



**NEWCASTLE UNIVERSITY STUDENTS'  
ASSOCIATION (NUSA) SUBMISSION  
TO SENATE EDUCATION, EMPLOYMENT AND  
WORKPLACE RELATIONS REFERENCES  
COMMITTEE INQUIRY ON:**

***“The adequacy of the allowance payment system for jobseekers and others, the appropriateness of the allowance payment system as a support into work and the impact of the changing nature of the labour market.”***

Heather Richards – NUSA President

## **Introduction**

Newcastle University Students' Association (NUSA) is the representative body for students studying at the University of Newcastle, Australia.

We welcome this opportunity to enter a submission on the Allowance Systems frequently accessed by students. In order to assist us prepare this submission, we conducted an online anonymous survey. This survey was made live on Monday 30<sup>th</sup> July with results extracted late on Thursday 2<sup>nd</sup> August 2012. We received a total of eighty-one (81) responses, predominantly from students on Youth Allowance.

NUSA is particularly concerned that students on Youth Allowance are failing courses, impacting adversely on their academic records, rather than withdrawing for fear of losing their allowance.

We would be happy to provide clarification on any of our points.

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## **NUSA Recommendations**

- The Government consider extending Youth Allowance to cover students who receive no support from their parents.
- NSW Government remove the restriction on transport concessions allowing students who work to receive the concession.
- Youth Allowance regulations be amended such that students struggling in courses are able to withdraw without academic penalty but retain their financial support.
- The Government consider increasing the level of support given to students on Allowances, especially Youth Allowance, such that they are not forced to seek employment.
- Students in programs which contain compulsory placements receive additional support to cover both the extra costs incurred and in acknowledgement that they are unlikely to find employment.

## Adequacy of Allowance Systems

Overall, students have indicated that the level of support provided by their allowance system is not adequate. The payments do not adequately cover rental costs, educational materials including textbooks, amenities and phone bills. This pushes students into seeking paid employment, which can be disruptive to their studies, and is not always possible to find.

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### Student Comments

“The amount I receive barely covers my expenses, i.e. rent, electricity, water, phone and food/groceries, such that I often need to borrow money from family or friends.”

“After rent I have \$20 per day to live off of if I rely on my youth allowance alone. That’s not including bills, not including emergencies or dentistry, not including study expenses. But, if I want to work and get some extra money so that I can get, say, my teeth fixed, I have to jump through a million hoops, and half the time someone makes a mistake and I end up out of pocket waiting for it to be fixed.”

### Response to question: Is the current level of support adequate?

Allowance Type	Percentage Responding “Yes”	Total Number Responses
Youth Allowance	12.2%	41
Newstart	0.0%	2
Austudy	12.5%	8

### Students not currently eligible for support, particularly Youth Allowance

There are students struggling who are not currently eligible for an allowance. It is assumed that parents will support their adult children through University if financially able. However, some students have informed NUSA that their parents are not willing to support them. They are under no legal obligation to support their 20year old through University and some students find themselves being charged rent and amenities by their parents with no supplementary support.

NUSA submits that society has changed and it is no longer reasonable to assume that parents will support their 18-21 year children through Higher Education.

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### Student Comment

“With my study load of 50 units a semester plus practical work it is hard to maintain a job to get any money at all. The expectation that your parents will/ should support you is ridiculous and I find myself barely getting by. I don't live out of home because I can't afford to do so and any money I earn goes towards petrol to get to uni and food at uni since I'm there such long hours. There is no support for the \$500 worth of textbooks I need each semester. I feel like I am trapped in some kind of loophole as I'm not eligible for any

allowance and most require a minimum income earned which is impossible when carrying such a heavy and mandatory uni workload.”

“It takes too long to be considered "independent". Coming from a rural area it was almost impossible to find work and as such was not eligible for youth allowance. The allowance is extremely helpful in reducing financial stress but it is still very hard to live on.”

### **Effectiveness of the payment as an incentive to work**

Students informed us that the inadequacy of Youth Allowance pushes them into seeking employment, and in that sense is very effective as an incentive to work. However, NUSA submits that the purpose of Youth Allowance is for those less financially able to complete higher education. For many students, being forced to work whilst studying has a negative impact on their studies. This would appear to defeat the objective of supporting students through their studies.

Students informed us that the increases in fortnightly limits on Youth Allowance improve the options for employment. However, students are not guaranteed employment and some struggle to find time within their hectic study schedules to work.

Whilst students are able to work with Allowances, if they find employment they become ineligible for a Student Transport Concession in NSW. Public transport can be expensive for some students resulting in students rorting the system, as many need additional funds simply to cover living expenses.

### **Student Comments**

“Youth allowance barely covers rent, so I am forced to look for work. But the trouble is my study load! At 24 hours week, at odd hours, one can only work weekends Most jobs have school children working in the weekend. If not, you have to have some sort of qualification, which of course requires money, in which I’m already lacking in.”

“The current level had forced me to seek work and I am currently working 3 jobs while doing 50 units of study just so I can pay my bills which are taking time away from my studies as a result.”

“The entire point of receiving my youth allowance is so I can allocate 40 hours/week to my studies. Working a part-time job on top of this would impact my studies negatively as it has in the past.”

