To Whom It May Concern,

I finished the HSC last year and am presently having a year off before university to work. I am working five and a half days a week in three different jobs in order to earn the specified \$18850 to receive independent youth allowance through Centrelink. However if I was not required to earn the required amount of money in order to support myself while at university I would have travelled to India to work in a school for six months, as I considered doing. I may have also chosen to go straight to university this year, however once again in order to earn the money required I did not. This means that if the changes do come into effect my year off will be virtually pointless. I planned my whole year and future four years at university knowing that I would be able to support myself at university, but now this may not be possible.

My parents earn only slightly more than the new threshold and so, as I understand it, I would be unable to receive other payments from Centrelink. Having said this with a number of children going to university in the next few years my parents would be unable to support each of us through this time. This will mean that I will have to work more whilst at university making the balance between work and study much more difficult. My elder sister has benefited from these payments while at uni over the past few years and it has enabled her to concentrate more on her studies.

The government seems to be contradicting itself in encouraging young people to continue into tertiary education, yet making it more difficult to do so, especially for country kids needing to move away from home.

The difficulty arises primarily in the lack of warning of the new laws. If I had known the changes were to come in I would have planned everything differently, however the changes coming in halfway through the year means that I, and many others that I know of, have been caught out.

This new situation has greatly affected not only the purpose of this year, as I am halfway through my goal of \$18850, but also the availability of experiences whilst at university.

Yours sincerely, Caitlin McMillan