

# ***Graduate Coursework at Monash:***

Student Experiences,  
Challenges and Opportunities  
for Enhancement



## Acknowledgements

### Acknowledgement of Country

The Monash Graduate Association respectfully acknowledges the Traditional Custodians of the lands on which we work and learn. We pay our respects to the Wurundjeri Woi Wurrung and Bunurong peoples of the Kulin Nation, on whose unceded lands our Melbourne campuses are situated.

We also acknowledge and pay our respects to the Traditional Custodians of all lands and waters across Australia from which our graduate students participated in this research. We honour the continuing connection of Aboriginal and Torres Strait Islander peoples to Country, culture and community and recognise their enduring knowledge systems and contributions to Australian society.

We pay our respects to Elders past and present, and extend that respect to all Aboriginal and Torres Strait Islander peoples.

### Report Production

The Monash Graduate Association would like to thank all those who assisted in the production and distribution of this survey. We would also like to thank the graduate students who completed the survey.

This report was produced by the MGA's Research Manager, Dr Ryan Edwards. Should you have any questions in regard to the paper, please contact [ryan.edwards@monash.edu](mailto:ryan.edwards@monash.edu) for further information.

### Use of Generative AI

The design, methodology and core content of this report are the work of the author. Generative AI (Claude) supported specific technical tasks including the coding of open-ended survey responses and the automation of repetitive data analysis procedures. AI assistance was also employed for language editing and refinement throughout the document. All applications of AI were supervised and validated by the research team. The analytical insights, conclusions and recommendations presented in this report represent the independent professional judgment of the author. All cited sources were identified, reviewed and verified manually.

### How to Cite this Report

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## Executive Summary

This report examines how mental health, financial pressures and academic experiences interconnect for Monash graduate coursework students, uncovering both substantial challenges and clear opportunities for improvement. Importantly, many of these challenges are widespread across the Australian graduate coursework sector rather than unique to Monash.

### Key Findings Snapshot

#### **Mental Health and Wellbeing**

Graduate coursework students face significant mental health challenges, with 34% experiencing moderate to extremely severe depression, 39% reporting similar anxiety levels, yet notably only 20% experiencing moderate to extremely severe stress – better than the 26% at other institutions. However, critical disparities emerge in support access: international students utilise services at less than half the rate of domestic students (25% versus 60%), whilst men access support at half the rate of women (19% versus 38%). International men represent the most vulnerable population, with only 15% accessing mental health support despite experiencing similar symptom severity to other groups.

#### **Financial Pressures and Academic Impact**

Financial stress profoundly affects students' capacity to engage with their studies. Among renters, 88% experience housing stress, with 53% spending more than half their monthly income on rent alone. These pressures translate directly into academic consequences: 39% of domestic full-time students and 33% of international students report that financial stress has an extreme or big impact on their ability to complete their course to the best of their ability. Only 4% of students report “doing great” financially, with 19% actively “having trouble” – representing a deterioration from 11% in 2023.

#### **Course Experience and Retention**

International students demonstrate consistently lower satisfaction than domestic peers (58% versus 71-72%), alongside widespread value for money concerns affecting over 40% of students across all cohorts. The majority of domestic part-time students (61%) and approximately half of domestic full-time students (52%) have considered leaving their course at some point, with work-life balance (66% for part-time students) and combined financial and mental health pressures (both 46% for full-time students) driving withdrawal considerations.

#### **Connection and Support Gaps**

Isolation affects the majority of students, with 69% of domestic full-time students and 73% of international students experiencing feelings of isolation at least sometimes. Insufficient administrative staff contact represents a critical challenge for both international (46%) and domestic full-time students (42%). Career guidance satisfaction remains concerningly low, with fewer than

one-third of students in any cohort reporting satisfaction with guidance received, whilst 30% of international students express uncertainty about post-graduation plans.

### **Employment and Academic Integration**

Employment patterns reveal stark disparities in work-study alignment. Whilst 67% of domestic part-time students work in roles directly related to their field of study, 60% of international students and 46% of domestic full-time students work in entirely unrelated positions, primarily due to financial necessity (cited by 77% of international students and 71% of domestic full-time students working outside their field).

## Introduction

In May and June 2025, the Monash Graduate Association (MGA) ran the *National Postgraduate Student Survey on Health, Family and Finances* across eight Australian universities. The survey set out to understand graduate coursework student experiences across three key areas: wellbeing, finances and academic progress. Rather than looking at these in isolation, it examined how they interconnect and impact each other. By combining survey data with students' own words, this research provides clear evidence for where and how support can be improved.

The survey analysed patterns across different student groups - comparing domestic and international students, full-time and part-time enrolments, different disciplines and various demographic characteristics. This approach reveals not just what challenges exist, but who experiences them most acutely.

Analysis of the Monash cohort identified three groups whose experiences can differ substantially and thus warrant individual examination: domestic full-time students, who typically focus primarily on their studies; domestic part-time students, who generally balance coursework with substantial professional employment; and international students, who face unique pressures including visa requirements and distance from family support networks. Throughout this report, these three cohorts are referred to as “the three groups” and are abbreviated as DFT (domestic full-time), DPT (domestic part-time) and INTL (international). Where meaningful differences emerge between these groups, the analysis examines them separately to ensure that institutional responses can be appropriately tailored to their distinct circumstances. Importantly, data from other Australian universities allows us to distinguish between challenges facing the entire sector and issues specific to Monash, showing where Monash performs relatively well and where improvement is needed. These findings inform the practical recommendations presented later in this report.

At Monash, 1,282 graduate coursework students participated (see *Appendix 1: Demographics*), representing approximately 5% of all enrolled graduate coursework students. We promoted the survey through the MGA newsletter, website and social media, as well as through faculty groups and associate deans of graduate coursework who forwarded it to their students. Participants self-selected to complete the survey, with 100 gift cards worth \$50 each offered as incentives to encourage a representative sample.

With support from student associations across Australia, we also offered the survey to graduate coursework students at seven other universities: Griffith University, Australian National University, Southern Cross University, University of Sydney, University of New South Wales, University of Technology Sydney and Western Sydney University. A total of 210 graduate coursework students from these institutions participated.

This research was approved by the Monash University Human Research Ethics Committee (Project ID: 46811).

## Limitations

While this report provides valuable insight into the graduate coursework student experience, it is important to acknowledge certain limitations that may impact the interpretation of results. Two such limitations are outlined below.

### **Low response rate from comparison universities**

The substantially lower response rate from other Australian universities presents a significant limitation for comparative analysis. Whilst 1,282 graduate coursework students from Monash participated, only 210 students across seven other institutions provided responses. This small sample size limits the statistical power and reliability of comparative analyses.

Additionally, the self-selecting nature of participation, combined with low numbers, increases the likelihood that respondents from other universities may be particularly motivated individuals whose experiences differ systematically from their peers.

Consequently, whilst comparative data provides useful context for understanding whether challenges are sector-wide or institution-specific, these comparisons should be interpreted with appropriate caution. The “Other Universities” data is best understood as indicative of broader sector patterns rather than definitive benchmarks.

### **Over- and under-representation of demographic groups**

When considering results, it is important to acknowledge that the response rate is not consistent across demographic groups.

For example, international enrolments accounted for an estimated 63% of total graduate coursework enrolments at Monash University in 2025. In this survey, international students accounted for 80% of total responses at Monash. As a result, international students are over-represented and domestic students are under-represented. This is true also of full-time (over-represented) and part-time (under-represented) students.

### **Positive-negative asymmetry (PNA) effect**

Across the entire report, the responses of students have been taken at face value. As such, it is important to reflect on the positive-negative asymmetry (PNA) effect. The PNA effect is two-part: firstly, it incorporates the positivity bias, which refers to an individual’s inclination towards favourable perceptions of phenomena that are novel or do not directly impact them,<sup>1</sup> and, secondly, it incorporates the negativity bias which, in part, relates to how individuals are more curious about negative than positive stimuli and therefore are more mobilised by negative events.<sup>2</sup> In the context

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<sup>1</sup> Maria Lewicka, Janusz Czapinski, and Guido Peeters, “Positive-negative asymmetry or ‘When the heart needs a reason’,” *European Journal of Social Psychology* 22 (1992): 426, <https://doi.org/10.1002/ejsp.2420220502>

<sup>2</sup> Reanna M. Poncheri, Jennifer T. Lindberg, Lori Foster Thompson, and Eric A. Surface, “A comment on employee surveys: negativity bias in open-ended responses,” *Organizational Research Methods* 11, no. 3 (2008): 615-16, <https://doi.org/10.1177/1094428106295504>

of this report, this may mean that answers to the quantitative questions in the survey are disproportionately positive, while the responses to the qualitative (open-ended) questions are disproportionately negative, given that students were not required to provide a response.

## Understanding Student Experiences: Mental Health, Finances and Academic Engagement

This chapter examines the complex interplay between student wellbeing, financial circumstances and academic experiences among graduate coursework students at Monash University. Rather than treating these as separate issues, the data reveals how mental health challenges, financial pressures and academic experiences are deeply interconnected aspects of the graduate coursework experience.

By analysing the relationships between mental health indicators (including DASS21 depression, anxiety and stress measures), financial wellbeing assessments and self-reported course satisfaction measures, we gain insight into the multifaceted nature of the student experience.

### The Mental Health and Wellbeing Landscape

Mental health and wellbeing represent fundamental aspects of the graduate coursework student experience, influencing not only personal quality of life but also academic performance, research productivity and career trajectories. The unique demands of graduate coursework training - including extended periods of independent work, uncertain timelines, financial constraints and high-stakes academic pressures - create particular psychological challenges that distinguish this population from other student cohorts. Understanding the mental health landscape among graduate coursework students provides essential insights into the support needs of this community and helps contextualise the broader challenges they face in balancing personal wellbeing with academic achievement.

### DASS21 and Mental Health Indicators

The Depression Anxiety Stress Scales-21 (DASS21) is a widely used, validated psychological assessment tool that measures three related emotional states: depression, anxiety and stress. DASS21 was included in the survey to provide standardised, comparable measures of mental health that can be benchmarked against general population norms and other student cohorts. This tool uses empirically derived severity categories ranging from “normal” through “mild”, “moderate”, “severe”, to “extremely severe” levels, moving beyond simple self-reported perceptions to structured, research-based classifications.

	Depression		Anxiety		Stress	
	Monash	Other	Monash	Other	Monash	Other
Normal	48.7%	55.8%	42.7%	54.7%	63.0%	58.6%
Mild	17.4%	12.2%	18.7%	12.7%	16.6%	16.0%
Moderate	23.6%	17.7%	17.0%	12.7%	12.8%	10.5%
Severe	5.5%	5.0%	10.7%	8.3%	5.9%	12.2%
Extremely Severe	4.8%	9.4%	10.8%	11.6%	1.6%	2.8%

Monash graduate coursework student respondents show patterns that reflect broader challenges facing graduate coursework students across the sector, though with some notable variations from students at other Australian universities. When comparing Monash students with graduate coursework students at other institutions, Monash students demonstrate mixed outcomes across the three mental health domains.

For depression, 49% of Monash students fall within the “normal” range compared to 56% at other institutions, with 34% of Monash students experiencing moderate to extremely severe symptoms versus 32% elsewhere. Anxiety levels reveal a more pronounced difference, with 43% of Monash students in the normal range compared to 55% at other universities and 39% of Monash students reporting moderate to extremely severe symptoms compared to 33% elsewhere. However, stress levels show a contrasting pattern, with 63% of Monash students in the normal range compared to 59% at other institutions and notably only 20% experiencing moderate to extremely severe stress versus 26% elsewhere. Monash students show particularly better outcomes in severe and extreme stress specifically, with only 8% reporting severe or extreme stress compared to 15% at other universities.

These findings suggest that mental health challenges affect graduate coursework students nationally, with Monash students experiencing somewhat higher rates of depression and anxiety symptoms but notably better stress management outcomes than peers elsewhere.

### Accessing Mental Health Support

Mental health support utilisation among graduate coursework students reveals both encouraging engagement patterns and concerning disparities across different student populations.