“Believe the option of working is possible and being made more accessible with increased fortnightly limits. However, while studying full time, part time work is near impossible (depending on degree type).”

“You are punished for finding casual work on Newstart.”

## **Effectiveness in allowance in facilitating transitions between studying and working, studying and caring or studying and other activities**

NUSA submits that the allowances are not effective in facilitating transitions between studying and working. Due to an inadequacy in the level of financial support, students are obliged to seek part-time employment. As mentioned earlier, this can have a detrimental effect on students' studies which means they underperform academically.

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### **Student Comment**

**“No, it impacts significantly on my study. I am required to work four days a week (Monday, Tuesday, Thursday, Friday) which means that I only have one day off on weekdays. I am required to choose courses that are on after hours rather than courses that I would prefer to do, but cannot due to timetabling.”**

## **Students failing courses instead of withdrawing for fear of losing Youth Allowance**

Students on Youth Allowance are obliged to maintain a full-time study load. It is not unusual for students to withdraw from a course if it is proving too difficult and this is allowed within the University system. Unfortunately, some students on Youth Allowance have felt unable to withdraw from subjects and so have received fail grades because they could not afford to lose Youth Allowance.

A fail grade is recorded on a student's academic transcript and affects the Grade Point Average (GPA) which could impact on any intentions to study at higher levels. This could also affect future employment of the student as it is recorded on their transcript. Students not on allowances are able to withdraw from courses without fear of financial impecunity.

Students have explained that without their allowance they are unable to cover their living expenses resulting in some feeling forced to fail courses.

NUSA submits that the intention of Youth Allowance is to support students with their studies. Students learn at different rates and it is an inequity if students on Youth Allowance receive poorer grades than their fellow students.

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### **Student Comments**

**“This has directly affected me, in my first year of university in semester one I failed 2 of 4 subjects and therefore I thought it appropriate to undertake 3 subjects the following semester in hope I would manage my time and studies better to improve grades! Because I was relying on youth allowance to survive when I realised I was not doing well in all my subjects, I could not 'drop' them to save myself from receiving a fail grade!”**

**“Yes, I have done both of these. In situations where I failed to tell centrelink, I was in a position where it was easier to pay back the money fortnightly oppose**

to losing the pay altogether. Choosing to take the F instead of withdrawing meant that I was on academic probation and as a result of the extra pressures to stay in uni, I left my job. Financially, this has been a terrible choice, however I am hoping that this will result in graduating sooner”

“No. I do feel constrained by centrelink in my studies however. I've been having problems with my faculty which has made studying very stressful and unpleasant for me, but dropping any subjects would put me under a full time load and so I wouldn't have enough money to get by. I am not receiving failing grades, but I'm not happy in my courses and there's not much I can do about it.”

### **Changes in the labour market and impact on students**

Increasingly, students on allowance must seek casual employment besides their studies. Unfortunately, there is not stability with casual employment and so no guaranteed income.

Students on placement struggle because they are away for significant periods of time and thus are unable to maintain constant employment.

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### **Student Comments**

“Can find employment, but the cuts to youth allowance when you obtain work makes working not worth doing, i.e. no better off financially.

“It is a massive disincentive to work in that the threshold of \$400 is way too low. The reporting system is archaic. I think that I should be able to earn a considerable amount more before my allowance is affected. It is almost as though the government would prefer me not to work and instead be on Centrelink payments.”

“It's very difficult to find work and when you do its only casual, so I could have a lot of money one week and get nothing from centrelink, and another I could not get any work at all and still only receive a meagre amount.”

“The problem here is Centrelink takes money off you when you work - NOT when you get paid for that work. This means there is a period (sometimes very lengthy) between when your payment is decreased due to earnings and when you receive the income from your employer. This leaves you caught in the middle living off nothing.”



## APPENDIX A – RAW DATA

### Is the current level of support adequate?

	Yes	No	Uncertain	Total Number Responses
<b>Youth Allowance</b>	12.2%	70.7%	17.1%	41
<b>Newstart</b>	0.0%	50.0%	50.0%	2
<b>Austudy</b>	12.5%	87.5%	0.0%	8

### Do you see the allowance you receive as an incentive to seek work?

	Yes	No	Uncertain	Total Number Responses
<b>Youth Allowance</b>	44.4%	33.3%	22.2%	36
<b>Newstart</b>	50.0%	50.0%	0.0%	2
<b>Austudy</b>	28.6%	57.1%	14.3%	7

### Is your allowance effective in facilitating transitions between studying and working, studying and caring or studying and other activities?

	Yes	No	Uncertain	Total Number Responses
<b>Youth Allowance</b>	28.2%	46.2%	25.6%	39
<b>Newstart</b>	0.0%	100.0%	0.0%	2
<b>Austudy</b>	0.0%	57.1%	57.1%	7

## APPENDIX B – RAW DATA: COMMENTS

**This question is for those not in receipt of an allowance who believes they should be. Please explain why you believe you should receive an allowance (and which one).**

The people making these rules got uni for free. I'm studying something important, that is/was a "priority" (B. Math). It will eventually benefit others. Until then, I'm working 2 jobs while I study. Can I do it? Yes. Should I have to? Not sure. Other people may need it more.

Youth allowance - financial hardship

To help pay for University needs and other expenses.

