way she can get independent Youth Allowance under the current rules.

The lowering of the parental incomes test will mean that more students will benefit from obtaining dependent Youth Allowance. i.e. Youth Allowance and ABSTUDY can be received by dependent young people from small business and farming families with assets up to the value of \$2.286 million. After this point there is no assistance available from the government. For all those with assets below the above amount and incomes below \$100,000 will be quite a bit better off under the new rules.

There are several issues with this allowance that have been raised by those affected in the region. They include:

 Because dependent Youth Allowance is assets tested farm assets will exclude many students on properties from obtaining full dependent Youth Allowance benefits. Often farm incomes are very low during drought years. While assets may be valued at high levels (land prices) incomes do not

- always reflect these high prices. The region has been impacted heavily in the last decade by drought and farm incomes have been low in those years.
- Seeking dependent and independent Youth Allowance requires completing lengthy and difficult forms through Centrelink. Many reported this being a "nightmare" and several commented that they did not bother as it was "too hard". With fluctuating yearly incomes graziers would have to be assessed yearly.

#### Recommendation:

- that the changes to Youth allowance not be implemented till 2011 so that current students caught by the change can start University as planned in 2010 and have access to Youth Allowance as was allowed under the previous rules.
- That the old rules for Youth Allowance still apply for rural and remote students.
- That forms, processes and assistance through Centrelink be vastly improved to allow those who are eligible to be able to access educational allowances.

## e. the adequacy of government measures to provide for students who are required to leave home for secondary or post-secondary study;

See above

#### **Apprenticeships**

There are a range of issues for apprentices from rural and regional areas who work either in their own region or outside the region. Any apprentice working in central Western Queensland has to go outside the central west region to attend TAFE blocks (the closest being located in Emerald or Mount Isa). Travel and accommodation allowances provided to rural students to get to TAFE are well below what actual costs are (even more especially in mining towns where accommodation and food costs are higher). TAFE students can apply to receive the following amount for travel and accommodation:

- 15c per kilometre for travel between 100 and 650 km
- 19c per kilometre for travel between 650 and 1400 km
- airfares for travel over 1400 km
- \$22 per day, including weekends, for accommodation (where appropriate).

This is paid after the costs are incurred except in circumstances of hardship.

Other issues reported from the central west included difficulty for young apprentices (remembering some of them are only 16 and living away from home) in completing

<sup>6</sup> http://www.apprenticeshipsinfo.qld.gov.au/infosheets\_forms\_resources/infosheets

the forms required for Living away from Home allowance. Some of the applications have to be submitted regularly and signed by employers who may not always be easy to track down. Without this allowance it would almost be impossible for young apprentices earning a very low wage to cover basic living costs. Most report that they still rely heavily on their families for support though are deemed to be independent.

Australian Apprentices eligible to receive the Living Away from Home allowance receive \$77.17 a week for up to 12 months, \$38.59 a week for a further 12 months and \$25.00 a week for a third 12 months.

#### Case Study C

Family C - Two of three sons opted to become apprentices after finishing school. One completed his apprenticeship in the small town of Blackall and one in Townsville. The first son did a diesel mechanic apprenticeship. He was earning around \$200/week (now estimated to be about \$250/week). This meant he could not afford to buy or run a car. Because he chose to live in Blackall he managed as he could walk to work.

The second son did his apprenticeship in Townsville and rode a push bike to work. In order to get the Living Away from Home allowance he had to ride to the office of the group employer (well away from his workplace at lunch times) to get his allowance form signed. They "often" lost his forms and he would have to follow up with them several times a week to get the allowance which he needed to cover his basic living expenses. The financial hardship and difficulty in getting even the allowances he was due resulted in him giving up his apprenticeship and moving home. The first son completed his apprenticeship but found it hard to make ends meet as well. He could not afford accommodation in Emerald for TAFE blocks and "luckily" had an aunt he could stay with for no cost.

#### **Recommendation:**

 Living Away from Home allowance for apprentices is increased and completion of forms is to be done annually.

<sup>&</sup>lt;sup>7</sup> www.australianapprenticeships.gov.au

Travel and accommodation allowances for rural apprentices to attend TAFE cover the actual costs

#### f. the educational needs of rural and regional students

See above.

## g. the impact of government measures and proposals on rural and regional communities

As noted above RAPAD has done some exemplary work in trying to attract professionals to the central west many of whom want a range of choices in education facilities for children. Some will move back to the coast or city when their children get to high school level due to a lack of choice. Allowances assist in providing choices for those living in remote areas. Currently these are not available for people living in towns except for those towns who are bypass schools (see above)

Education is vital for the health of a town. Maintaining well resourced local schools is vital for community health and vibrancy. It is believed that students who came from a rural area are more likely to work back in the bush again after obtaining their qualifications. Because attraction and retention of staff is such a big issue for many employers in the central west educating our youth remains vitally important.

Isolated Children's Parents Association, The Rural Doctors Association and others provide incentives for those in training (for example student teachers to do practicums in rural/remote areas) in order to encourage students to live and work in rural/remote areas.

#### h. other related matters.

An issue raised by parents in the Central West with relation to apprentices in particular who can be very young (e.g. 16) when they move out of home and into the workforce is the distance these young adults are from family support networks. This can make life difficult for rural youth and at times lead to disenchantment/disengagement with their work and life. Allegedly quite a few "drop out" due to financial hardship and difficulties in managing such "life" matters as: bonds for accommodation, getting to and from work, managing and completing required forms, eating properly, getting to training, managing money, living on limited means.

#### Recommendations

- That independent Youth Allowance payments be increased to adequately cover costs associated with living and studying away from home.
- That AIC and Living Away from Home allowances rise in line with CPI increases.

- That assets tests be removed from Youth Allowances eligibility tests when regions are drought declared or EC declared
- Maintain or increase current resourcing of all educational facilities/training in the region including high schools and the Australian Agricultural College – Longreach campus
- That tourism be included in DEEWR training funding.
- Funding to be made available for ACOT to undertake (RTO) Registered Training Organisation registration due to this being a project under RAPAD, a not-for-profit, regional organization.
- that the changes to Youth allowance not be implemented till 2011 so that current students caught by the change can start University as planned in 2010 and have access to Youth Allowance as was allowed under the previous rules.
- That the old rules for Youth Allowance still apply for rural and regional students.
- That forms, processes and assistance through Centrelink be vastly improved to allow those who are eligible to be able to access educational allowances.

#### References

Alston. M & Kent. J, 2006, The impact of drought on secondary education access in Australia's rural and remote areas – a report to DEST and the rural education program of FRRR, Centre for Rural Social Research, Charles Sturt University, Wagga

Bank of Ideas, 20 Clues to Creating and Maintaining a Vibrant Community, http://www.bankofideas.com.au/Downloads/Social\_Capital\_Handout\_5.pdf

Office of Economics and Statistical Research, 2008, "Queensland regional profiles – Central West Statistical Division", Queensland Treasury <a href="https://www.oesr.qld.gov.au">www.oesr.qld.gov.au</a>.

Youth Allowance changes

http://www.deewr.gov.au/HigherEducation/Programs/FairerSupportforStudentsNewY A/Pages/default.aspx

Apprenticeship allowances <a href="http://www.apprenticeshipsinfo.qld.gov.au/infosheets\_forms\_resources/infosheets">http://www.apprenticeshipsinfo.qld.gov.au/infosheets\_forms\_resources/infosheets</a>

Living away from Home allowance http://www.dest.gov.au/schools/abstudy/away\_from\_home.htm