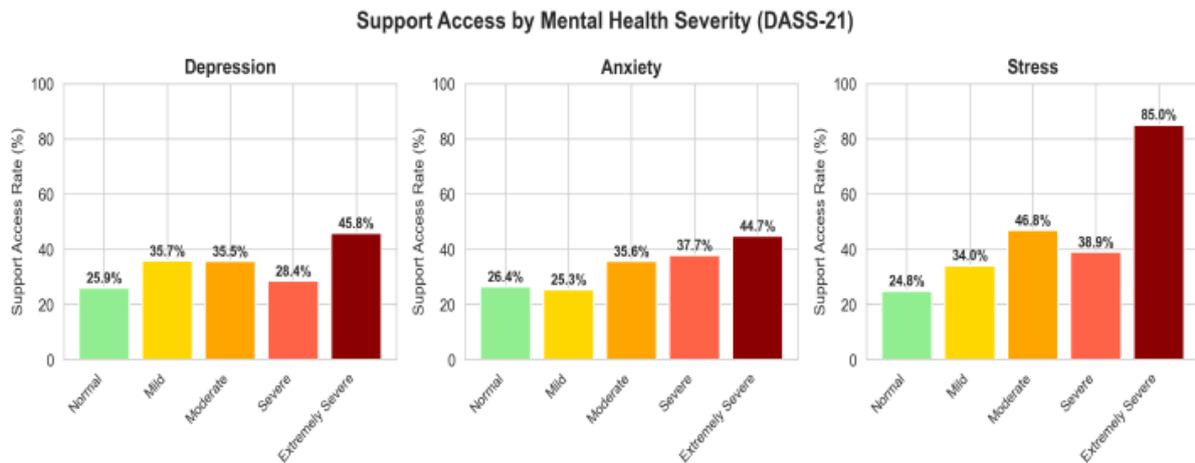
#### Accessing Mental Health Support by Citizenship



Significant demographic variations in support access reveal important equity considerations. LGBTIQ+ students demonstrate particularly high engagement rates at 57%, suggesting either greater mental health needs within this population or more effective awareness and utilisation of available services. However, disparities emerge across other demographics: international students access support at significantly lower rates than domestic students (25% versus 60%), whilst men access support at half the rate of women (19% versus 38%). These patterns suggest that whilst mental health services exist, barriers to access may disproportionately affect certain student populations, creating opportunities for targeted outreach and culturally responsive support strategies.

The relationship between mental health severity and support-seeking behaviour demonstrates that students with more severe symptoms are more likely to access services, though this pattern varies by condition. Students experiencing extremely severe stress access support at a rate of 85%, compared to 25% of those with normal stress levels, suggesting that current support systems effectively reach students experiencing acute stress. However, support access among students with elevated depression and anxiety shows less pronounced patterns, indicating potential gaps in reaching students with these conditions before they reach crisis levels.

The table below details the rate of mental health support access among graduate coursework students at Monash University by DASS-21 severity category.



Similarly, 52% of those who reported feeling isolated “almost always” in the past month had accessed support compared to 25% of those who “never” experienced isolation, indicating that social disconnection correlates with help-seeking behaviour.

These patterns consistently indicate that whilst support services are effectively reaching students with severe stress, more can be done to reach those with elevated levels of depression or anxiety. There may also be opportunities to enhance early intervention for those experiencing mild to moderate symptoms.

### Intersectional Analysis: Mental Health, Demographics and Support Access

Understanding how different student populations access mental health support at varying levels of psychological distress reveals crucial disparities in help-seeking behaviour and service utilisation. This analysis examines support access rates across DASS21 severity categories for key demographic characteristics, identifying potential barriers that persist even when students experience similar symptom severity and revealing where targeted interventions may be most needed.

#### *Citizenship Disparities: Systematic Access Barriers*

The citizenship analysis reveals one of the most persistent and concerning disparities in mental health support access, with international students demonstrating substantially lower utilisation rates across all DASS21 severity categories compared to their domestic counterparts. Overall, only 25% of

international students reported accessing mental health support, compared with 60% of domestic students.

Across all severity levels, international students' access rates remain well below those of domestic students. This disparity appears particularly pronounced among students with "normal" DASS21 scores, where 55% of domestic students have on average accessed support compared to just 18% of international students – suggesting that cultural factors may inhibit help-seeking even before symptoms reach clinical levels. International students with severe or extremely severe symptoms show somewhat higher access rates, yet still fall substantially short of their domestic peers at comparable severity levels.

The consistency of this disparity suggests multiple overlapping obstacles, including potential cultural stigma around mental health help-seeking, unfamiliarity with the Australian mental health system, language barriers in accessing services, financial constraints related to visa conditions and isolation from traditional family and community support networks. These findings indicate that standard mental health services may not be adequately designed for the specific needs of international students, requiring targeted interventions such as culturally appropriate support options, multilingual services, international student-specific mental health navigators and proactive outreach programmes that acknowledge the unique challenges of studying abroad whilst managing mental health concerns.

#### *Gender Patterns: Masculine Norms as Barriers*

The gender analysis reveals substantial disparities in mental health support access, with men consistently demonstrating markedly lower utilisation rates than women across all DASS21 severity categories. Overall, 19% of men reported accessing support services compared with 38% of women.

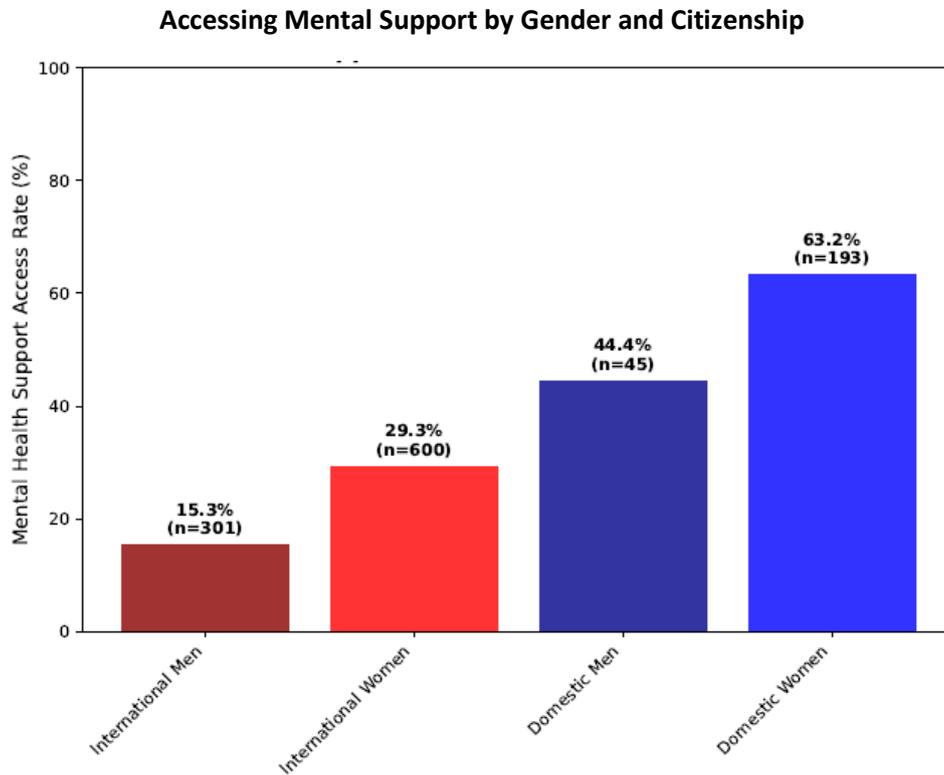
Across severity levels, men's access rates are persistently below women's access rates, indicating that gender-related barriers to help-seeking are both consistent and pronounced.

The pattern suggests that traditional masculine norms and cultural expectations may contribute to significant barriers to help-seeking behaviour, potentially including stigma around emotional vulnerability, preferences for self-reliance, or discomfort with therapeutic approaches that emphasise emotional expression or 'talk therapy'. Men's underutilisation of mental health services despite experiencing similar symptom severity to women, indicates that current support services may not be designed in ways that effectively engage men, suggesting the need for men-specific intervention programmes that address social and cultural barriers, alternative service delivery models that appeal to the preferences of men and targeted outreach that normalises help-seeking behaviour among men experiencing psychological distress.

#### *Intersectional Effects: Compounding Disadvantages*

The interaction between gender and citizenship status reveals the most pronounced disparities in mental health support access, demonstrating how these demographic characteristics compound to create distinct patterns of disadvantage and privilege.

International men emerge as the most vulnerable population with only 15% accessing mental health support, whilst domestic women show the highest access rates at 63% - a striking 48 percentage point difference.



The data reveal a clear hierarchy of access: domestic women (63%), domestic men (44%), international women (29%) and international men (15%). This pattern demonstrates that demographic characteristics do not operate independently but rather compound to create multiplicative disadvantage. International men face both the cultural and systemic barriers affecting all international students as well as the gender-related help-seeking barriers affecting all men, resulting in the lowest access rates despite experiencing similar symptom severity to other groups. This intersectional analysis indicates that cultural, linguistic and systemic barriers combine with masculine norms around help-seeking in complex ways, requiring targeted interventions that address the specific combination of challenges faced by each demographic group rather than treating gender and citizenship as independent factors.

### *Study Load Considerations*

Analysis of study load patterns reveals that part-time students demonstrate higher access rates than full-time students across the DASS21 mental health categories. However, this difference is largely explained by citizenship demographics, as the overwhelming majority of part-time students are domestic residents. When examining domestic students specifically, part-time students (61%) show comparable access rates to full-time students (60%).

## *Collective Implications for Support Services*

These findings collectively reveal that demographic characteristics create systematic barriers to mental health support that operate independently of symptom severity, challenging assumptions that help-seeking behaviour is primarily driven by clinical need. International students face persistent access challenges regardless of their level of psychological distress, whilst masculine cultural norms create barriers that prevent men from seeking help even when experiencing severe symptoms. The intersection of these factors creates compounding disadvantages, with international men representing the most underserved population.

The patterns suggest that standard mental health services, whilst reaching students with the most severe symptoms, may be inadequately designed to address the specific cultural, linguistic and social barriers faced by different demographic groups. This indicates a need for differentiated service delivery models that go beyond traditional clinical approaches to incorporate cultural competency, alternative engagement strategies and targeted outreach. The data underscores the importance of intersectional approaches that recognise how multiple demographic factors combine to influence access patterns, rather than addressing each barrier in isolation.

## Financial Circumstances and Study Impact

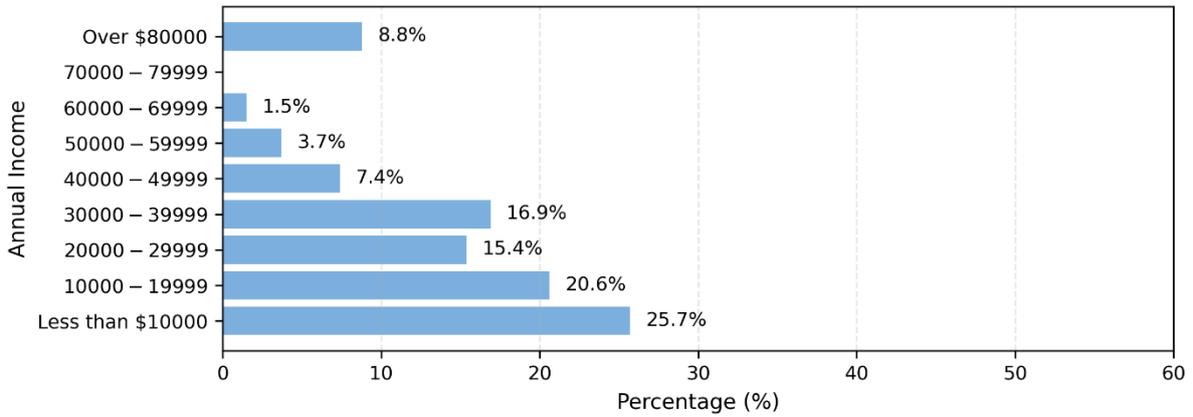
Financial circumstances play a pivotal role in shaping the graduate coursework student experience, extending far beyond basic living expenses to directly influence academic engagement, course participation and career development. The intensive demands of graduate coursework programmes, combined with limited financial support mechanisms and the need for many students to maintain substantial employment alongside full-time study, create unique economic pressures. Understanding how financial circumstances affect students' ability to engage fully with their coursework and professional development is essential for comprehending the broader challenges facing the graduate coursework community and identifying areas where enhanced support could meaningfully improve both student wellbeing and academic outcomes.