I'm a student doing a useful degree with no time to work

Youth Allowance - I currently don't receive the allowance because I am in a defacto relationship. I don't think that my partner should have to support me. This puts a strain on our relationship and hinders his plans for the future. I currently have a job but I need a little but of extra help to cover my end of the bills as well as food costs.

I believe that I should receive an allowance because then it can help me be able to buy the basic things you need for uni like books, and pencils, because I am a Newzealander I cannot receive a benefit or allowance.

I am studying full time at University. My degree has a 5 week period of work placement every semester which can take me anywhere in the county. I think any additional assistance would make these placements much less stressful and difficult. I would like Youth Allowance.

Youth Allowance. I am disqualified based on parental income, but they don't have that much and because of my study load I can't work much. I can barely pay for my phone and public transport.

With my study load of 50 units a semester plus practical work it is hard to maintain a job to get any money at all. The expectation that your parents will/ should support you is ridiculous and I find myself barely getting by. I don't live out of home because I can't afford to do so and any money I earn goes towards petrol to get to uni and food at uni since I'm there such long hours. There is no support for the \$500 worth of textbooks I need each semester. I feel like I am trapped in some kind of loophole as I'm not eligible for any allowance and most require a minimum income earned which is impossible when carrying such a heavy and mandatory uni workload.

Because, even though I live at home, I still have expenses that require more employment than I can manage while completing my education to the best of my ability.

I believe I should be eligible for youth allowance because I have lost my due to medical reasons and am not covered by disability support, and at 20 my parents should not have to be financially responsible for me. At 18 one is considered an adult and independent in every aspect unless you need financial aid from the government.

To study full time and success is impossible when I need to work 20 hours a week to live.

My parents earn too much so I shouldn't

i am required to support myself with 5 days a week at university leaving only 2 days a week to support myself. i survive on only 200 a week because its all i can afford to work. i never get days off and have anxiety which i believe is contributed to from my financial situation

I'm a poor uni student so support from the government would be nice.
Without my parents support I would not be able to survive and I should be allowed to be independent.
Youth allowance as it will make us able to work less to find for money and concentrate more on studying and being part of the university social live which is once in a live time..
I am a mature aged student, married with four children, living on a low income
I live with my dad, who earns too much money for me receive any centrelink payments. But I still pay rent, i still buy my own food, i still split the electricity, gas, and internet an phone bill. I struggle to earn enough money to support myself and it often negatively affects my studies. I'm not sure what allowance i should recieve, but i think anything could be beneficial to me.
I believe should receive Youth allowance I only earn \$250 a week and by the time I earn the required \$20 000 I will almost be finished uni. The government requires this amount to be earned, which is unfair as it would take 18 months' worth of work just to start receiving an allowance. I live with a roommate support myself and study full time I am 21 but this doesn't seem to be sufficient to get government assistance.
My mother has too many assets which is why I can't get any sort of government support even though I have left home and am living by myself. My mum has to support me because the government won't and I can't work enough with 40 units of study.
just because an individual's parents earn a certain amount of money, does not mean that they are given any portion of that money, also for individuals who live at home and want to move out, the existing barriers preventing young people from moving out are just ridiculous especially if they are trying to get through university
I currently live at home, with a single parent family. She is a high school teacher and makes under 80K. As I am over 18 she does not receive maintenance payments from my father and cannot afford to give me money to assist with uni. I work 3 days a week if lucky, at McDonalds and earn around \$150 a week which must go towards my petrol and other uni things such as books. Centrelink basically just sucks balls.
Because I am undertaking training that will further my skills, abilities and qualifications to make me a functioning and intelligent member of society.
Rent Assistance; I live out of home, have been for 6 months now and receive no financial assistance from my family.

**Comments - Do you see the allowance you receive as an incentive to seek work? Youth Allowance Recipients**

Believe the option of working is possible and being made more accessible with increased fortnightly limits. However, while studying full time, part time work is near impossible(depending on degree type)
The amount I receive barely covers my expenses, i.e. rent, electricity, water, phone and food/groceries, such that I often need to borrow money from family or friends.
Yes. It's not enough to live on.
As money is the primary motivator for work, and due to YA I have sufficient money, then it is a disincentive to work.
NO. By working the difference of income is not worth the lack of study time. The amount you are allowed to earn before it cuts into your payment is too low.
YA isn't enough to live on comfortably. Of course I went to work and earn more

