

Minerals Resource Rent Tax Repeal and Other Measures Bill 2013 No. 2013 Submission

My name is Kerry Arch and I run a sole parent advocacy group – **United Sole Parents of Australia**. We believe the **Minerals Resource Rent Tax Repeal and Other Measures Bill 2013 No. 2013 -A Bill for an Act to amend the law relating to taxation, superannuation, social security and family assistance, and for other purposes** will be damaging to single parents, on Newstart, Parenting Payment Single and the Disability Pension. I am writing on behalf of the 684 members that are currently in my group. Our group is only 5 months old but growing daily.

There is obviously a need to reduce our countries debt, however, targeting the poor we feel will only increase costs in other areas such as health and mental health, causing a strain on our public health system. It will also lead to longer welfare dependency in youth, sole parents, and it will also increase the reliance on welfare in the long term from aged pensioners. With cuts already experienced by sole parents being moved onto newstart, this is just another blow to their already meager income.

These changes would have the effect of threatening the enjoyment of human rights of some of the most marginalized and impoverished members of Australian society. In particular, it could entail a violation of several rights included under the International Covenant on Economic, Social and Cultural to which Australia has been a party since 1975, such as the rights to social security, the right to an adequate standard of living, and the prohibition of non-discrimination in the enjoyment of these rights. There could also be violations of the Conventions on the Rights of the Child and on the Elimination of All forms of Discrimination against Women.

Single mothers are highly susceptible to a range of other problems, including: housing insecurity; limitations to mobility; debt accumulation; poor mental and physical health; disability and low levels of social support. Australia's most comprehensive household survey has found that children of single parents are sinking further into poverty while those raised in two-parent households are less likely to be poor than a decade ago. Nearly one in four children living with a single parent is below the poverty line, compared with 7.6 per cent of those living with two parents, according to the Household, Income and Labour Dynamics in Australia (HILDA) Survey. Children who grew up in poverty are often less educated, struggle to find a job and suffer "inter-generational transmission of welfare dependence". **Changes to the amend the law relating to taxation, superannuation, social security and family assistance will only cause higher poverty rates among children of lone parents and those on disability.**

In 2010, after taking account of housing costs, an estimated 2,265,000 people or 12.8% of all people, including 575,000 children (17.3% of all children), lived in households below the most austere poverty line widely used in international research. This is a disturbing figure in a country such as ours and needs to be addressed by our government and not ignored.

I am willing to meet with members of Parliament to discuss the submission or appear at a hearing to speak to the submission on these important issues.

LISC Low Income Superannuation Contribution

The \$500 annual superannuation contribution for individuals on adjusted taxable incomes of up to \$37,000 is to improve the equity of superannuation taxation arrangements.

Low income earners don't have the capacity to save much – their income goes on necessities like food, utilities and housing costs. This proposal to abolish LISC is a backward step that will hurt those who can least afford it but more importantly will be more of a burden on government assistance in years to come when facing retirement.

ISB Income Support Bonus

If you qualify for the Income Support Bonus on 20 September 2013 you will receive:

- \$105.80 if you are single
- \$88.20 if you are partnered

This amount has been given to those on benefits for unexpected debts. Many welfare recipients don't have the income to be able to put aside money for unexpected expenses. This allowance was a life line to many.

SKB School Kids Bonus

Each year, eligible families and students will receive up to:

- \$410 for each child in primary school (two instalments of \$205)
- \$820 for each child in secondary school (two instalments of \$410)

The Schoolkids Bonus aims to help eligible families and students with the education related costs of primary and secondary school studies, such as school fees, uniforms, books and sports, music or other lessons.

These are the stories from the sole parents in my group and how these allowances are of benefit to them:

Kerry A Being on low income and working part time my super has always been reduced. Being a single mum I feel that working part time has been my best option so I can continue to be a mum and raise my boys to the best of my ability. The superannuation contribution helped me to build my super base for retirement during this transition in my life. I want to be independent as much as I can instead of relying on government income as much as I can. It makes sense to help those on low incomes to do that. Getting rid of super contribution only sets people up for longer poverty.

The Income Support Bonus was great for those unexpected bills. Being on low income while raising children doesn't allow for much saving ability. Without this support many will have no option but to put these unexpected bills on credit which leads to longer poverty and in some circumstances defaulted loans, payments etc. It wasn't an allowance that saved low income recipients but it was as the name states, a bonus, and a welcome one at that.