### Estimated Income

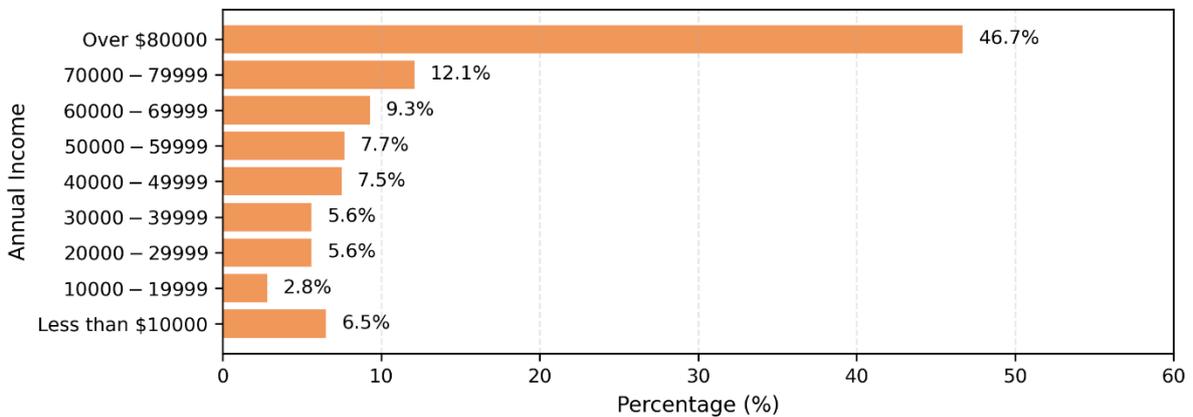
Graduate coursework students report varying income levels that reflect their diverse circumstances and study arrangements. Full-time domestic Monash graduate coursework students report a median income between \$20,000 and \$29,999, whilst part-time domestic students report significantly higher median incomes between \$70,000 and \$79,999 (see table below). Meanwhile, international students report a median income of between \$10,000 and \$19,999.

## Estimated Annual Income by Student Type Monash University Graduate Coursework Students

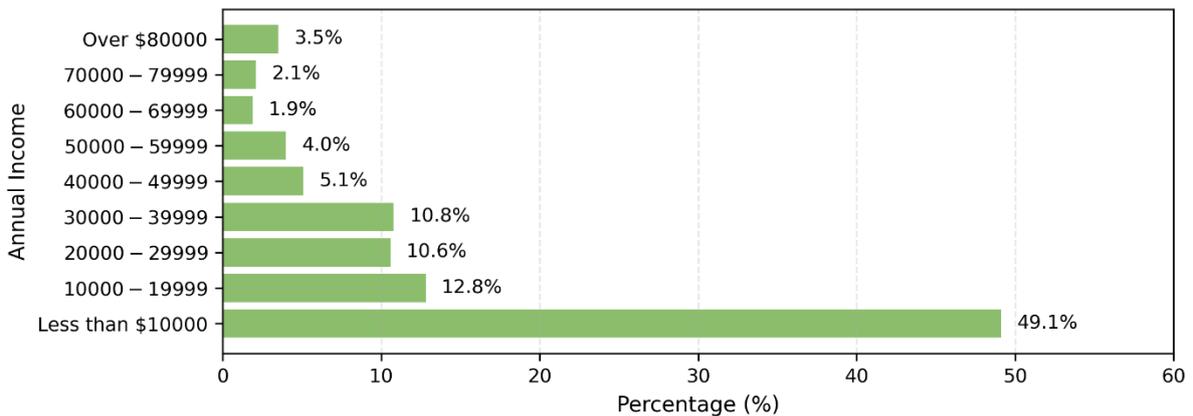
**Domestic Full-time (n=136)**



**Domestic Part-time (n=107)**



**International (n=939)**



The substantial differences in income across the three student groups reflect distinct pathways through graduate coursework training and varying life circumstances. Domestic full-time (DFT) and International (INTL) students show the lowest median incomes, as they typically rely on scholarships, casual employment and family support whilst focusing primarily on their studies. Domestic part-time (DPT) students demonstrate markedly different patterns, with 47% earning over \$80,000 annually, reflecting that many of this cohort are established professionals undertaking further qualifications

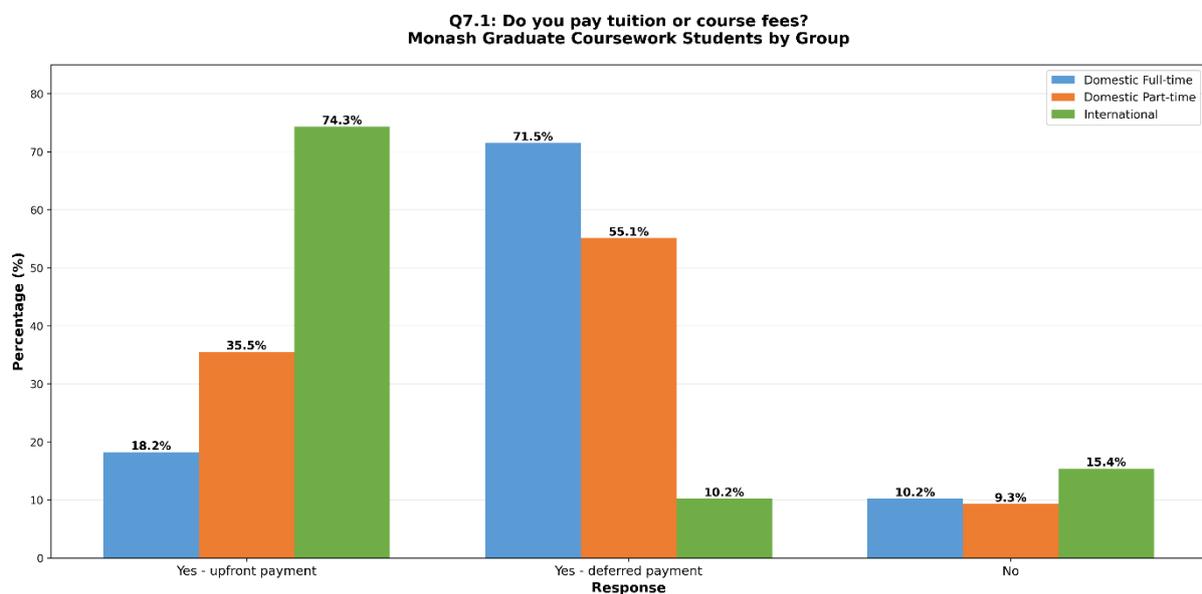
whilst maintaining substantial careers. International students face the most severe income constraints, with almost half (49%) earning less than \$10,000 annually – a pattern shaped by visa restrictions limiting work opportunities to 48 hours per fortnight during semester, distance from family financial support networks and the need to demonstrate substantial funds for visa purposes without necessarily having access to ongoing income streams whilst studying.

These stark income disparities have profound implications for student experiences. DPT students navigate challenges in balancing demanding professional roles with intensive coursework requirements, whilst DFT and INTL students face very different pressures related to meeting basic living costs, accessing course materials and participating fully in their academic programmes (see *Employment and Academic Integration*).

These income patterns provide important context for understanding financial wellbeing, though as the following analysis demonstrates, income alone does not fully capture the complexity of students’ financial experiences.

### Student Fee Payment Status

This section examines the proportion of graduate coursework students who pay tuition or course fees directly. Understanding fee payment status provides important context for interpreting student experiences, particularly regarding value for money perceptions and financial stress indicators. Students who bear direct financial responsibility for their education may have different expectations and concerns compared to those whose fees are covered through external support, including family finances, scholarships and sponsorship, or student loans.



Fee payment patterns differ markedly across student cohorts. International students overwhelmingly pay tuition fees upfront (74.3%), with only 10.2% using deferred payment options and 15.4% having no fee obligation. In contrast, domestic full-time students predominantly utilise deferred payment arrangements (71.5%), with just 18.2% paying upfront and 10.2% not paying fees. Domestic part-time students show an intermediate pattern, with 55.1% using deferred payment and 35.5% paying upfront – a notably higher upfront payment rate than their full-time domestic

counterparts. The proportion of students not paying tuition fees remains relatively consistent across all groups, ranging from 9.3% to 15.4%, likely representing those with scholarships or employer sponsorship.

### Course Fee Funding Sources

While the previous section examined whether students pay tuition fees, this section explores the distribution of fee payment responsibility across different sources for those making upfront payments. These students were asked to indicate how much of their course fees are paid by each of the following: self, family, employer, sponsor and other sources.

Understanding fee payment sources provides crucial insight into the financial ecosystems supporting graduate coursework education. Students who self-fund their education face different financial pressures compared to those with employer support or family assistance. Similarly, the extent of family contribution may reflect broader household financial circumstances and intergenerational support patterns. These funding arrangements have direct implications for student financial stress, employment decisions and study intensity.

The following analysis examines the proportion of fees covered by each source across different student cohorts, revealing the diverse financial arrangements underpinning graduate coursework study.

#### Domestic Full-Time

Payment Source	Use this source	All	Most	About Half	A little
Self	88.0%	48.0%	20.0%	16.0%	4.0%
Family	44.0%	12.0%	0.0%	8.0%	24.0%
Employer	4.0%	0.0%	0.0%	4.0%	0.0%
Sponsor	12.0%	4.0%	4.0%	4.0%	0.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%

#### Domestic Part-Time

Payment Source	Use this source	All	Most	About Half	A little
Self	84.2%	57.9%	10.5%	5.3%	10.5%
Family	10.5%	5.3%	0.0%	5.3%	0.0%
Employer	23.7%	5.3%	5.3%	5.3%	7.9%
Sponsor	7.9%	2.6%	2.6%	2.6%	0.0%
Other	13.2%	5.3%	5.3%	2.6%	0.0%

Payment Source	Use this source	All	Most	About Half	A little
Self	38.1%	8.3%	3.0%	6.6%	20.2%
Family	87.8%	58.7%	15.9%	7.3%	5.9%
Employer	3.7%	0.4%	0.4%	0.4%	2.4%
Sponsor	9.7%	5.3%	0.7%	1.4%	2.3%
Other	7.6%	1.4%	2.4%	1.9%	1.9%

Among students with upfront fee payment responsibilities, funding sources vary dramatically by cohort. Domestic students with upfront payment obligations predominantly self-fund, with 88% of DFT and 84% of DPT students contributing their own funds. Nearly half of DFT students paying upfront (48%) cover all their fees themselves, whilst DPT students show slightly higher rates of complete self-funding (58%). In stark contrast, INTL students paying upfront rely heavily on family support, with 88% receiving family contributions and nearly three-fifths (59%) having their families pay all course fees. Only 38% of INTL students contribute their own funds, typically in small amounts supplementing family support.

Employer sponsorship emerges as a distinctive feature of DPT students with upfront payment arrangements, with 24% receiving employer contributions compared to just 4% of their DFT counterparts and INTL students. This pattern suggests part-time enrolment is sometimes linked to professional development programmes where employers contribute to course costs. Sponsor support remains relatively modest across all groups paying upfront (8-12%), whilst other funding sources are minimal except for DPT students (13%).

These patterns highlight how international students face immediate, substantial financial obligations requiring significant family resources, whilst the minority of domestic students paying upfront typically draw on their own earnings or employer support.

### Melbourne Institute’s Financial Wellbeing Scale

Whilst reported income provides important baseline information about graduate coursework students’ financial circumstances, the Melbourne Institute’s Financial Wellbeing Scale offers a more nuanced understanding of how financial situations actually affect students’ lives and wellbeing. Income figures alone cannot capture the complexity of financial stress – two students with identical incomes may experience vastly different levels of financial pressure depending on their expenses, debt levels, family responsibilities and psychological relationship with money. The MI Financial Wellbeing Scale addresses this limitation by measuring not just what students earn, but how secure, free, safe and in control they feel regarding their finances.