money.
only because it's not enough to support me at times. However, I don't have the time to work, as study swallows a lot of it
Cannot work
The current level has forced me to seek work and i am currently working 3 jobs while doing 50 units of study just so i can pay my bills which is taking time away from my studies as a result.
no. around \$200 is Ok. amount of money in 2 weeks
Yes. In fact it is stopping me from working.
The entire point of receiving my youth allowance is so i can allocate 40 hours/week to my studies. Working a part-time job on top of this would impact my studies negatively as it has in the past.
No, because you are at university to study, and this is your job. This money is not a lifeline, it is supposed to support you.
I don't WANT to be one welfare, I want to be able to support myself.
On one hand, if I don't work then I don't really have enough money to live without too much worry (I was recently \$1500 out of pocket as I needed dental work and had to use all of my savings). On the other, actually working and declaring that income to Centrelink is such a rigmarole that sometimes the idea of having to do all of that just to earn a little bit of money a week from tutoring working at a fast food place or something like that just doesn't seem worth it.
Well I feel like I need a job because I don't get enough money, but I also won't have any free time if I get a job.
If I work more than 1 shift a week my allowance goes down.
Cannot live on allowance alone, so have been working 2 casual jobs as well.
I need to work whenever i can because i could simply not survive on my youth allowance payment alone.
I think that if i'm studying full time I shouldn't need to seek work as well to support myself
I need money to pay for bills etc but the more time I spend working is time I could be using for study.
I can live off the amount I receive but it is very difficult. You really have to watch what you buy. You need good budgeting skills. I would love to have more money and to live in a bigger place but I can't afford the rent. I don't have time or energy with all my uni and TAFE study and work experience to also work a job.
Youth allowance barely covers rent, so I am forced to look for work. But the trouble is my study load! At 24 hours a week, at odd hours, one can only work weekends. Most jobs have school children working the weekend. If not, you have to have some sort of qualification, which of course requires money, in which I'm already lacking in.
I am required to work to maintain a reasonable standard of living. \$400 a fortnight is not enough to live off, and I am required to have part time employment just to survive. This impacts on my study time and other commitments.
I already have a job.
I do not like being stereotyped as a 'bludger' for receiving assistance and thus having a job would help me counteract people's judgements.
Getting paid without working is not an incentive
It doesn't reward effort and commitment to studies. It doesn't provide the level of support required to complete a degree (especially if practical experience is required).

Due to the harsh percentage deductions that occur after you earn a certain amount, it is easier to work less. A deduction would be more suitable if it involved you earning more by working than via centrelink

As a student, I do not have the best things, for example, I still live at home and have possibly the worst car in the world that constantly needs to be fixed...a minimum payment a fortnight does not justify problems like these whilst trying to pay to study (HECS, textbooks, parking, travel, fuel etc)

No, if anything it is the opposite. you get too easily penalised for seeking work, you effectively only end up with 50c in the dollar

### **Comments - Do you see the allowance you receive as an incentive to seek work? Newstart Recipients**

no you are punished for finding casual work on newstart

I have to look for some work to continue payments. Also, I want to earn more than what my payments give.

### **Comments - Do you see the allowance you receive as an incentive to seek work? Austudy Recipients**

I cannot afford to live with the allowance I receive. This is affecting my ability to dedicate time to study, therefore affecting my results.

I have trouble existing on my benefit alone but my boss wants me 3 days which affects my payment enough to make it not worth working the 3 days. They kind of cancel each other out. If I cut back my shifts, my employer thinks I am unreliable.

In my specific case: Travel time is excessive, there is no time for anything else.

I have a partner and any income i earn means my partner gets less austudy. this does not make me want to seek work as by working 2 nights a week, we end up with not a lot of extra money

### **Is your allowance effective in facilitating transitions between studying and working, studying and caring or studying and other activities?[Please comment - and give examples] – Youth Allowance Recipients**

allows some study time but need work to actually fund self

As I said earlier it would be very difficult to facilitate links between study and work other than in what I do for placements. I can't imagine what difficulties those caring for others who are dependent on them must face. I rarely have money for sports activities I used to enjoy.

I have had so many troubles with Centrelink over the years I have been studying, and often I've found that the only way to get someone to actually help me get enough money to pay the rent is to just call up and cry on the phone.

I went from working full time to studying and it took a while to find casual employment  
Insufficient amount and constant worry.

It helps with board at home and my hobbies which mum pays for from it. That is most of it which forces me to work to pay for normal things for myself eg. petrol, cloths, and

uni needs.

Leading up to exam period i usually take out annual leave so that i can still pay rent whilst i am locked away studying

no

no not effective however, it is still useful

No the concept of "Allowable Time" is ridiculous. Every person's situation and life is different and a one size fits all approach isn't helpful. During my time as a student I have faced many hurdles. I was my Mum's primary carer for 12 months when she was extremely sick. I too have faced illness and required to receive medical treatment for a lengthy period of time (Depression). Each time a semester concludes I am forced to have my "Allowable Time" reassessed because they only give you 4.5 years to complete a 4 year degree. The simple fact is I've been at Uni for 7 years because of all the challenges I've faced during my studies.

No, it impacts significantly on my study. I am required to work four days a week (Monday, Tuesday, Thursday, Friday) which means that I only have one day off on weekdays. I am required to choose courses that are on after hours rather than courses that I would prefer to do, but cannot due to timetabling.

No, will cease when study ends, will then have to go on newstart if I do not obtain a job straight away.

Not currently in transition, so cannot comment.

Yes

Youth Allowance should have aye limit that before that age you receive allowance no matter of your part time job.

**Is your allowance effective in facilitating transitions between studying and working, studying and caring or studying and other activities?[Please comment - and give examples] – Newstart Recipients**

No I am a full time student studying trying to better my skills. and I still have to look for jobs which is a joke in its self.

No. I've been encouraged to seek out any job. Not jobs related to my study or jobs I'm best suited for or jobs that allow me to keep studying. These jobs will be better for me and keep me employed more long term but I must apply for and accept any jobs I know about.

**Is your allowance effective in facilitating transitions between studying and working, studying and caring or studying and other activities?[Please comment - and give examples] – Austudy Recipients**

It's hard to work enough to get adequate money without having Austudy. Hugely affected.