School kids bonus helped with uniform, camp & excursion costs. Some single parents are struggling to feed their child/ren let alone pay for these extra activities. Without this allowance children will have to forgo these extra activities which will in turn isolate them from enjoying life activities that other children get to experience. This I feel will be another breach of human rights. These changes would have the effect of threatening the enjoyment of human rights of some of the most marginalized and impoverished members of Australian society. In particular, it could entail a violation of several rights included under the International Covenant on Economic, Social and Cultural to which Australia has been a party since 1975, such as the rights to social security, the right to an adequate standard of living, and the prohibition of non-discrimination in the enjoyment of these rights. There could also be violations of the Conventions on the Rights of the Child and on the Elimination of All forms of Discrimination against Women.

Breeze RJ It will no longer affect me as both mine are leaving at the end of the year. But it is a very important part to contribute towards the cost of uniforms books then there are the fees. Never ending. Now our schools are becoming Independent the demand for fees is all the school seems to care about.

Sally E I can in all honesty say that if School Kids' Bonus is scrapped, then my son will not have the use of a classroom laptop, or a fresh uniform for the year, because the Bonus is the only way that I can afford those necessities. I'm praying that it won't be abolished!

Kathie J B Besides the obvious cost of losing the school kids bonus, the more subtle effects will be just as devastating.

In Queensland students are required to buy a 'Booklist' each year in primary, and pay book fees in High school.

When these fees aren't paid children are singled out to stand confronted by poverty in front of their class mates, they don't receive the books and/or supplies and therefore it affects their academic, social, mental and emotional growth at school. Consequently add the hardship of standing out again as coming from a low social income family by not having clean, untorn, proper school clothes and the child is condemned by their peers and even at times by their teachers, eg: not having the correct footwear to wear into woodwork class.

By not having the Back-to-school bonus, many children will suffer stigmatism through poverty, this will increase the drop-out rate amongst this socio-economic class, resulting in more government funded welfare, job networks and possibly even court and gaol time.

To save a few dollars in the present is to have to spend many more in the future. By scrapping the Back-to-school bonus, we as a country are condemning many young minds to living in an intellectually, socially and emotionally poor future. If they are our backbone, we need strength in that backbone to support the future and the only way they can support us, the older generations, is by supporting them and giving them the best chance in their childhood. In Qld, if they do not pay school/book fees (for borrowed second hand books that they don't get to keep), the kids can't attend excursions, formals or graduate. They cannot also graduate if they do not have the correct, including ties, hats, shoes, etc uniform. \$160 for a one night excursion in primary and my son is in a state school.

Natasha F This year we moved and my oldest started high school. Youngest kindy middle yr 6. High school fees threw me for 6. Well over 1

thousand dollars. Books 200. Uniform jacket 75...++++ I would still be paying it off now if it was not for the school kids bonus/tax rebate. And that is just one child. He is in the specialist hockey program and that is extra too. It is his passion and what gets him out the door every day for 2 trains and a bus there and back. If I did not pay by first term he would have been kicked out. My kids love school. I used to get the uniforms from the p and c second hand shop for \$2 as that was a way to stretch the money. In high school second hand is still over \$30. Voluntary fees exceed \$200. Incursions/excursions camp etc \$500 this year. I thought we had a right to an education! It is not just for the rich. As a single parent I am already behind the 8 ball, my kids don't need to suffer for my mistakes. Give education to all. And if it is not free provide some assistance to ensure equality.

[Wendy A](#) School Kids bonus - because even public schooling is becoming overly expensive when you take into consideration school fees, school uniforms, school excursions, school activities, school fundraisers, extra curricular activities such as learning music instruments flute, guitar, saxophone etc or dance and it is unfair to low income earners for their children to miss out especially in a public school system, let alone a private school system. NO child should be forced to miss out.

Superannuation Contribution - because the population is aging at a phenomenal rate & the aged pension costs to the government are therefore also increasing at a phenomenal rate. So, to hopefully stem this flow even slightly for the future when the current middle aged workers reach retirement age the more superannuation they have the less aged pension they might need. For every single \$ that the government helps with now might save them thousands in the future. (after all... by then they'll have NOTHING LEFT to sell off cause it would have already ALL been privatised)

Income Support Bonus - Because the cost of living is rising way more rapidly than low incomes or welfare support payments. Poverty & homelessness is on the rise. Jobs are on the demise & businesses are closing, going bankrupt or moving their operations overseas meaning less & less jobs for people in Australia. The poverty line is fast approaching the minimum wage & the poor & low income classes should NOT be the ones missing out & being punished.