The MI Financial Wellbeing Scale offers a comprehensive and validated measure of individuals’ financial circumstances and their psychological relationship with money. This scale was incorporated to move beyond simple income reporting and capture the multifaceted nature of financial wellbeing, including financial security, financial freedom, financial safety and financial control. Respondents are categorised into four groups: “doing great,” “getting by,” “just coping,” and “having trouble,”

providing nuanced insights into how financial circumstances affect daily life and decision-making.

### MI Financial Wellbeing Scale

	Monash 2023	Monash 2025	Other 2025
Doing great	8.1%	3.8%	6.4%
Getting by	41.3%	37.0%	29.1%
Just coping	40.1%	40.7%	41.4%
Having trouble	10.5%	18.5%	23.2%

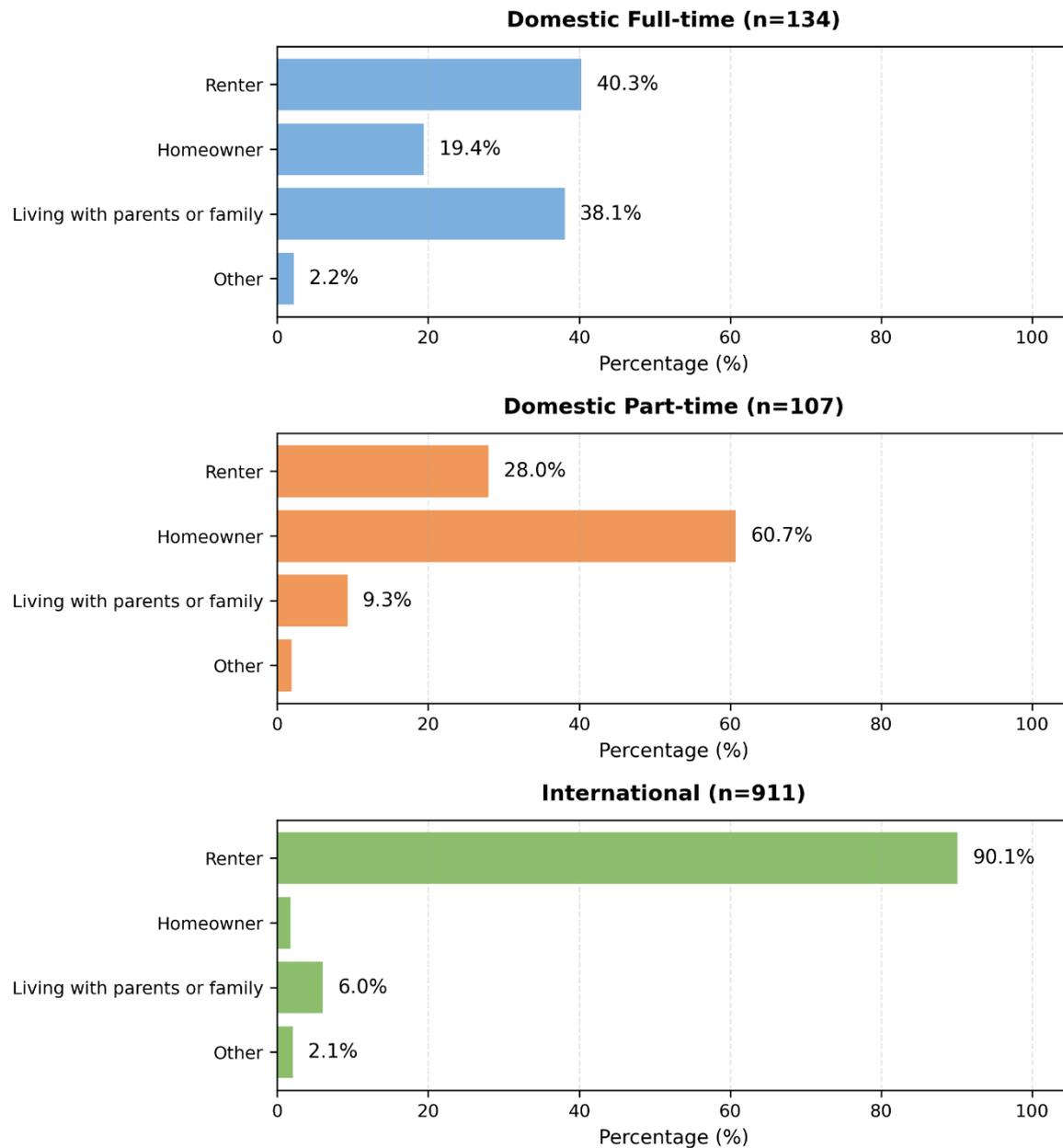
The financial wellbeing results reveal significant pressures facing graduate coursework students nationally, with Monash students experiencing similar challenges to their peers elsewhere. Only 4% of Monash graduate coursework students reported “doing great” financially, marginally below the 6% observed at other institutions, indicating that very few graduate coursework students feel financially secure regardless of their university. The majority of students find themselves in the middle categories: 37% of Monash students are “getting by” compared to 29% elsewhere, whilst 41% are “just coping” versus 41% at other universities. Perhaps most concerning, 19% of Monash students report “having trouble” financially, compared to 23% at other institutions. These findings demonstrate that financial stress is a widespread challenge across the graduate coursework sector, with the vast majority of students experiencing some level of financial pressure. Notably, when compared to 2023 Monash data, there has been a decline in those “doing great” (from 8% to 4%) and an increase in those “having trouble” (from 11% to 19%), suggesting intensifying financial pressures over recent years.

Financial wellbeing varies substantially across the three student groups. DPT students report the strongest financial positions, with 12% “doing great” and only 14% “having trouble”. In contrast, DFT students experience the highest levels of financial stress, with 22% “having trouble” and just 4% “doing great”. INTL students fall between these extremes, with 17% “having trouble” and 3% “doing great”.

## Housing Costs

Financial stress extends beyond personal wellbeing to directly impact students' ability to engage with their academic work effectively.

### Living Situation by Student Type Monash University Graduate Coursework Students



Among Monash graduate coursework students who rent, almost all (88%) are under rental stress (spending more than 30% of their total monthly income on rent), while 53% spend half or more of their monthly income on rent alone, indicating severe housing affordability stress. Among homeowners, 56% are under mortgage stress (spending more than 30% of their total household income on their mortgage every month), while 25% spend more than half of their total household income on their mortgage.

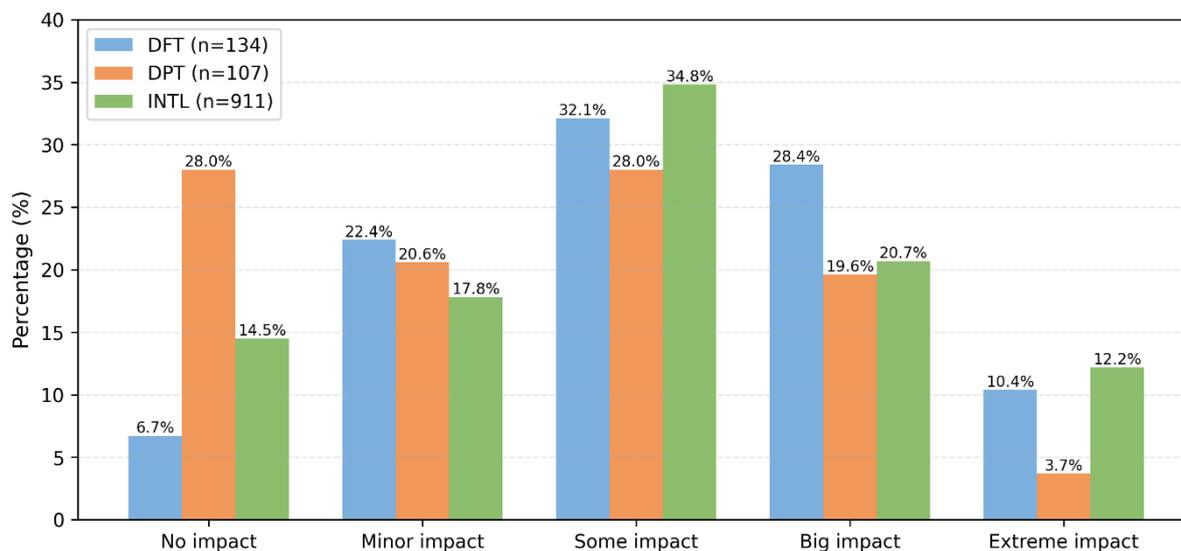
In relation to renters across the three groups, 89% of INTL, 88% of DFT and 58% of DPT students are under rental stress, with 55% of INTL and 45% of DFT spending more than 50% of their income on rent.

These high proportions place considerable strain on students’ ability to cover other essential expenses such as food, bills, transport, healthcare and course-related costs including textbooks, materials and technology. The high proportion of income devoted to housing helps explain why many students experience financial pressure. When more than half of income is consumed by rent before considering any other living expenses, students have limited financial flexibility to manage unexpected costs, invest in their studies or maintain a reasonable standard of living during their course.

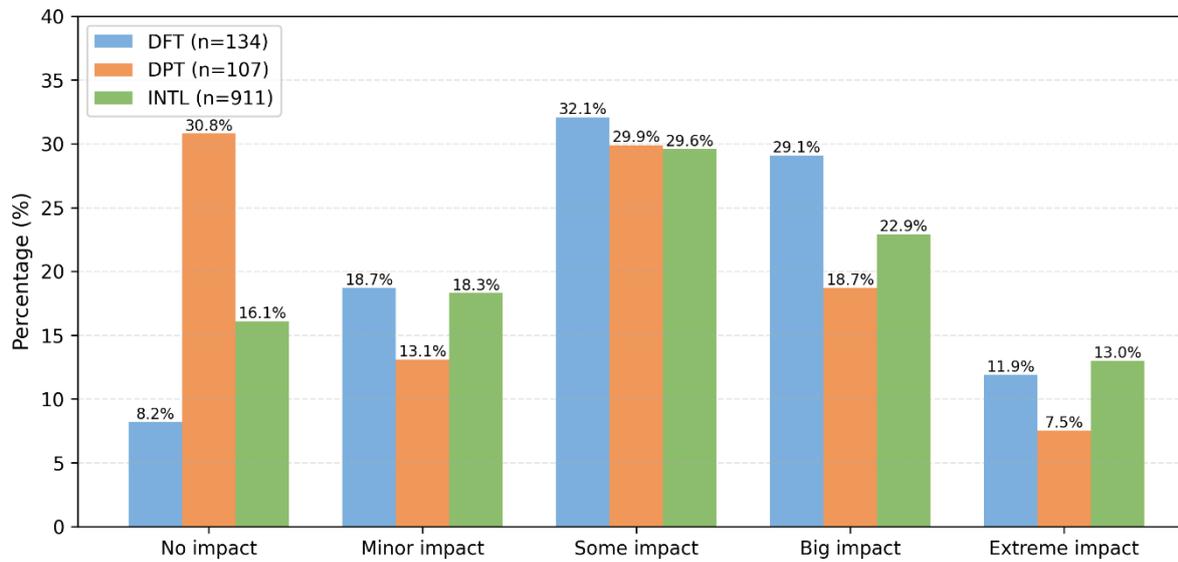
### How Financial Stress Impacts Course Engagement

Financial stress extends beyond personal wellbeing to directly impact students’ ability to engage with their coursework effectively. The survey reveals substantial variation across the three groups in how financial pressures affect course engagement. The following three graphs detail these patterns across all impact levels.

