

**Briefing paper on the provision of welfare support
for impoverished postgraduate students
Monash Postgraduate Association Inc.
May 2019**

The remit

The MPA Inc. is a not-for-profit association funded out of a portion of the Student Services Amenities Fee (SSAF)¹. It is the recognised representative body for postgraduates at Monash University.

Since 2016 the MPA advocates have noted an increase in cases in urgent need of welfare. Advocates saw 73 cases from the start of 2016 to March 2019. This equates to 2.5% of the total advocacy caseload for the same period or 1 in 40 students. An overwhelming majority of students were international. Prior to 2016 the number of postgraduate students in dire financial situations was statistically negligible.

Given the growth in demand for welfare support from the MPA, and the actual and planned exponential growth in international enrolments, the MPA is considering the specific welfare needs of postgraduate students and the ways in which the MPA can provide support.

Levels of poverty in the postgraduate community

The MPA conducted a survey of HDR students in September 2017. Of those experiencing a delay in the progress of their PhDs, 41% of respondents reported work commitments as the reason for delay, and 25% cited financial concerns as the reason for delay. Of those considering discontinuing study, the top three reasons cited were work commitments (42%), lack of motivation (38%) and financial concerns (37%).

A recent survey² by Universities Australia showed that the median income for international coursework postgraduates is \$21,900 and the median income for international HDRs is \$30,000. Given international students often travel with partners and children, some of the coursework postgraduates would be living below the poverty line³.

International postgraduates are required to show they have a minimum level of cash in a bank account for a certain period of time, prior to being accepted at Monash University. Some students have informed MPA advocates that their families will borrow this cash to make the appropriate deposit in the student's bank account. Once the student has enrolled, the family

¹ The SSAF is a compulsory amenities fee. The MPA receives 40% of the SSAF paid by postgraduates.

² Universities Australia, 2017 Universities Australia Student Finances Survey, August 2018,

³ Federal poverty level in 2019 for a family of four is \$25,750.

repay the borrowed money. The student then relies on gaining employment in Australia in order to pay for rent and food. With a competitive job market this can be extremely challenging, and almost impossible when students' English skills are poor, making them essentially unemployable.

Some students do have savings when arriving in Australia but are not prepared for the cost of living in Melbourne.

Some students have the tuition fees but nothing else, so they make a deliberate decision to deny themselves food and accommodation so that they will be able to pay their tuition fees when they are due.

MPA financial support

The MPA Executive Committee allocated the sum of \$3000 as emergency funds in the 2019 budget. Postgraduates in financial distress must see an MPA Advocate and then financial support is provided according to need. The MPA can offer the following: small cash grants; specific items such as coats or doonas; basic grocery items; and personal care packs. The MPA also has a lap top borrowing scheme whereby 10 laptops are available for short-term and long-term use. The MPA advocates can also lobby various areas within the university for fee and tuition waivers, and help students negotiate tuition payment plans.

On a broader level, the MPA runs regular free food events open to all postgraduates, and lobbies on relevant issues such as increasing scholarship levels and providing MET concessions for postgraduates.

University financial support

It is important to work with the wider University community in welfare cases. It helps to maximise the level of assistance. It also provides the MPA with a more comprehensive and holistic view of the support a student has or will receive from various unconnected parts of the University. For example, in one case, the student's lecturers provided clothing for the student and money for a haircut.

Monash Connect has a larger pool of funding for grants and loans as well as the expertise to deal with students in such circumstances.⁴ Details about the emergency grant scheme run by the university can be found in Attachment 1. It is the role of Monash Connect to report to the University the details of any urgent welfare cases. Monash Connect also has access to the student's financial status. This means there is an overview of what a particular student has received in total from all sources. All Monash Connect advisers can issue an emergency same-day grant in cash where urgent. They can also supply MET travel cards, Coles Myer food vouchers, and interest-free loans.

The MPA believes it is in the interests of postgraduates for the MPA to work closely with Monash Connect and provide small financial grants to supplement Monash Connect allocations. To that end the MPA liaises with Monash Connect, and Monash Connect refer students to the MPA and vice-versa. The MPA may also refer students to other internal and external sources of free food and goods.

⁴ Loans are usually not appropriate for this group of students as they have no prospect for repayment.

Case examples

Listed below are some of the welfare cases the MPA has dealt with, which range in degrees of need:

Case 1

International student who arrived only to find out her accommodation was not as yet available. She was staying at a hostel on a temporary basis and instructed that she had not had a chance to purchase essential items. It was suspected she could not afford to buy the items.

