

Concerning Tertiary Education issues.

My concerns;

- 1) Need to ensure that all students understand what a loan is; i.e. it has to be paid back.
- 2) Few 16year olds are savvy enough to understand the ramifications of such a large debt i.e. \$45k
- 3) The current income threshold for repayments is unrealistically low.
- 4) Need to protect students by improving the methods of detecting service provider rorts.
- 5) Smacks of hypocrisy - students are easy prey for tax purposes and their debts are relatively small compared to corporate & charity tax evaders.

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