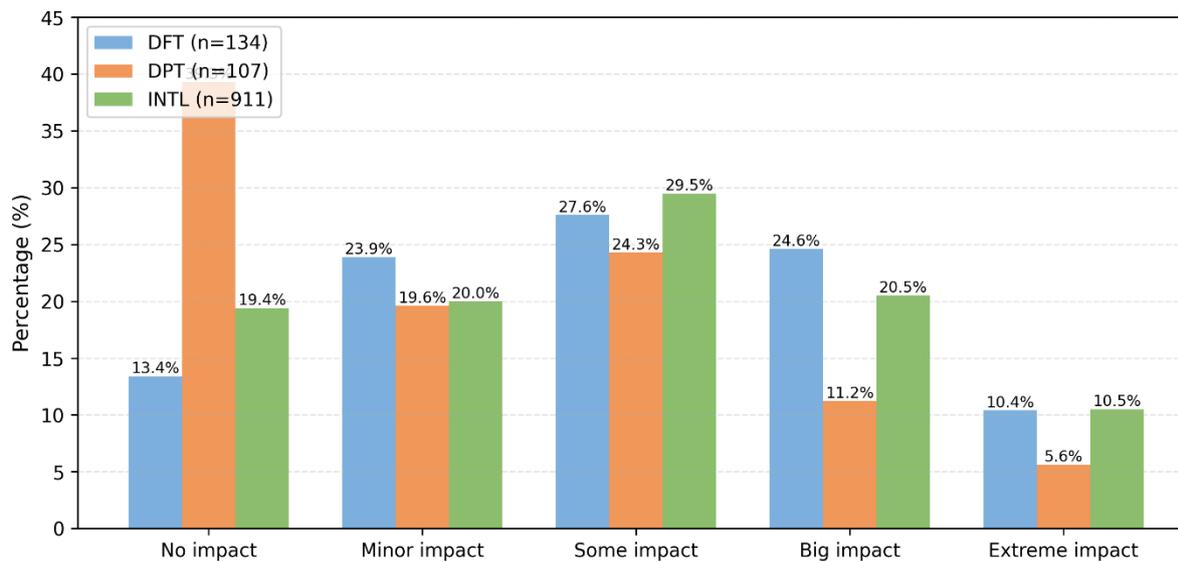
*Financial Stress on Completing Course to Best of their Ability*



*Financial Stress on ability to Concentrate on Course*



*Financial Stress on ability to Attend Classes/Study on Campus*



DFT students report the highest rates of severe impact, with 39% indicating that financial stress has an extreme or big impact on their ability to complete their course to the best of their ability, 41% reporting severe impact on concentration and 35% on campus attendance. INTL students show similarly concerning patterns, with 33% reporting severe impact on course completion, 36% on concentration and 31% on campus attendance. In contrast, DPT students – who generally maintain higher incomes through professional employment – report lower rates of severe impact across all measures: 23% for course completion, 26% for concentration and 17% for campus attendance. These findings demonstrate that financial pressures create tangible barriers to academic success, with the intensity of impact varying substantially based on students’ study patterns.

## Student Testimonies: Financial Realities

To complement the quantitative findings on financial wellbeing and housing costs, this section examines students' own reflections on their financial circumstances through their responses to an open-ended question about their financial situation. These qualitative insights provide depth and context to the statistical patterns observed earlier, revealing the lived experiences behind the data and the specific ways financial pressures manifest in students' daily lives.

From the 324 Monash students who provided open-ended responses about their financial situation, thematic analysis identified recurring patterns and concerns. The responses were coded according to common themes, with the fifteen most frequently mentioned themes presented below, including both the number of comments addressing each theme and the percentage of total responses this represents.

Theme	Count	Percentage
Family/dependent expenses	32	9.9%
General financial stress/hardship	29	9.0%
Need for scholarship/financial aid/support	27	8.3%
Difficulty finding employment	24	7.4%
High cost of living/rent/housing	23	7.1%
Debt/loans/financial obligations	21	6.5%
High tuition/course fees	17	5.2%
Food/grocery cost	15	4.6%
International student financial challenges	12	3.7%
Balancing work and study	10	3.1%
Transportation costs	8	2.5%
Work restrictions (visa/international)	4	1.2%
Healthcare/medical costs	3	0.9%
Inadequate income/wages	2	0.6%
Lack of savings/emergency funds	2	0.6%

The following excerpts from students who participated in this survey reveal the daily realities graduate coursework students navigate – balancing work and study, managing tight budgets and in some cases relying on family support. Their testimonies provide context and depth beyond the statistics alone:

*“I don’t have enough money. It’s just hand to mouth. I can’t ask my parents as they have financial troubles as well. Sometimes I don’t eat for days. Sometimes I fall behind my bills and get ridiculed by my housemates. Sometimes I can’t buy what I want as I can’t afford.”*

*“Lack of income and dependence on parents for money has made me under spend which further leads to my loneliness because I don’t step out of the house due to my fear of spending too much.”*

*“Due to the need to save money for my tuition fees, I’m unable to spend on essentials such as food, clothing, or leisure activities.”*

*“I’m currently being supported by my parents. I briefly had a casual job, but had to stop it since I wasn’t getting paid.”*

*“Finances and having to support myself and commit to full time study is my main stressor. Having to choose between working to pay rent, food, bills etc or studying is extreme and often feels unfair when many others are supported fully throughout their studies and can commit more time - it’s a huge advantage.”*

*“It’s an impossible situation right now. Though I keep a budget, the rising cost of living and low wages makes it impossible to afford to live.”*

*“It’s really hard to manage a job with studies, only casual jobs can be managed but they are too unreliable. Sometimes you get hours in that sometimes you don’t and it takes a toll on your mental health as you’re unsure from where the money for your upcoming expenses are coming from. And with the uncertainty of job, sometimes you have to leave classes if they happen to be on the same day.”*

In addition, some students highlight the unexpected costs associated with particular courses, which can add further financial pressure to already financially stressed students:

*“Paying for vaccines and necessary checks for placement means I had no money after rent for that period of time. Monash needs to have support for financially disadvantaged students to meet pre-placement requirements without sacrificing meals.”*

*“Especially for teaching, placements put a big financial strain on me and I feel like I can’t focus on it because I have to spend so much energy after a long day at placement to work to make up for the time. I know the government is coming out with an incentive, but I still think that it should apply to all students and not just domestic students, because many of my international student friends are at a massive loss after placement.”*

## Student Parents and Carers

Graduate coursework students who are parents or carers face distinct challenges that compound the typical pressures of academic study, requiring targeted support approaches that acknowledge their dual responsibilities. This survey reveals that 9% of Monash graduate coursework students are parents, with 73% of parents living with their child/children and 27% not living with their child/children. Meanwhile, 5% of respondents have carer responsibilities for someone other than a child.

The survey findings indicate that whilst parents and carers constitute a noteworthy minority of the graduate coursework population, their experiences across most measured outcomes closely mirror those of students without such responsibilities. Apart from family responsibilities being substantially more likely to feature as a consideration for leaving amongst parents and carers, the quantitative analysis reveals minimal differences between these groups in terms of mental health indicators, reported isolation, course satisfaction, value for money and other key metrics examined.

This similarity in outcomes suggests that parent and carer students have developed particularly effective personal coping strategies to manage their dual responsibilities. However, this does not diminish the reality that parents and carers face distinctive logistical and emotional challenges in balancing intensive coursework demands, assessment deadlines and family commitments, but rather indicates that they appear to be resilient and managing these additional responsibilities without significantly different measurable impacts on their psychological wellbeing, financial stress or course engagement compared to their peers without caring responsibilities.

### Student Testimonies: Parents and Carers on the Distinct Challenges they Face

Despite the quantitative similarities, parent and carer voices reveal the specific practical and emotional challenges they navigate in pursuing graduate coursework whilst managing family responsibilities, providing important context for understanding their experiences beyond what statistical measures can capture. These included:

*“Overwhelmed when my baby is cranky and I need to do household chores with due date for assignments nearing.”*

*“I live alone. I have my children every second week, but work a fortnight’s work in a week so I can care for them. There isn’t much time for me and the effort involved in trying to connect with others is simply too much. I am in a situation I cannot get out of because of financial commitments and I am exhausted.”*

*“My family are still [overseas] but starting in July they will join me. Cost of the children’s school are really [giving me] a headache ... [as is] the accommodation for family.”*

*“I feel a sense of guilt for burdening my parents with my educational expense and that of my children. The lack of a proper paying job makes me feel insecure about my future and that of my children. I am concerned about my parents’ mental and physical health because of my commitments.”*

*“I do not like the uncertainty of casual jobs and not having income security but it is all I have time for while I am studying and caring for a family member.”*

*“I am technically employed but on extended maternity leave to complete my degree. I’m unable to manage the number of hours for university with caring for a toddler and then working.”*

*“Course structure ... is not conducive to parents and causes undue stress with so many months in the year which the course could be spread over. I also don’t understand why placement periods can’t be moved out of unit semester times ... I would have been better simply enrolling in an online course and choosing my own placement schools and mentors.”*

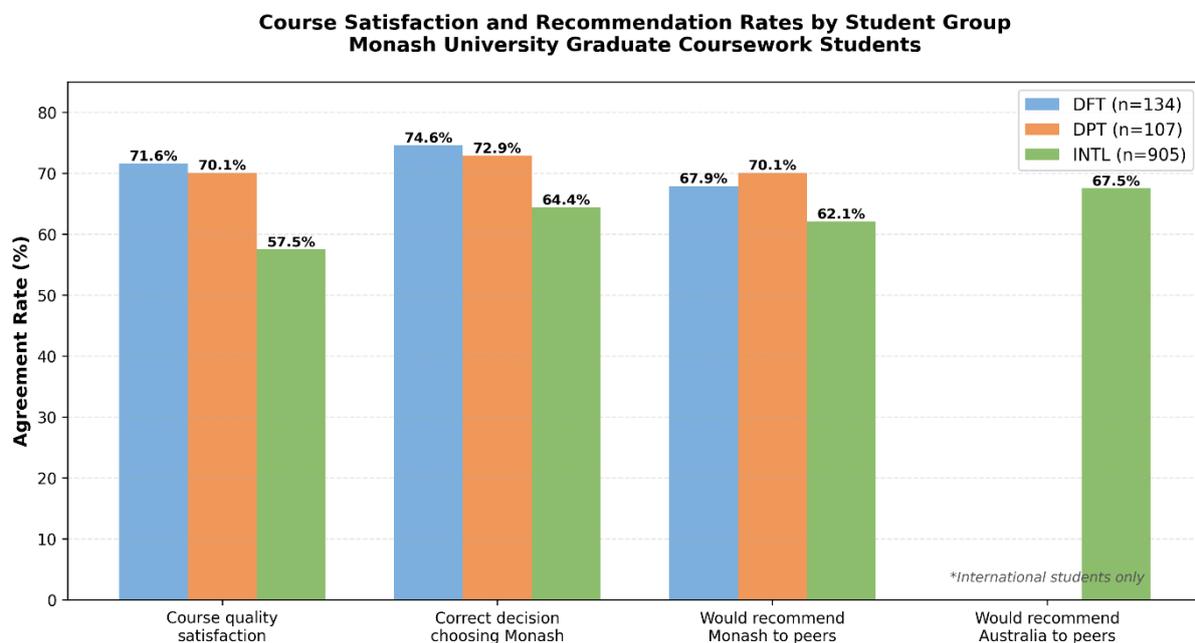
*“It feels like it’s a privilege to be able to afford my masters. I get taxed with my HECS prior to finishing my [degree], which puts my living costs at risk. I struggle to pay rent in Melbourne and support the cost of life with two kids.”*

## Course Experience, Satisfaction and Retention

The academic journey for graduate coursework students involves navigating complex psychological and practical challenges that significantly influence both their immediate wellbeing and long-term success. Graduate coursework programmes represent substantial investments of time, money and professional opportunity, making students' perceptions of course quality and value particularly important indicators of the educational experience. The survey reveals concerns across the graduate coursework community about whether their programmes are meeting expectations and providing adequate return on investment, with many students questioning both the quality of their educational experience and whether the financial costs justify the benefits received. Understanding these perceptions is crucial for supporting student success, as course satisfaction and perceived value for money can be interconnected with the mental health and financial pressures explored earlier in the chapter.

### Course Satisfaction

Overall satisfaction with course quality reveals a notable divide between domestic and international graduate coursework students. Domestic full-time students report the highest satisfaction rates at 72%, with domestic part-time students showing similar levels at 70%. In contrast, international students demonstrate substantially lower satisfaction, with only 58% agreeing that they are satisfied with the quality of their course or degree – a 14 percentage point gap compared to domestic students.