Resolution

The MPA advocates liaised with the MSA advocates to provide a pillow, a sleeping bag and essential toiletries.

Case 2

An international student who looked emaciated and in a very dishevelled state came to the attention of MPA staff when he tried sleeping overnight at the MPA Caulfield lounge, on more than one occasion. Inquiries revealed that the student had just enough money for tuition fees and nothing else including rent and food.

Resolution

The MPA worked with International Student Engagement, Monash Connect and the student's faculty to assist the student. MPA provided limited emergency funds as did Monash Residential and Monash Connect. The money was collectively channelled through Monash Connect because of their ability to verify the students' financial circumstances and ability to gain immediate access to funds. Monash Connect helped the student find cheaper accommodation. Career Connect assisted the student in applying for part-time work.

Case 3

An international student from a war-torn country belonging to a persecuted minority religious/cultural group was referred to the MPA by his supervisor. The student came to Monash on a government-sponsored scholarship for living expenses and tuition fees. The scholarship fees were never transferred to Monash University by the student's home country, so the student did not receive any scholarship payments. The student was supported in his living expenses by relatives who transferred money when they could. As the war approached the town where his family lived all communication stopped including the financial support from relatives. The student was very thin, and it was clear he was not eating. It took a lot of persuasion for the student to accept help.

Resolution

Letters were written to several senior staff at the university. Meetings were organised with the MPA, the student and the relevant Monash staff. In a unified effort (Monash Connect/MGRO/Faculty/MPA/Global Engagement) the student received four payments of emergency funding including: financial support to apply for visa extensions including a protective visa if he so chose; medical checks; rent; and food. In addition, the student's faculty waived all tuition fees (as against the individual student not the government sponsor) and contributed to emergency funding. The university also waived graduation fees, and the student was provided with an airfare to return home. The MPA contributed funds to this joint effort.

Case 4

A PhD international student commenced but there was a delay in processing the paperwork to initiate the scholarship payments. This resulted in a delay of four weeks before any scholarship money was received. After using up his cash reserve, the student was unable to pay his rent. The student and his wife and children were in danger of being evicted from their rental unit.

The student's supervisor contacted Monash Connect. However the student did not qualify for a grant because the scholarship money was coming and the financial hardship was short-term. The student did not apply for a short-term loan, because by the time the student became aware of this option the processing time for the loan would have meant the loan money arrived at the same time as the scholarship payment commenced. The student needed an immediate but very short-term loan for two weeks.

Resolution

The student's supervisor made a personal loan to the student, which was paid back in two weeks when the scholarship payments commenced.

Recommendations

The MPA conducted a review of financial assistance schemes operating in universities across Australia, see Attachment 2.

The MPA makes the following specific recommendations to improve support for international postgraduates at Monash University:

1. That postgraduate students experiencing financial distress be referred to the MPA;
2. That regulations governing the Monash Connect loans be reviewed to allow for the release of funds (in excess of the current limit) within 24 hours under certain emergency conditions (see case 4 above);
3. That a financial counselling service be provided for all students;
4. That scholarships be provided for students who experience dramatic changes to their financial circumstances during their study;
5. That financial assistance for child-care is provided to postgraduate carers experiencing financial hardship;
6. That a residence is set aside in the Halls of Residence on each campus for immediate and emergency use.

[Attachment 1 – Monash University Emergency Grants Scheme details](#)

How a grant can be used

The purpose of the Emergency Grant Scheme is to provide emergency financial assistance to eligible students experiencing financial hardship that adversely affects their education.

The main criteria for a grant are:

- the demonstration of a **genuine** need
- and the capacity for **continued study** may be in jeopardy due to financial hardship.

What you can't use a grant for

The grant will not be provided for the payment of the following University costs:

- library and parking fines
- service fee
- HECS or course fees.

As the grant scheme draws on a limited pool of funds, the University cannot always guarantee the availability of funds for assistance.

Eligibility criteria

To be eligible you must:

- be currently enrolled
- be at risk of discontinuing their study
- demonstrate exceptional financial hardship
- demonstrate an ability and intention to complete your course of study.

Before applying

Your application for an Emergency Grant will be assessed by Monash Connect.

You must complete all relevant details on the application form over page in order for your application to be processed.

All applications are treated as a matter of urgency.

[Attachment 2](#)

Following