I am now in the negative financially after paying tax in addition to HECS debt.

To switch between Austudy and carers allowance takes a very long time and when you've had to withdraw from subjects to care for someone and they pass away while you are waiting for your (now invalid) claim it really leaves you impoverished

**There have been many changes in the labour market. Students frequently find themselves with casual employment. Does the allowance you receive, and its regulations, allow you to easily find employment alongside your studies. Please comment and give examples where appropriate. – Youth Allowance Recipients**

Part time employment could affect my allowance.
The limit to fortnight money earned before affecting my payment has often meant I could not do fill in shifts, however, since this has been increased I don't see any problem.
Yes
Not seeking work, but previously is has been no issue.
not really
No, because of the little hours I have, I am not flexible within class hours. Therefore I don't get employed.
Cannot work due to mental health reasons
No it forces me to find more then should be required, I work anywhere from 20-40hrs per week on top of my study.
yes it supports the students but it disin owoyes people to have part time jobs
no
I used to receive Youth Allowance in addition to working a casual job (up to 15 hours/week) but I finished working because I felt that, on top of a fulltime study workload, that working 15 hours meant I had absolutely NO recreation/rest time (other than sleep!)
Employment in the Newcastle area for a student is near impossible to find without personally knowing a manager of a business. The allowance doesn't even come into this question.
No. I currently have casual employment but it has been very difficult getting everything sorted out with Centrelink so that I can continue to get support (by its very nature casual work is uncertain and I can't rely on it for near enough money to live).
It can be hard to find casual work that accommodates a study workload. its nice to know that if work does fall through my centrelink allowance will cover my rent, although there is not much left over after rent to pay for daily living.
Can find employment, but the cuts to youth allowance when you obtain work makes working not worth doing, i.e no better off financially.
Have been unable to get yearlong contracts with my main job, so I am frequently cancelled from my allowance during semester when I work lots, and then have difficulty reinstating my payment during holiday periods.
I have had the same job as when i started my course 3 years ago. It is difficult to ask my boss to roster me a set amount of hours as he has to cater for the needs of other people in the team. At my place of employment i am required to work a whole day, so it makes it hard to juggle hours
I don't find that the regulations get in the way.
It's very difficult to find work and when you do it's only casual, so I could have a lot of money one week and get nothing from centrelink, and another I could not get any work at all and still only receive a meagre amount.
I think you can find employment alongside study if you only study a certain number of hours a week (40 units or less), only work a few hours a week (say, 15 or less) and

earn the optimal range of wages to have it not affect your centrelink payment. This is the one situation where you would be coming out on top for getting both the student allowance and casual work.

Yes, if you are in a job that uses the PAYG system, otherwise, if you are working in the research labs and are paid in scholarships, you lose a bit of your payment for 8 weeks, (even though the payment is for 13 weeks of work) even if you haven't been paid your scholarship yet.

It is a massive disincentive to work in that the threshold of \$400 is way too low. The reporting system is archaic. I think that I should be able to earn a considerable amount more before my allowance is affected. It is almost as though the government would prefer me not to work and instead be on Centrelink payments.

Yes my job does not affect my allowance.

Always reporting my every move to Centrelink regarding working, incoming and such is annoying and makes things difficult, yet I do understand why it is an obligation. Decreasing the allowance according to how much I have worked is also frustrating, it appears as more of a punishment for working!

Yes.

The problem here is Centrelink takes money off you when you work - NOT when you get paid for that work. This means there is a period (sometimes very lengthy) between when your payment is decreased due to earnings and when you receive the income from your employer. This leaves you caught in the middle living off nothing.

No due to the earning cut-off- it is hard to find work that doesn't go past this amount!

**There have been many changes in the labour market. Students frequently find themselves with casual employment. Does the allowance you receive, and its regulations, allow you to easily find employment alongside your studies. Please comment and give examples where appropriate. – Newstart Recipients**

No not at all the system punishes regular casual work.

When I had relevant work (uni employed tutor) that was only during semesters, my eligibility for assistance dropped and I found myself struggling through breaks of any length, during which applying for one month's payments and looking for work were not worth it. Especially since I could not accept the jobs as my casual job was just going to restart again soon, anyway.

**There have been many changes in the labour market. Students frequently find themselves with casual employment. Does the allowance you receive, and its regulations, allow you to easily find employment alongside your studies. Please comment and give examples where appropriate. – Austudy Recipients**

yes

I can easily find employment, and given the small financial benefit I receive as Austudy, I am better off working than receiving any benefit at all. Austudy does not assist me in performing to my full potential at study.

There is insufficient student work in Newcastle.

The reduction in concessions after working even 1hr is not viable. Studying and



working typically means you just don't have the availability to produce for Centrelink all the proof they regularly request.

Yes generally. however the amount one can earn before affecting pay should be increased as the tax free threshold was increased

### **Have you been underpaid your allowance at any point? - How did this affect you?**

At the beginning of the year, people that are studying are eligible for a 'student start up scholarship' of \$1025, however, centre link did not give me my payment until the end of semester one, making it extremely inconvenient to afford textbooks and the initial costs of parking etc

Bills were paid late, paid a penalty

Had to borrow money for food, bills went unpaid and then late charges applied. If you don't do the right thing by Centrelink you are penalised; but if they stuff you around you get no compensation.

had to pay rent late that fortnight until it was sorted out

have to work more hours due to exploitation

I had to ask my parents to help me out a bit. Wasn't happy that I was underpaid by \$60 a fortnight for the whole of last academic year and the reimbursement I received was \$80!