This pattern persists across other satisfaction measures. When asked whether they made the correct decision in choosing Monash, 75% of domestic full-time students and 73% of domestic part-time students agreed, compared to 64% of international students. Similarly, whilst 70% of domestic part-time students and 68% of domestic full-time students would recommend Monash to their peers, only 62% of international students would do the same.

The consistently lower satisfaction rates amongst international students warrant careful attention, particularly given that these students represent the majority of the graduate coursework population and pay substantially higher fees than their domestic peers. The gap appears largest for perceptions of course quality itself, suggesting that international students may experience different educational outcomes or have different expectations that are not being met.

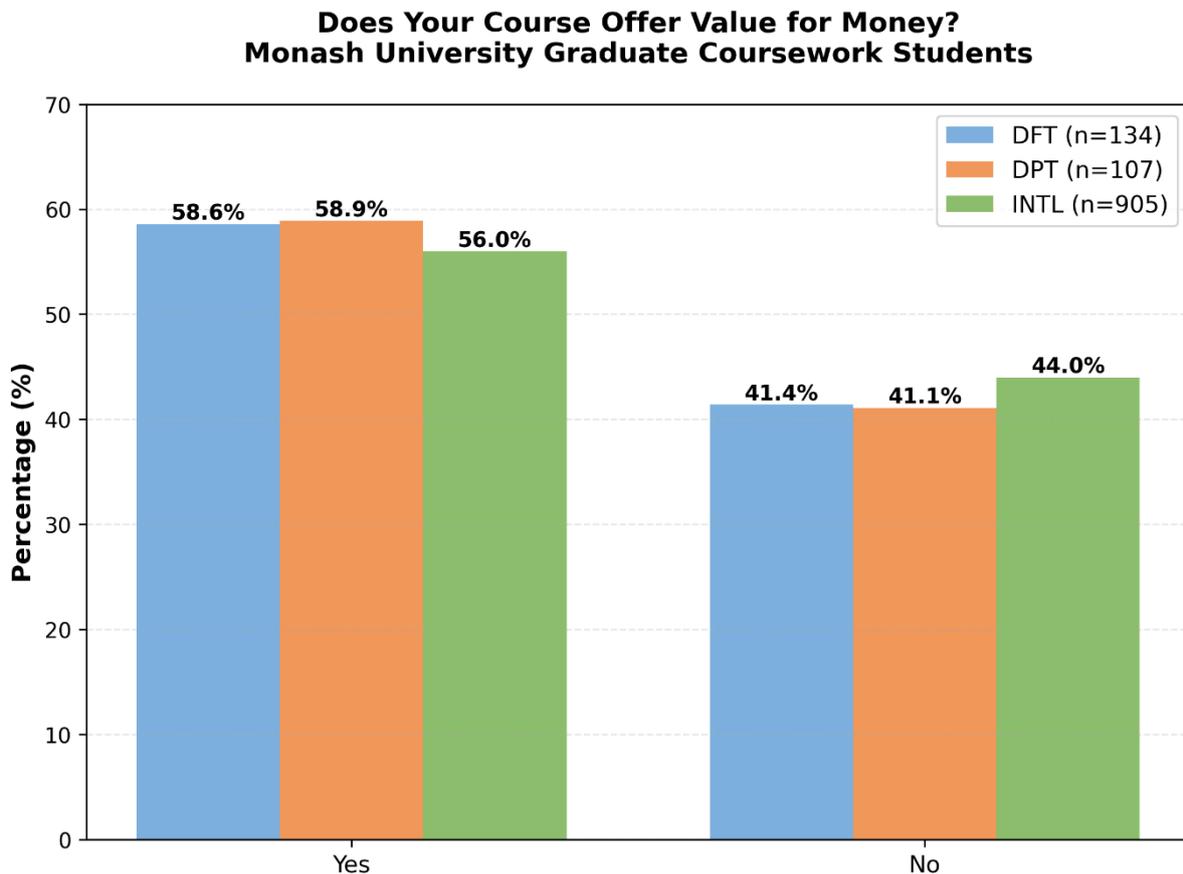
Interestingly, when asked specifically about recommending studying in Australia more broadly (a question posed only to international students), 68% agreed – a higher rate than their willingness to recommend Monash specifically (62%). This suggests that whilst international students generally value the Australian higher education experience, there may be institution-specific factors at Monash affecting their satisfaction levels.

### *Comparison to other Universities*

Comparative course satisfaction patterns reveal that Monash faces significant challenges in student satisfaction relative to other Australian institutions, with the most pronounced gap affecting international students. Whilst Monash DFT students report satisfaction levels 7 percentage points below their peers elsewhere (71.6% versus 78.2%) and DPT students show comparable outcomes (70.1% versus 72.3%), the gap for INTL students is substantial: only 57.5% of Monash international students are satisfied with course quality compared to 70.6% at other institutions – a 13.1 percentage point difference. Moreover, the domestic-international satisfaction gap appears considerably larger at Monash (14 percentage points) than at other universities (approximately 8 percentage points), suggesting that international students at Monash may face distinctive challenges or have different expectations that are not being adequately met. However, one notable divergence emerges in international students' willingness to recommend studying in Australia more broadly: 67.5% of Monash international students would recommend this compared to only 60.3% of international students at other institutions. This suggests that whilst Monash international students express lower satisfaction with their specific institutional experience, they maintain stronger confidence in the broader Australian higher education value proposition than their peers elsewhere – a finding that warrants further investigation to understand what institutional factors are driving dissatisfaction despite positive overall country-level perceptions.

## Value for Money

Perceptions of value for money reveal a more uniform pattern across student groups than course satisfaction measures, though the findings remain concerning. Approximately 59% of both domestic full-time and domestic part-time students feel their course offers value for money, whilst 56% of international students share this view – a notably smaller gap than observed in satisfaction measures.



However, the more striking finding is that over 40% of students across all three groups feel their course does not offer value for money. This represents a substantial proportion of the graduate coursework population questioning whether the financial investment in their education is justified by the returns received.

The relative consistency across groups is itself noteworthy. International students, who pay substantially higher fees and reported markedly lower course satisfaction (58% versus 71-72% for domestic students), show only marginally lower value for money perceptions. This suggests that value judgements may be shaped by different reference points across groups – international students may be comparing their experience to alternative international study destinations or domestic education options in their home countries, rather than to Australian domestic fee levels.

The combination of lower course satisfaction and similar value for money concerns amongst international students is particularly significant given their numerical dominance in the graduate coursework population and the university's financial reliance on international fee revenue.

### Comparison to other Universities

Value for money perceptions reveal a strikingly different pattern when comparing Monash with other institutions, particularly regarding the domestic-international divide. At other Australian universities, there exists a substantial 23 percentage point gap between DFT (81.8%) and INTL students (58.8%) in value for money perceptions. In contrast, Monash shows remarkable parity across groups, with only a 3-percentage point difference (58.6% DFT, 58.9% DPT, 56.0% INTL). Whilst Monash domestic students report notably lower value for money perceptions than their peers elsewhere (58.6% versus 81.8% for DFT; 58.9% versus 68.1% for DPT), Monash INTL students report only marginally lower perceptions than international students at other institutions (56.0% versus 58.8%). These patterns suggest that Monash may face particular challenges in demonstrating value to domestic students – a strategic concern given that domestic cohorts represent the foundation of institutional reputation and student recruitment pipelines – whilst the relative parity with other institutions on international student value perceptions indicates that Monash’s challenges in this domain reflect broader sector-wide pressures rather than institution-specific deficiencies.

### Student Testimonies: Value for Money Concerns

Graduate coursework students who indicated their course does not offer value for money were asked to elaborate on their concerns through an open-ended question: “Why do you feel that your course does not offer value for money? Please elaborate.”

This section presents a thematic analysis of 362 substantive responses to this question. Through systematic coding of student feedback, we identified 15 distinct themes that capture the range and depth of value concerns expressed by graduate coursework students at Monash University.

Theme	Count	Percentage
High tuition fees/expensive	86	23.8%
Course content/curriculum issues	54	14.9%
Limited job prospects/employability	50	13.8%
Poor student support services	47	13.0%
Assessment/marking issues	46	12.7%
Limited practical/hands-on experience	40	11.0%
Online learning issues	35	9.7%
International student concerns	31	8.6%
Limited resources/facilities	28	7.7%
Poor teaching quality	25	6.9%
Minimal contact hours/content	16	4.4%
Comparison to other universities/alternatives	11	3.0%
Disorganisation/poor administration	8	2.2%
Research opportunities lacking	5	1.4%
Lack of networking/industry connections	3	0.8%

The following testimonies from graduate coursework students surveyed illustrate the reasons shaping student perceptions on value that extend beyond the quantitative data. Students describe the gap between a focus on theory over current practices, feeling underprepared for the workplace and frustration with the mode of delivery and teaching staff, as well as general concerns about the return on investment.

*“Courses are incredibly expensive and majority of classes and lectures are online/not even being taught. We just get told to watch videos and essentially teach ourselves.”*

*“Because the required skills especially technical are not even mentioned. It’s all theoretical and it doesn’t help us be prepared for a job.”*

*“Most of my units are online and expect me to study on my own. I don’t see why I am expected to pay the same as other master courses or even come to Australia if I have classes once a week. It’s disappointing and not worth money I spend on fees and money I invest to live here.”*

*“I expected better quality teaching and placements from the university after course. At least internships, but we get nothing here after spending almost a fortune.”*

*“While I appreciate the academic content of the course, I feel that it does not offer full value for money. The lack of adequate equipment and resources, combined with overcrowded classrooms, makes it difficult to engage fully in learning. Additionally, as an international student with limited financial resources, I expected more personalised support and access to practical or career-related services. The high tuition fees are hard to justify given these limitations.”*

*“The course would’ve been helpful if we had enough time to invest in the learning process. However, there is too much study load crammed into a short amount of time, that we do not get to achieve all the learning outcomes, or utilise all the available resources. Paying for something that I’m not able to use feels like a waste.”*

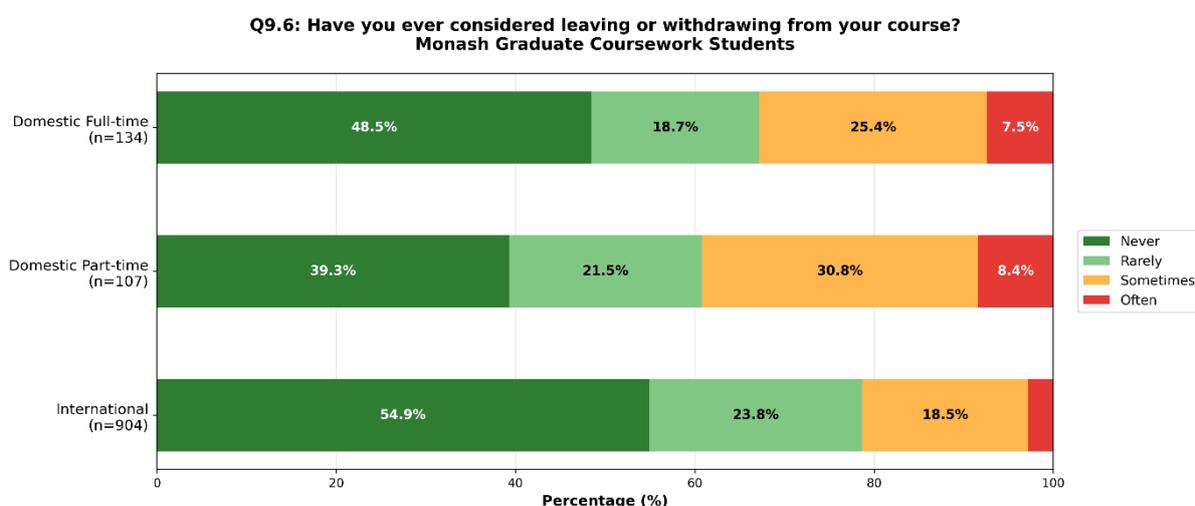
*“Despite the significant financial investment in the course ... I have found the level of engagement from teaching staff to be extremely limited. Communication is often poor, with discussion posts and emails frequently going unanswered, which at times makes me question the value of attending when self-directed research seems more productive. Additionally, the course content lacks depth and critical insight, and the Moodle platform is disorganised and difficult to navigate, which further impacts the learning experience. The presence of additional fees at Monash adds to the overall frustration, especially given the already high course costs.”*

*“Paying thousands of dollars to be given pre-recorded lectures from several years ago.”*

*“Couple of reasons, in terms of the fee charged to international students for my course, I was extremely disheartened to find out that the lectures take place online. After COVID, I wished that I never had to attend classes this way again. Despite the large tuition fee, it is unwarranted to have lectures online in order to accommodate offshore students. Both options should be available. Moreover, having tutorials for each course bi-weekly, is also unsatisfactory. I technically meet a professor 6 times for a course during an entire semester, which is simply not enough time to engage with one educator.”*

## Considering Leaving

Students were asked to indicate how frequently they had considered leaving or withdrawing from their course, with response options ranging from “Never” to “Often”. This measure provides insight into retention vulnerability across graduate coursework cohorts, with implications for intervention strategies and support system design. Whilst considering departure does not necessarily lead to withdrawal, frequent consideration signals underlying dissatisfaction or challenge that warrants institutional attention.