Finally... A government CANNOT CUT payments for the low income earners while at the SAME TIME introduce a HIGH CLASS Welfare payment to the wealthy. That is purely evil, unethical & just morally WRONG & Corrupt.

[Kerry B](#) I use the school kids bonus to get my girls the things they need for school, one of my girls start high school next year if we dont get the bonus my daughters wont have what they need to get an education and without a good education they wont have any chance of getting a job when they finish school!

[Tara B](#) Book packs for year 1, 3 and 4 are 150 each and uniforms and other costs I surely feel for those children that miss out.

[Lynette M P](#) Well , my weekly expenses without uniforms and school fees and additional special needs spectacles for my child . I use the bonus to pay for her school fees , and balance towards uniforms or towards special glasses she needs to protect her eyes.

[Cathy M](#) My youngest starts High school next year, with out the school kids bonus, I will not be able to afford her uniform upfront. If I had known that ths SKB might be scrapped I may have been able to start buying her parts of her uniform or at least enough to get her through the first term. But this close to Xmas that is going to be impossible!! just a t shirt is \$45-\$55 each. And this is a public school I cannot afford a private school. My son started high school this year and with in the first 3 weeks there was a school camp. which thanks to the SKB he could go. My daughter will not be able to go, even though it is a compulsory camp. This makes me feel I have let my kids down. I did not become a single parent by choice.

[Lynn A](#) As a single mother of 2 primary school age children, I educate my children at home through a registered distance education college. I receive \$0.00 from any other source toward their education. The school kids bonus in the past has been well spent on text books, stationery, printing, technology, a shared ipad. Fortunately we are able to purchase some second hand books. Without the school kids bonus childrens

educational needs will certainly be taking a step backward.

Teresa D Without the school kids bonus my kids will also go without. They will not be attending any camps or excursions. My son was nominated and has been selected to attend a leadership camp at the start of next year. After the break down of a relationship which included violence and so far 18 mths of stalking and terror he is struggling to cope and the camp would be a life-changing event for him. I just have no way of paying the \$1050 for him to go. The school has promised to fundraise to help, even with the bonus it would have been hard but without it will be almost impossible. This is just one opportunity he will miss out on because of the bonus being scrapped. As it is, both kids only have 1 set of uniform for school which is washed every night! I truly believe that their education is the one thing that will enable them to get out of the hole of poverty and missing out on the same educational opportunities as other kids will impede their ability to be able to change their situation into the future. Education should be available to all. Not just the wealthy. I fear for myself too as I am studying at Uni to have a means of earning a good income but if the HeCS debts are sold to private companies I will end up spending the rest of my life being chased around by debt collectors. It is disheartening and depressing to think that if we are unlucky enough to be in this situation, that is the way we will stay with no opportunity to try to change things for ourselves.

Tracey G My youngest starts High School next year at a Public School in Queensland. The Compulsory Contribution Fee is \$295. On top of that fee, if she chooses to do Home Economics, it's is another \$100 just for one term. Her basic day uniform is \$90 of which she will need 2 and her Sports Uniform is \$60. All fees are payable by the 14th of February. There is also a laptop scheme of which I haven't been informed of the cost. I have no work for 3 weeks over Xmas and New Year whilst the Business is closed down. I still have my normal household expenses to pay and even after getting the bonuses for my children last year just after being placed on Newstart, it still took me 6 months to recover financially. My oldest finishes Grade 12 this year and my older daughter is doing Grade 11. She has also outgrown her Uniforms. Removing the SKB will put added strain on Families and on Schools.

Michael B There should be a benefit for people on welfare to cover the cost of dental care or extend Medicare benefits to provide such care. Secondly public housing should remain in government control and not be run by not for profit or church organisations or the private sector. Thirdly in regard to assistance for parents for their children some kind of financial assistance should be provided in conjunction with the Federal & State Governments and liaison with the respective education departments for uniforms, books, excursions etc.

Carmel O'C The dental scheme was to be coming in next year, but ABBOTT has scrapped that. School child assistance, for books and uniforms (not TV, etc) was being paid, but ABBOTT has scrapped that too. Don't blame me, I didn't vote Liberal.