I had to borrow money of friends and the university.

I had to miss a day of uni because i did not have enough money for fuel or bus fare to get there.

I had to use up all of my savings paying my rent (and mostly just eat at my friends' houses and find free barbeques/food at University) in the time it took to get someone to rectify the mistake. It only got solved when I called for the fifth time and started to cry because I was just about out of money that someone actually looked at my file properly and found the mistake.

I was not paid rent assistance and the issue was not resolved, I did not receive the payment.

It forced me to go without food for the fortnight as well as printing costs for my studies and sometimes having to miss class altogether because I can't afford a bus ticket to get to University.

It meant I had to use a credit card for fuel and such to be able to get to university and become indebted whilst Centrelink sorted themselves out!

Moderately as it has a significant impact on living expenses for that week.

Suspended my payments, couldn't pay rent. This was due to a by law which said I hadn't completed the course within the allocated time which was untrue. Took time to get payments back.

When I moved to Melbourne to go to university I started receiving substantially (\$70) less allowance. This makes it hard to pay for the materials I need for school, bills, food and rent. I rarely have money left over for recreational purposes.

### **Have you ever been overpaid your allowance? - How did this affect you?**

I had to pay the money back which was terribly difficult to manage considering I had

told centrelink 3 times about my income.

i had to slowly pay it off

When I withdrew from Uni on semester because I was unwell I informed Centrelink to ensure they were aware. They still paid me and then sent me a debt notice. I took the matter to an Individual Tribunal and won. I wasn't paying the money back when it was their mistake - especially since the issue caused me so much stress when I was already unwell and didn't the extra stress.

**NUSA has heard of students on youth allowance who have felt unable to withdraw from their courses, and so received 'F' grades on their transcripts. We understand that by withdrawing, even though allowed in the University system, the student would no longer be enrolled in a full-time load and so unable to claim from Centrelink. If the student informed Centrelink that they had withdrawn, they would have to pay back any support received. NUSA understands that this results in students either receiving fail grades or not informing Centrelink. Have you been affected by this? [yes/no and comments]**

I suppose so. I withdrew, though because I would rather be dirt-poor than have an "F" on my transcript that I didn't deserve!

No as I knew that you could have a 30 unit semester and still be classed as full time by centrelink.

No but it is something I do worry about.

no I don't receive

no i haven't needed to withdraw from any courses and therefore have not had this problem.

no, although i would most likly withdraw and not tell centrelink.

no, but concerned about it.

No, but it sounds terrible.

no, have always studied 40 units and only ever dropped down to 30.

No. but it sucks. If you spend the time studying, you can't work, regardless of the grade you get.

no. However my partner has come across this dilemma before. He got around it only by claiming disability allowance instead.

No. I do feel constrained by centrelink in my studies however. I've been having problems with my faculty which has made studying very stressful and unpleasant for me, but dropping any subjects would put me under a full time load and so I wouldn't have enough money to get by. I am not receiving failing grades, but I'm not happy in my courses and there's not much I can do about it.

No. If a student has to withdraw, I don't think they should have to pay back any allowance they had already received.

Not exactly. I have taken extra courses so that I was eligible but I did not fear failing them.

This has directly affected me, in my first year of university in semester one i failed 2 of 4 subjects and therefore I thought it appropriate to undertake 3 subjects the following semester in hope I would manage my time and studies better to improve grades! Because I was relying on youth allowance to survive when I realised i was not doing well in all my subjects, I could not 'drop' them to save myself from receiving a fail

grade!
yes
yes
yes
yes
Yes - due to unforeseen circumstances I was required to withdraw from 30 units out of my 40 unit full time load when I was studying by distance education. This happened just before the Census date and I had my Youth Allowance cut off. If I had have known this would happen, I would have remained in the courses and failed the units. It's a bit sardonic that the University takes less than a week to contact Centrelink to tell them I'm no longer doing a full time load, but take more than six months to process a credit transfer.
Yes definitely. I have received many Fail grades because of this very issue. Sometimes I apply for Remission of HECS / Grade - however this isn't always possible given the particularly circumstances for that Semester.
yes had to continue with a subject I was not coping with
Yes However, I feel it is my own fault/responsibility
Yes I studied a first year course (SENG1120) which became too difficult, despite a fair effort on my part. I was studying two difficult courses (MATH2310 and ELEC3720), and was forced to receive an FF in SENG1120 rather than withdrawing, in order to meet centrelinks rules.
Yes this has happened with two courses.
yes this is a terrible thing this needs to be changed these things happen from time to time and there should be allowances for this.
Yes, I have done both of these. In situations where I failed to tell centrelink, I was in a position where it was easier to pay back the money fortnightly oppose to losing the pay altogether. Choosing to take the F instead of withdrawing meant that I was on academic probabtion and as a result of the extra pressures to stay in uni, I left my job. Financially, this has been a terrible choice, however I am hoping that this will result in graduating sooner
Yes, needs to change.
yes.
Yes. I failed subjects, afraid to withdraw. I received an "F".
Yes. i had a death in the family mid semester and couldn't study, but had to take the fail because of centrelink.
Yes. I have received several fail grades because I am being treated for a mental illness, yet could not hack the full time study load due to stress, but I am not eligible for disability support, nor could I take a job due to my anxiety. I have received 2 fail grades under this nature.
YES. when you are having mental/emotional trouble coping with life, the last thing you need is to be jumping through NewStart hoops and still trying to succeed in your remaining enrolled subjects