DPT students demonstrate the highest retention vulnerability, with 60.7% having considered leaving their course at some point. This compares to 51.5% of DFT students and 45.1% of INTL students. The pattern suggests that DPT students face distinctive challenges in persisting through their studies, potentially relating to work-study balance pressures, extended programme duration or reduced campus engagement opportunities.

INTL students show the strongest retention indicators, with 54.9% reporting they have never considered leaving. This represents a 15.6 percentage point advantage over DPT students and a 6.4 percentage point advantage over DFT students. The stronger commitment among international students likely reflects multiple factors including substantial family investment in their education, visa requirements tied to enrolment and higher barriers to course transfer or withdrawal.

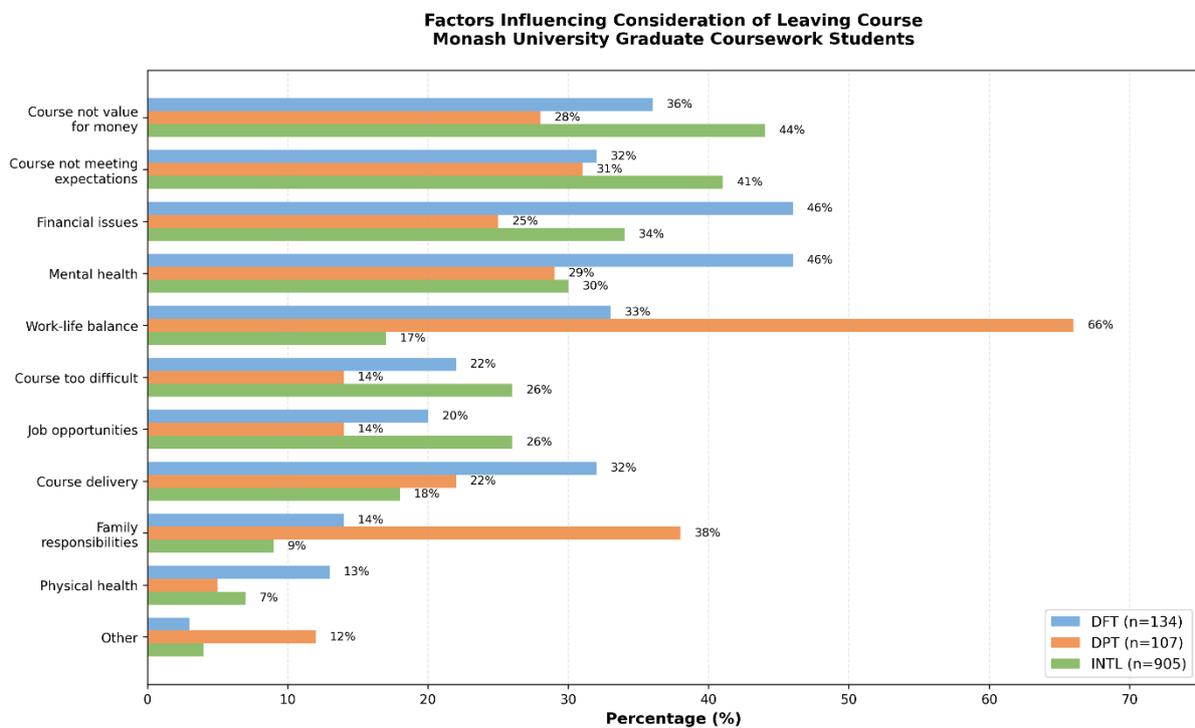
These patterns indicate that retention interventions should be differentiated by cohort. DPT students require particular attention, potentially including enhanced flexibility in programme delivery, improved work-study integration support and proactive outreach given their lower campus presence. The relative stability of INTL student retention should not preclude attention to the 45% who have considered leaving, but suggests their challenges may differ from those facing domestic students.

### Comparison to other Universities

Retention vulnerability patterns at Monash closely mirror those observed across the broader sector, suggesting these challenges reflect systemic pressures within graduate coursework education rather than institution-specific deficiencies. At other Australian universities, DPT students demonstrate the highest retention vulnerability, with 66.0% having considered leaving their course at some point compared to 60.7% of Monash DPT students – indicating that Monash actually performs marginally better for this high-risk cohort. Similarly, DFT students show comparable patterns (54.5% at other institutions versus 51.5% at Monash having considered leaving), whilst INTL students maintain the strongest retention indicators both at Monash (54.9% never considered leaving) and elsewhere (58.8% never considered leaving). The consistency of these patterns across institutions reinforces that the distinctive challenges facing DPT students – balancing professional commitments with graduate study, extended programme duration and reduced campus engagement opportunities – represent sector-wide structural issues requiring systemic solutions. However, the concerning reality remains that across Australian universities, the majority of DPT students and approximately half of DFT students contemplate withdrawal at some point, highlighting the urgent need for enhanced retention support regardless of institution.

### Factors Influencing Withdrawal Considerations

The reasons students cite for considering leaving reveal the interconnected nature of the challenges they face. Here they are split by the three groups:



The factors driving students to consider leaving their courses reveal strikingly different pressure

points across the three groups, reflecting their distinct circumstances and challenges. Each group demonstrates a unique hierarchy of concerns that corresponds with their study patterns, financial situations and life circumstances documented throughout this chapter.

Domestic part-time students show the most concentrated concern, with work-life balance emerging as an overwhelming pressure point at 66% – nearly double the rate of any other factor for this group and substantially higher than the 33% reported by DFT students or 17% by INTL students. This pattern reflects the fundamental challenge these students face: maintaining demanding professional careers whilst undertaking intensive graduate coursework. Family responsibilities represent the second-highest concern for this group at 38%, further illustrating how DPT students navigate multiple competing commitments. Notably, financial issues rank relatively lower for this cohort at 25%, consistent with their higher income levels documented earlier.

International students demonstrate a distinctly different pattern, with course value for money emerging as their primary concern at 44% – the highest rate across all groups and factors. This is closely followed by courses not meeting expectations at 41%, suggesting that many international students feel their substantial financial investment is not delivering anticipated returns. Financial issues affect 34% despite many having limited income, whilst 30% cite mental health concerns. The combination of high fees, unmet expectations and financial pressures creates a particularly challenging environment for international students, with course difficulty (26%) and job opportunities (26%) adding further stress.

Domestic full-time students show a more distributed pattern of concerns, with financial issues and mental health each affecting 46% – reflecting the twin pressures of limited income and psychological strain documented throughout this report. Course value for money concerns 36%, work-life balance 33%, course delivery 32% and unmet expectations 32%, indicating that this group faces multiple intersecting challenges rather than one dominant pressure point.

Mental health emerges as a significant factor across all three groups, though at varying levels: 46% for domestic full-time students, 29% for domestic part-time students and 30% for international students. This reinforces the mental health findings presented earlier in the chapter and demonstrates how psychological wellbeing intersects with academic retention decisions.

## Building Connection and Enhancing Support Systems

This chapter examines the support networks and connection opportunities available to graduate coursework students at Monash, identifying areas where strategic enhancements could strengthen the overall student experience and address key challenges identified in the previous section. The graduate coursework journey presents unique demands that differ from both undergraduate study and graduate research programmes, often requiring students to balance intensive coursework loads with substantial employment commitments, navigate compressed timeframes with multiple assessment deadlines and maintain motivation through demanding professional skill development. These characteristics create particular challenges for maintaining social connections and accessing appropriate support, yet also present opportunities for institutions to develop innovative approaches that recognise the specific needs of this population.

The survey findings reveal gaps between student needs and current support provision. The connection deficits, characterised by feelings of isolation and insufficient peer connection, occur alongside varying levels of satisfaction with institutional support services. This suggests that whilst formal support structures exist, there may be significant opportunities to enhance their accessibility, relevance and effectiveness. Understanding how students experience connection – both with their peer communities and with institutional support systems – provides crucial insights into where targeted improvements could meaningfully enhance the graduate coursework experience, address some of the mental health and academic challenges identified in previous sections and potentially improve retention and satisfaction outcomes.

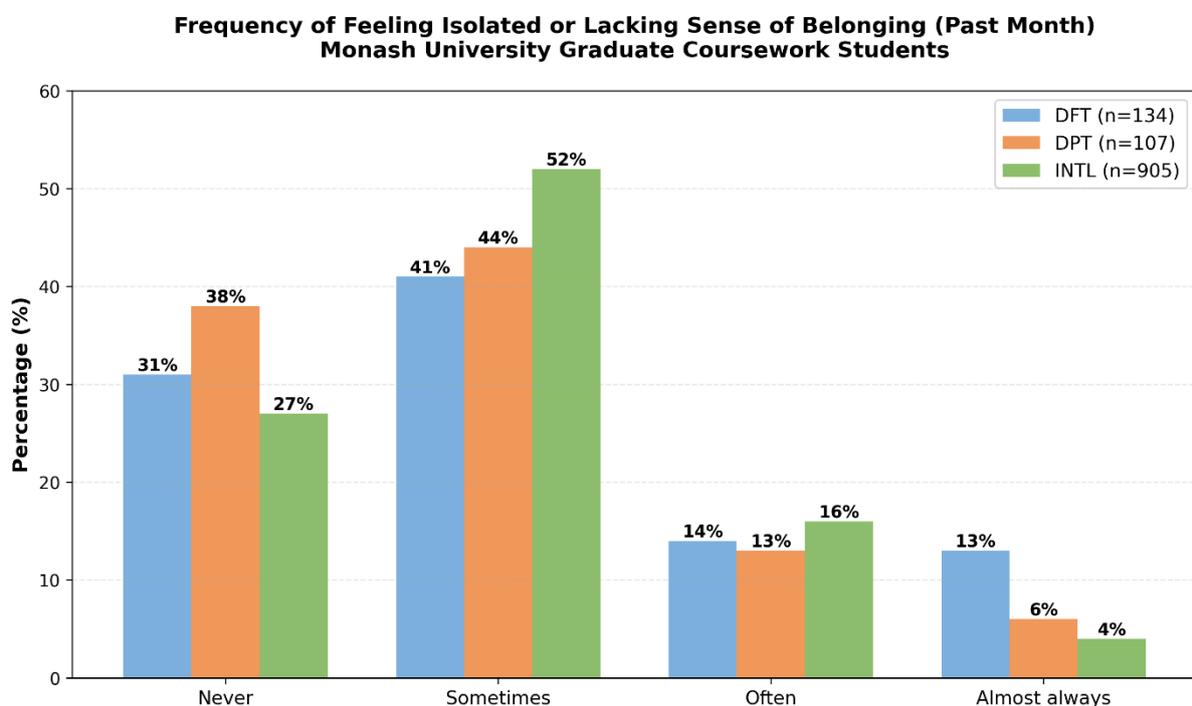
### Peer Connection and Community Building

Social connections and peer relationships form fundamental components of the graduate coursework experience. Yet, the survey data reveal challenges in fostering meaningful community amongst this population. The graduate coursework environment appears to present unique obstacles to social connection that extend beyond typical university experiences. Varying schedules, diverse backgrounds and the extended duration of graduate programmes, creates particular challenges for building and maintaining peer relationships that are essential for both academic success and personal wellbeing.

