

For Immediate Release

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Decision Quandary For University and TAFE Students

As universities across the country release their first-round offers to prospective students, the Australian Scholarships Group (ASG) and expert tertiary student services adviser, Mr Vince Callaghan, have issued a warning to both prospective and continuing university and TAFE students to approach their higher education decision-making with caution in the face of possible changes to student support arrangements within the higher education sector.

Each year across the country, hundreds of thousands of anxious students await the results of their higher education applications poised to make potentially life-changing decisions that will significantly affect their future education opportunities and careers.

This year, uncertainty is the catch-cry. The situation came about when changes to the Australian Government's *Income Support for Students Bill* stalled in the Senate in December last year, leaving an uncertain and confusing set of circumstances for students and their parents to navigate.

Where the confusion lies:

The Australian Government has proposed possible changes, which if ratified would result in major differences in the current policies and criteria. The Australian Government plans to reintroduce the *Income Support for Students Bill* into Parliament in February 2010, and if passed such changes could include:

- The abolishing of the so called 'gap year' independent criterion that has allowed students to claim 'independent' allowance if they earn a nominated amount of income (\$19,532 in 2009) within an 18-month period since leaving secondary school. It is very important for students to be aware that although this provision will assist those students who took a gap year in 2009, it may be unwise to rely on this criterion continuing to exist as the legislation could be abolished in the next Australian Government parliamentary session in 2010.
- Introducing 'relocation' and 'start-up' scholarships. These could become available in early 2010 should the proposed government changes pass through parliament.
- Setting a higher parent-income cut-off test, which should assist more students, particularly rural and regional students to access Centrelink benefits.
- Exempting equity and merit scholarships from being considered by Centrelink as personal income. However, there would be a 'cap' to the amount that would be exempt.

ASG's Community Adviser, Ms Michelle Hunder said the organisation's first priority was to ensure students and their parents were aware of the issues so they could make the most informed decisions possible in the circumstances.

She said it was unfortunate that such uncertainty had arisen when students faced such big decisions, not only about their future education, but also their long-term future employment and earning capacities.

Ms Hunder said: "University and TAFE studies are the pathways for young people to gain a complete education. We want to encourage their participation."

To help students and their parents through this difficult period, ASG commissioned tertiary student services expert, Mr Vince Callaghan to write two free e-guides designed to provide comprehensive and plain language information detailing the costs and entitlements, scholarship opportunities, and cautions, entitled *ASG's Get Smart Guide* and *ASG's Get Smart Scholarships Guide*. Both guides are available for download from ASG's website – www.asg.com.au/resources under Guides.

Author of the guides, Mr Callaghan said that there was often a lot of "misinformation" passed around to students and their parents about university and TAFE studies, costs and entitlements, and in the current situation, he believed the need for the guides had only increased.

“My experience indicates most parents want to understand the post-secondary or higher education sector as much as their student children,” Mr Callaghan said. “ASG’s *Get Smart Guides* fill this need and aim to provide resources that encourage planning, investigate options, and provides a host of tips, checks, and resources for post-secondary students to explore with their parents, as well as cautions where possible changes may occur.”

Ms Hunder said, “ASG is committed to supporting children’s education and helping its Members provide education opportunities for their children”.

Research indicates that relatively small amounts, as little as \$500 – \$1,000, can make the difference for some students in accessing a university or TAFE education and enables them to improve the experience and the benefits gained from studying to complete their education.

Mr Callaghan said that regional and rural students were at a distinct disadvantage because they are more likely to have to relocate to pursue their studies than their metropolitan-based colleagues.

“It’s no coincidence that young people today are living with their parents for longer periods than ever before, especially if they’re students,” Mr Callaghan said. “Unfortunately, many regional and rural students just don’t have that luxury.”

ASG’s *Get Smart Guide* and ASG’s *Get Smart Scholarships Guide* have been updated for 2010. The e-guides are available for free download from ASG’s website: www.asg.com.au/resources - under Guides.

ASG is Australia’s leading friendly society specialising in education benefits. ASG’s Education Program™ offers a unique, convenient, and proven way for families to plan for their children or grandchildren’s future education. The program can be tailored to suit the needs of most family budgets. For further information about ASG and ASG’s Education Program™, visit www.asg.com.au or phone: 1800 648 945.

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Please note: The following spokespeople are available for Interviews:

Higher education: **Mr Vince Callaghan**, expert tertiary student services adviser and author of *ASG’s Get Smart Guide* and *ASG’s Get Smart Scholarships Guide* is available for interview.

Australian Scholarships Group (ASG): **Ms Michelle Hunder**, ASG’s Community Adviser.

Images available (low and high-resolutions) are available at: [www.asg.com.au/ images asggsg](http://www.asg.com.au/images_asggsg)

- Front cover image of *ASG’s Get Smart Guide*
- Front cover image of *ASG’s Get Smart Scholarships Guide*
- Mr Vince Callaghan – expert tertiary student services adviser and author of *ASG’s Get Smart Guide* and *ASG’s Get Smart Scholarships Guide*
- Ms Michelle Hunder, ASG’s Community Adviser

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