**There have been many changes in the labour market. Students frequently find themselves with casual employment. Does the allowance you receive, and its regulations, allow you to easily find employment alongside your studies. Please comment and give examples where appropriate.**

Always reporting my every move to Centrelink regarding working, incoming and such is annoying and makes things difficult, yet I do understand why it is an obligation. Decreasing the allowance according to how much I have worked is also frustrating, it appears as more of a punishment for working!

Can find employment, but the cuts to youth allowance when you obtain work makes working not worth doing, i.e no better off financially.

Cannot work due to mental health reasons

Employment in the Newcastle area for a student is near impossible to find without personally knowing a manager of a business. The allowance doesn't even come into this question.

Have been unable to get year long contracts with my main job, so I am frequently cancelled from my allowance during semester when I work lots, and then have difficulty reinstating my payment during holiday periods.

I am employed on a casual basis that works in with my studies, however the amount i earn would not be sufficient to survive if i did not live at home

I can easily find employment, and given the small financial benefit I receive as Austudy, I am better off working than receiving any benefit at all. Austudy does not assist me in performing to my full potential at study.

I do not receive any allowance

I don't find that the regulations get in the way.

I have had the same job as when i started my course 3 years ago. It is difficult to ask my boss to roster me a set amount of hours as he has to cater for the needs of other people in the team. At my place of employment i am required to work a whole day, so it makes it hard to juggle hours

I think you can find employment alongside study if you only study a certain number of hours a week (40 units or less), only work a few hours a week (say, 15 or less) and earn the optimal range of wages to have it not effect your centrelink payment. This is the one situation where you would be coming out on top for getting both the student allowance and casual work.

I used to receive Youth Allowance in addition to working a casual job (up to 15 hours/week) but I finished working because I felt that, on top of a fulltime study workload, that working 15 hours meant I had absolutely NO recreation/rest time (other than sleep!)

it can be hard to find casual work that accommodates a study workload. its nice to know that if work does fall through my centrelink allowance will cover my rent, although there is not much left over after rent to pay for daily living.

It is a massive disincentive to work in that the threshold of \$400 is way too low. The reporting system is archaic. I think that I should be able to earn a considerable amount more before my allowance is affected. It is almost as though the government would prefer me not to work and instead be on Centrelink payments.

Its very difficult to find work and when you do its only casual, so I could have a lot of money one week and get nothing from centrelink, and another I could not get any work at all and still only receive a meagre amount.

Newcastle lacks job availability. Casual work is the best a student can hope for.

no

no

No allowance therefore no problem.

No Allowance.

No due to the earning cut-off- it is hard to find work that doesn't go past this amount!
No it forces me to find more then should be required, I work anywhere from 20-40hrs per week on top of my study.
No not at all the system punishes regular casual work.
No, because of the little hours I have, I am not flexible within class hours. Therefore I don't get employed.
No, most employment is not realistic to students who study. There are business who do support students, but there are not many of them
No. I currently have casual employment but it has been very difficult getting everything sorted out with Centrelink so that I can continue to get support (by its very nature casual work is uncertain and I can't rely on it for near enough money to live).
not really
Not really because of this earning restrictions I find it hard to save for long term goals as studying + working the amount of hours I need to is not possible
Not seeking work, but previously is has been no issue.
Part time employment could affect my allowance.
The limit to fortnight money earned before affecting my payment has often meant I could not do fill in shifts, however, since this has been increased I don't see any problem.
The problem here is Centrelink takes money off you when you work - NOT when you get paid for that work. This means there is a period (sometimes very lengthy) between when your payment is decreased due to earnings and when you receive the income from your employer. This leaves you caught in the middle living off nothing.
The reduction in concessions after working even 1hr is not viable. Studying and working typically means you just don't have the availability to produce for Centrelink all the proof they regularly request.
There is insufficient student work in Newcastle.
When I had relevant work (uni employed tutor) that was only during semesters, my eligibility for assistance dropped and I found myself struggling through breaks of any length, during which applying for one month's payments and looking for work were not worth it. Especially since I could not accept the jobs as my casual job was just going to restart again soon, anyway.
Yes
yes
yes generally. however the amount one can earn before affecting pay should be increased as the tax free threshold was increased
yes it supports the students but it disin owoyes people to have part time jobs
Yes my job does not affect my allowance.
Yes, if you are in a job that uses the PAYG system, otherwise, if you are working in the research labs and are paid in scholarships, you loose a bit of your payment for 8 weeks, (even though the payment is for 13 weeks of work) even if you haven't been paid your scholarship yet.
Yes.