Jodie W I would like to receive the schoolkid bonus so I can pay for school excursions and uniforms. I am a full time university student receiving PPS. I do not receive child support and I am not currently employed.

Sharyn C Without the school kids bonus I have no idea how I will pay all the COMPULSORY requirements for my children's schooling, I have one at RMIT with a HECS and 3 at secondary next year and I get no child support.... our public secondary school has a compulsory uniform which includes specific shoes, uniform with emblem on it (pants, shirts, tie, shorts, sports polo and tracksuit) plus a compulsory school blazer which costs alone \$165.00 and if these items are not worn to school on specific days they are penalised by not competing in sport, lunch time and afterschool detentions. the compulsory laptop fee each year is the killer as if you cannot pay up front then your child misses out on participating with his class education needs so this \$400.00 is a priority. as for school fees, they will let you pay these off through the year and you can refuse to pay the voluntary fees but the elective classes will not be given to your kids if those are not paid for. the compulsory school camp that is told to you by the school is compulsory and benefits the child in so many ways COSTS TOO MUCH and is one thing that my kids have had to always go without. Then the booklist is ridiculous with most books being between \$50- to \$80- each AND YOU HAVE TO PAY FOR THEM AND ORDER BEFORE CHRISTMAS to find they are not in stock and on back order when your kids are ready to start school in February.

Jamie C with the way things are going, I will be getting an exemption for work so my daughter has a chance through home schooling. Honestly, out debt really is not that bad, it's actually healthy to have some debt, I think it's greed. I too don't have any parents or support it's me and my three kids. Two

are now out of home but my third is 3. I am studying to try and get ahead, am on PP and never have anything left at the end of the week now. My daughter isn't in child care or school, I can't afford that, so am studying externally. When it comes to school I dread unless I have finished my studies and am able to make a decent living for the first time in my life and in my direct families life. But Abbott is making it near to impossible with all the changes including the whole privatisation of HECS. They just are getting rid of anything and everything that helps people to get ahead

Ruth R No School Kids bonus = No Computer for my daughters first year in High School. No New Uniforms or The year 8 team building camp. No money for book lists etc. My daughter will be single out and picked on because she is from poverty.

Pamela Toni P Skb-uniforms can be paid off, purchased second hand or passed on from friends. Will be the first time though. Books packs need to be paid or kids don't get them as with school as excursions . My concern is the mandatory technological requirements as in purchase & maintenance of computers and program upgrades and internet connection. On Newstart, she may find it difficult to be contractually accepted for either. If she had the Skb, she could pay a year of inet up front, and but kids the new computer they NEED it to complete homework, school assignments, but also access tutorial sites like the Mathletics site. Adding uniforms, The SKB will cover maybe a third (or less) of these costs and without it my grandchildren will be open to ridicule from other kids, stigmatized and my daughter frowned upon by teachers who may not understand her financial circumstance. The kids grades will suffer, and for the child now in secondary school, her potential to get the marks required to enter tertiary education will diminish, thus setting her and her future up for series of unskilled non- permanent labour rather than advancing to the much desired career.

Cathy M I went looking at the secondhand shops in hope of finding some uniform for my daughter. No luck!! we live in a small country town so cannot go out of this area to look for the uniform also the High school changed their uniform a couple of years ago so being new makes it harder to find in second hand shops and they have none available at the school and they are not allowed to wear the old one anymore, kids who do not comply end up in recess or lunch time detention. Who ever thought that compulsory uniforms would be a great idea??? Especially for Public schools.

Cassandra S yep no school kids bonus mean second hand uniforms if there are any available as my oldest is starting in aprivate school next year which cost me 50 a week to send her. I have one daughter in adult sizes so uniform prices are expensive and hard to find it too and I have a daughter starting in private school so she can get good grades to get into uni. My daughter has been able to do singing lesson each week at school due the school bonus too. That \$105.80 income support helped me restock my pantry when i really needed it

Lynette M P Well , my weekly expenses without uniforms and school fees and additional special needs spectacles for my child . I use the bonus to pay for her school fees , and balance towards uniforms or towards special glasses she needs to protect her eyes

Elizabeth K No bonus, then cannot afford to pay for free education either, will not be paying any voluntary money voluntarily, will not pay school fees, or contribute financially in any way to my daughters education. She will attend school, she has correct uniform and books I cannot get second hand in an op shop (because the school book sale is extortion) my daughter will be getting from the welfare co-coordinator. The bonus went towards free education, without the bonus I will assume education is free, and proceed under that assumption. Pathetic politicians looking for the easy targets, our children. My child will not miss out, I will make sure of that. In the mean time since the polities are so desperate for savings they will take resources from our children, how about fining all those embezzlers like Abbott who falsified their expense accounts.

Sherie E Im the exact same as all these mums i have 3 girls in primary 1 in grade 1 and twins in prep its hard enough living day to day let alone have to find the money to put them through school with fees and excursions its ridiculous and if the skb gets scrapped i will not be able to afford to put mine into schools as i will not subject my kids to bullying because they dont meet the standards of other kids , and why should my girls miss out as i didnt choose to be a single parent.....

Jenni B The skb allows me to buy school uniforms every year, school supplies, school bags, school and spot shoes. Without this my children will more than likely not get what they need. Their father has found a loop hole in the child support system which meanswe get by on my low income wage and ffb 1&2. Scrapping the school kids bonus will have a devastating effect. T.A comments that the skb is just a cash splash highlights the gap that exists between rich and poor in this country.

Melea L 1 step forward 10 steps back

Adrienne Brodie Without SKB my kids go without uniforms and starting the VCE uniform next year is on the cards for my current year 10 child. Last year even with the government help I sold things on eBay to make sure we could get all the school books and second hand was how we purchased it all. I on the DSP and the school actually covers some camp costs as they know i struggle and don't want my kids to miss out. I'm a single mum that left an economic abuser only to have spent ten years as a sole parent proving to CSA that his income was being minimised. While I managed to win my cases, I worked as much as I could so I could keep my kids in extracurricular activities. Suffering a workplace injury 4 years ago meant my kids were pulled out of sports as my ex husband refused to have access with his kids - i had no-one to help me. Single parents are already picking up the emotional tab left as our kids recover from their parents break up and then add to that have to grow up much quicker and learn to cope with being disadvantaged. I also have a child who has aspergers/adhd and she missed out on much needed help as a teenager. Once I fell ill we have fallen so deep into the poverty trap that I am losing what was an investment property and having to just ignore that my kids often go to school without lunches.

June C Well on newstart i need the school kids bonus to buy school books, costing more than \$600, and uniforms , \$ 70 upwards, each item of clothing. There is state school relief but they , ridiculously do not buy the winter uniform, which is the most expensive part of the uniform. then there is the sports uniform. of course the state school relief only gives on summer dress.. Second hand uniforms are not an option as my child is small and they are rare to find. I keep being given size 18 second hand uniforms and am told to keep them until she is older. she is size 8 and 13. She will never be even size 16. Good shoes are needed to fit her \$300 orthotics in. Then of course the school camps and other activities.. most of the students are from low income, centerlink families. Even the trip to Cranbourne botanical gardens were cancelled due to lack of kids being able to pay the \$20.00. Then there is school fees, which i still owe \$50 after putting EMA onto. I really needed to buy school shoes or new orthotics with it. A large proportion of the children come from Moe but still the Smith family do not support this high school in Trafalgar, Victoria. this is discrimination towards the low income families, focusing on the children, making them feel singled out.

Sarah Ledgard C I personally think, as a widow of four young children on centrelink, it will push my family deeper into poverty, increase stress which puts more pressure on gps, mental health care providers. We as single mothers, a lot who have become single thru no fault of our own, are being unfairly discriminated against, due to circumstances beyond our control, before my partners suicide 4yrs ago, both him and I were both working full time, earning enough to live comfortably, then due to his work outsourcing jobs overseas, he became unemployed, he applied for jobs constantly after this and was told he was over qualified....as a result depression kicked in hard, he began to drink heavily to deal with feeling useless. So i took on extra hours at work, but due to having mental health and physical illness issues of my own, I too lost my job. My partner got to a point where he felt useless as a father and provider, this ultimately contributed to him suiciding....I was then on pps, the skb and half yearly reconciliation money are the only way i can afford school necessities, as my budget is already in deficit. By taking away we us mothers essentially NEED, in order to provide for our children. We are creating long term problems for our future generation. We don't need a hand out, just a hand up....I am considering taking legal action against the government if these cuts occur, we can not provide for our children, if we are cut off from the knees..this is inhumane, unjust and illegal!! Also to anyone who dares tell me..get a job..i had a breakdown upon finding my dead partner, developed an irregular heart condition due to stress, which requires visits to cardiologists and medication not covered by pbs or medicare, so i have put off surgery to correct my heart, in order to provide for my babies..My eldest son, not long after his dad died was diagnosed with ptsd and schizophrenia..I desperately need the money from working, however it is just NOT possible, considering the position I'm currently in.