**Please provide any other comments about your allowance/the allowance system.**

After rent I have \$20 per day to live off of if I rely on my youth allowance alone. That's not including bills, not including emergencies or dentistry, not including study expenses. But, if I want to work and get some extra money so that I can get, say, my teeth fixed, I have to jump through a million hoops, and half the time someone makes a mistake and I end up out of pocket waiting for it to be fixed.

As a mature age student, Austudy provides me with less financial support than working casually. Both are at cost to my academic results.

Balancing study and work can be quite difficult, work hours can also be unstable and allowances are not always enough to cover living expenses if work falls through. Also uni does not provide travel concessions to students who work and that makes travel to and from uni quite unaffordable on an allowance.

Before turning 23 and hence becoming 'independent' according to Centrelink, my allowance was capped at about 80 dollars a fortnight due to my mother's income. I did not live with my mother during this time and received no financial support from her. I therefore had to work up to 3 jobs at a time to pay for rent and other expenses.

Currently do not receive Youth Allowance as I work enough to support myself. In my first year of uni this was not the case. The allowed income per week was restrictive. From friends who have moved from regional areas to study and who have spent a year working to gain independence in order to receive youth allowance have been happy to do so. The increase in time (18 months I believe) and money you have to earn really throws a spanner in the works as it means they must start uni after a year with no youth allowance or wait a year and a half until they are eligible. Some degrees do not allow this midyear entry system.

How about instead of job seeking, you encourage career development? Requiring meeting with university (or external) careers advisors would be better than requiring job seeking.

I am due to be cut off from receiving assistance at the end of the year, since I have been at uni for 4.5 years, even though I have only received youth allowance since mid 2010 (2 years). This is despite my final year project being next year (my final year), and constantly improving results since being supported.

I believe we have a better welfare system than some countries. Being part of the system has enabled me to live with my partner while studying. It is a struggle money-wise especially when irregular or unexpected costs come up (eg. quarterly electricity bills, family events/ birthdays, car repairs etc.)

I believe while you are a student you should be supported on Austudy regardless of how long you have been a student. You are enhancing your skills and the country will benefit in the long run. Not having to go to a private enterprise unemployment agency who are absolutely apathetic with regard to your circumstances and qualifications whose best interest is to put you in a low paid low skilled job regardless. Also the amount of payment on any of the payments is completely inadequate to live on.

I don't think earning money should affect my youth allowance payment

i feel i should be eligible

It is a good Australian government that helping these youths who is especially studying full-time.

It takes too long to be considered "independent". Coming from a rural area it was almost impossible to find work and as such was not eligible for youth allowance. The allowance is extremely helpful in reducing financial stress but it is still very hard to live on.

It's all good!

it's crap

I've never wanted to be involved in student politics. But if there was one issue that would make me get involved it is the student allowance system. There is a massive disadvantage to young people from rural areas, especially those whose parents fall just over the income threshold. The system is ridiculous, my parents can't afford to send three children to university with a mortgage still to pay off. All three of us (my siblings and I) have to work which significantly impacts on our study. I know I have gotten poor marks in some courses mainly due to my work hours, and I only work the long hours I do because the Youth Allowance is a pittance.

Just because my mum has a lot of assets doesn't mean that I have a lot of money and can afford to live. I believe I should be able to get some sort of government help

My Austudy is about to be cut because the little income bank I saved up over the semester has been used up when my employer had me work 6 days a week during the holidays. I was taxed heaps, had no break and about to lose my payment. I don't see how this is going to help me through my last 2 semesters. I've had to pick up extra shifts to cover the Austudy payment I am losing out on but find I'm working extra to cover the same money and I'm not sure how I am going to get through to graduation. I've already taken out a personal loan for study but paying this back is why I am struggling so much.

not fair

Paying for rent (\$160p/wk) and groceries (\$150 p/fortnight), bus tickets (\$14 p/wk). \$540 per fortnight becomes hard to live on per Fortnight if any bills/fees come up.

Rent assistance needs a significant increase/overhaul! In no way is rent assistance able to cover ones housing needs anymore.

Rent assistance needs to be calculated to be at a higher percentage. Because i live with my partner, and we both study full time we have very little money and are continually saving for energy bills, car rego and insurance. We are lucky so far to have no had any unexpected costs arise, should something come up e.g. if one of our cars died, we were robbed or had to find somewhere else to live we would not be able to cope. I'm currently saving to fund my fourth year placement and i don't know how i will be able to pay 10 weeks of rent in my current house whilst simultaneously supporting my living costs in a rural community.

The deductions in support payments received do not provide as much incentive to work- do the deductions have to be so significant? Why not reward those that are working by providing less support to those that don't work and more to those that do.

The method for reporting income is very detailed, it is almost a full time job in itself, keeping up with Centrelink, and the risks that come with not being accurate and precise are harsh. Including repayment etc.

The restrictions on the allowance force students into situations that require them choosing between their education and whether they can pay the rent which in turn defeats the entire purpose of youth allowance for university students.

The system needs to be updated to encourage working, rather than penalize it. The amount should also be compared back to the unemployment payments, and realise that by studying and bettering ourselves we are soon to be an asset to the economy rather than a drain, payments should be far higher for studying then unemployment

Youth Allowance needs to be increased. The introduction of the scholarships is a fantastic improvement to many students. However it is the fortnightly payment that needs increasing.