Tanya M On Newstart a child is deemed financially independent at 16, so the amount you can earn before cut off drops dramatically. But on all other payments ie ftb, maintenance, school kid bonus etc, your child is dependent till 18 and they can't go onto their own payment, cause then you lose ftb. So basically when your child is 16, you lose heaps, and believe me, its not easy increasing work hours, I've been trying to do that since July. So once child is 16 you work more, supervise them less, and earn less.

Jess McC The School kids bonus allows me to actually be able to afford the essentials for my two growing boys, like replace lost or buy new school uniforms ie 2 times, 4 t-shirts, 4 school hats, 4 jumpers & 4 school pants also things like bigger school shoes (little feet grow quite quickly).. Then there's things like school swimming, aftercare & school camps (which I won't be able to afford) without the School kids bonus.. I myself grew up in a commission area (Carlton flats) and know first hand what going without does to an innocent child! I used to live way below poverty line and would often miss school due to no parental guidance or money, I had literally one uniform and two other outfits all my childhood, would go to school in raggy clothes and without lunch most weeks then go home to no food or any love at all.. I study/work so very hard to make sure my boys always have everything they need for school and at home, they are both well mannered, kind and loving kids who always feel loved and are healthy and happy.. I have always worked from when I was kicked out at 15 till now.. I fight every day to keep my head above water, I have been diagnosed with mood disorder, PTSD, OCD tendencies, severe anxiety & depression yet I Still am battling on with it all.. I fear if I lose the school kids bonus I really don't know how our government can do this to the most vulnerable and on the other hand think it's fine to pay 75, 000 to mums to stay at home when they are already well off!?!? i am still on spp (thank goodness) for another year or so and I just barely get by week to week and I do pay all my own bills, spend at least \$180-200 a week on food shopping and am left with \$ 5-10 after everything has been paid off etc.. and I'm still behind with a few bills (electricity/gas bills are sky rocketing).. we are doing the right thing with this small amount of help and when you receive no child support, have no living parents & are trying and successfully studying against all odds we deserve much more respect and recognition for doing the best we can with what we have.. School kids bonus is essential for all parents especially sole parents working darn hard and still coping bad media and getting all of our support taking away this is just creating more poverty and possibly another generation of welfare recipients (which is what I'm personally fighting to break that cycle) please consider the repercussions of removing the school kids bonus..

Cherie P These payments that are being abolished will put a great strain on my family! The school kid bonus for one it has allowed my kids to be more involved in the school events and excursions and music involving taking instruments home have school fees paid (to which I thought public schools were supposed to be free education) my kids in the past couple of years have come to enjoy school more as they feel as if they are more involved and dress correctly and the income support enables our family to pay electricity and a little extra food. I do sort of rely on these payments as I'm that scared to get a debet from centrelink that every year I over estimate which then my payment are down graded because of that and it helps us get through until we are reimbursed in July! So please TONY ABBOTT have a heart for the already struggling families out there and help our future!

Jackstar P Cutting the school kids bonus is morally wrong it doesn't nearly cover the coat of school fees as it is certainly not state schools camps n uniforms . Then if yr child has additional needs they might need a tutor even but when yr struggling for basics and this payment gets u out of hot water so u can keep putting a roof over yr kids head books in their bag and food in their belly well it's scary

Sussann S As a parent, I am legally obligated to ensure my children are educated. The recent changes to the single parent payment, implemented by the former government, have severely undermined my capacity as a single parent to fulfil these obligations. Further cuts, such as the cessation of the school kids bonus, would potentially incapacitate me entirely within my parenting role.

Dianne PThe School Kids Bonus (SKB) was brought in to replace the Education Tax Refund (ETR), specifically to target low income earners, as they were least likely to claim ETR on their tax refund. I always used both to pay school fees & charges especially now mine are older and no longer eligible for the Education Maintenance Allowance (EMA) in Vic. Anything left over went on uniforms. Wasn't the Income Support Bonus brought in to cover any extra increase in utilities because of the Carbon Pricing Scheme (tax)? Sigh!