Understanding these connection challenges is crucial given the meaningful correlations identified between isolation and mental health outcomes, academic confidence and retention decisions. The following sections examine the specific factors contributing to isolation amongst graduate coursework students, explore their lived experiences of disconnection through their own voices and analyse patterns of meaningful contact across different relationship types. By investigating both the barriers to connection and the types of contact that students find most valuable, this analysis aims to identify opportunities for enhancing peer networks and community-building initiatives that could address the widespread sense of isolation within the graduate coursework community at Monash.

## Isolation and Belonging

Feelings of isolation and lack of belonging represent significant challenges for graduate coursework students, with implications extending beyond social wellbeing to encompass mental health, academic engagement and retention outcomes. The intensive nature of graduate coursework programmes, combined with the diverse study patterns across the cohort – some students attending full-time whilst others balance study with substantial professional commitments – creates distinct challenges for building and maintaining peer connections. International students face additional barriers including distance from established support networks, cultural adjustment and language considerations. The survey asked students how frequently they had felt isolated or lacking a sense of belonging in their academic or social environment during the past month, revealing notable differences in isolation experiences across the three groups that correspond with their distinct circumstances and study patterns.



The data reveal that isolation affects the majority of graduate coursework students to varying degrees, though the patterns differ substantially across groups. DPT students report the lowest isolation levels, with 38% never feeling isolated and only 19% experiencing frequent isolation (often or almost always). This relatively positive pattern likely reflects their established professional networks, social connections through employment and generally more settled life circumstances. In contrast, 73% of INTL students report feeling isolated at least sometimes, with 52% experiencing this “sometimes.” DFT students fall between these extremes, with 69% experiencing at least some isolation and 27% reporting frequent isolation. Notably, DFT students show the highest rate of feeling isolated “almost always” at 13%, suggesting that whilst INTL students experience more widespread occasional isolation, DFT students face the most severe chronic isolation challenges. These patterns align with the mental health disparities documented earlier, reinforcing how social disconnection and psychological wellbeing intersect within the graduate coursework experience.

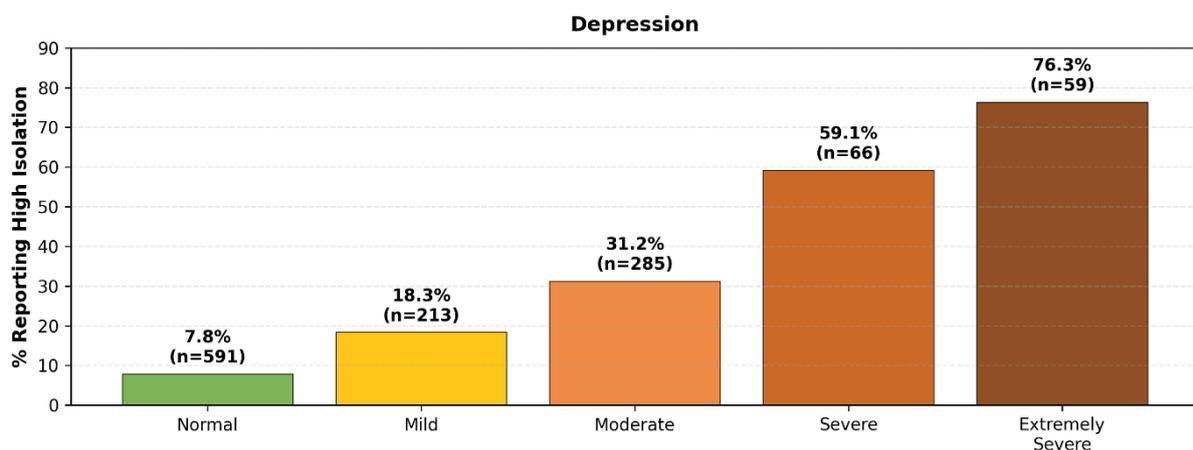
### Comparisons to other Universities

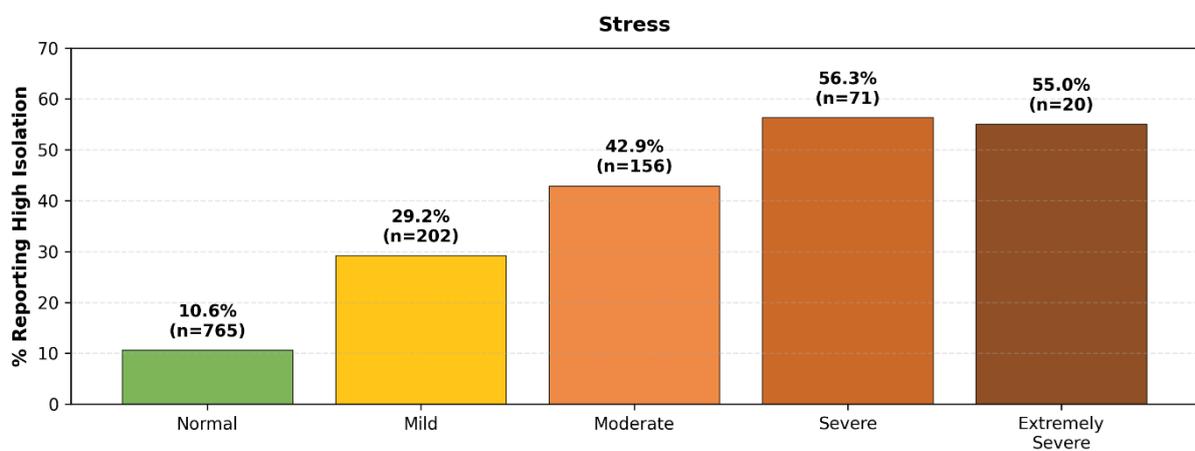
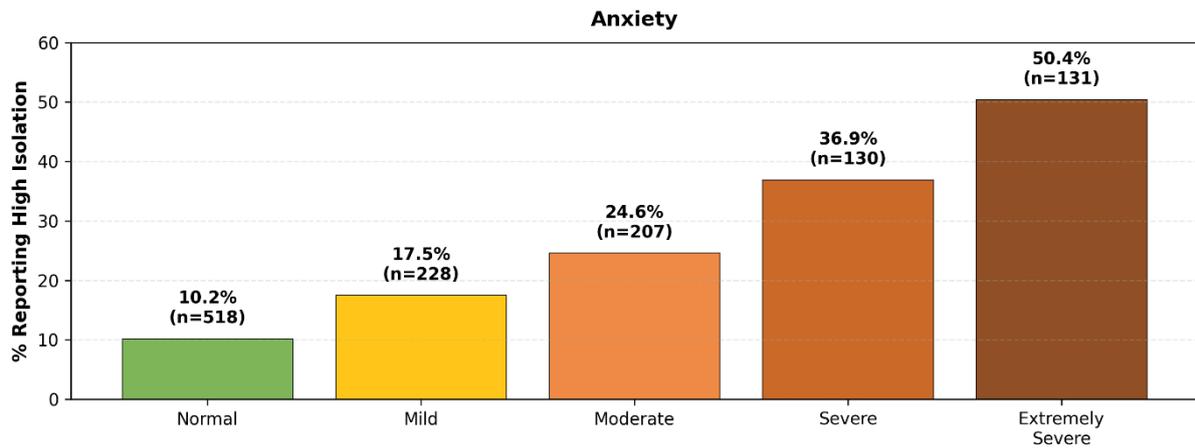
Isolation patterns at Monash reveal both distinctive strengths and areas requiring attention when compared with other Australian institutions. Monash DPT students demonstrate stronger community connection outcomes than their peers elsewhere, with 38% never feeling isolated compared to only 29% at other universities and just 19% experiencing frequent isolation (often or almost always) versus 23% elsewhere. The pattern for INTL students reveals a sector-wide challenge, with these students showing the highest isolation vulnerability both at Monash and at other institutions (only 23% “never” isolated elsewhere, with 18% experiencing “almost always” or “often” isolation).

### Isolation and Mental Health

The relationship between mental health symptom severity and isolation demonstrates a clear and consistent pattern across all three DASS21 domains, revealing how social disconnection and psychological distress reinforce one another. For depression, the gradient is particularly striking: only 8% of students with normal depression scores report high isolation, rising progressively through mild (18%), moderate (31%) and severe (59%) categories to reach 76% amongst those with extremely severe depression. This nearly tenfold increase from normal to extremely severe categories suggests that social disconnection may be both a symptom and a contributing factor to depressive experiences amongst graduate coursework students. Similar patterns emerge for anxiety (10% to 50%) and stress (11% to 55-56%), though the progressions are less steep, indicating that depression may be most intimately linked with experiences of isolation and lack of belonging.

**High Isolation (Often/Almost Always) by DASS21 Categories  
Monash Graduate Coursework Students**





These findings have important implications for intervention strategies. Students experiencing elevated mental health symptoms are substantially more likely to be socially isolated, creating a potentially self-reinforcing cycle where isolation exacerbates mental health challenges, which in turn makes social connection more difficult. The particularly strong relationship with depression suggests that initiatives addressing social connection could serve as both preventative measures for students with mild symptoms and crucial supports for those experiencing severe psychological distress. Conversely, the data indicate that students reporting normal mental health levels rarely experience chronic isolation, suggesting that maintaining peer connections may serve a protective function for psychological wellbeing within the graduate coursework population.

### Student Testimonies: Isolation

To complement the quantitative findings on isolation frequency, this section examines students' own reflections on the factors that contribute to their feelings of disconnection through their responses to an open-ended question about isolation experiences. These qualitative insights provide depth and context to the statistical patterns observed earlier, revealing the lived experiences behind the data and the specific circumstances that foster feelings of isolation and lack of belonging in the graduate coursework environment.

From the 691 Monash graduate coursework students who provided open-ended responses about their isolation experiences, thematic analysis identified recurring factors and situations that contribute to these feelings. The responses were coded according to common themes, with the most frequently mentioned factors presented below, including both the number of comments addressing each theme and the percentage of total responses this represents.

Theme	Count	Percentage
Study Load/Workload/Time Pressure	147	18.3%
Mental Health/Anxiety/Depression	108	13.4%
Work Commitments/Balance	97	12.1%
International Student/Cultural/Language Barriers	91	11.3%
Lack of Social Connection/Peer Interaction	80	10.0%
Living Alone/Away from Support	74	9.2%
Online/Remote Learning	68	8.5%
Family/Caring Responsibilities	60	7.5%
Age/Mature Student	57	7.1%
Financial Stress/Concerns	38	4.7%
Lack of Support from University/Staff	24	3.0%
Discrimination/Feeling Different	12	1.5%
Part-time/External Study	11	1.4%
Competitive/Unfriendly Environment	3	0.4%
Lack of Campus Activities/Events	2	0.3%

The direct testimonies from survey participants below illustrate the very real experiences students have in regards to their mental health and wellbeing throughout the graduate coursework journey:

*“Stress, anxiety, loneliness, fear of failure, feeling not worthy enough and dumb compared to others in the class since my bachelor’s was not related to IT and other students seem to know more than me, and academic pressure (studies/assignment deadlines/in-class tests).”*

*“I don’t know where my career is going. I don’t know if I’ll be able to do something in my life. I don’t know if I’ll be able to make my parents proud. I’m scared that I’ll be stuck in a part time job. I’m scared that all my peers have a plan and they know what to do with their life but I don’t.”*

*“Mental health struggles, personal life and recent end of a relationship.”*

*“There are no other students from my nationality. Sometimes, students gather and speak in languages other than English, which makes it difficult for me to join the conversation. I don’t have any friends I can talk to about things outside of assignments or study-related topics.”*

*“The feeling of not being understood. Feeling like you are not able to find your people or like-minded people can be isolating and sad.”*

*“Feeling like I don’t have time to spare on social connections due to the study load. Towards the end of the semester, there are so many assignments that I can’t even complete the pre-class work. I end up shutting myself up in my room and not mingling with anyone.”*

*“I am predominantly a distance education student, and being connected to staff and other students is difficult.”*

*“Not having family or friends around and feeling not motivated to do anything as there is nothing to look forward to.”*

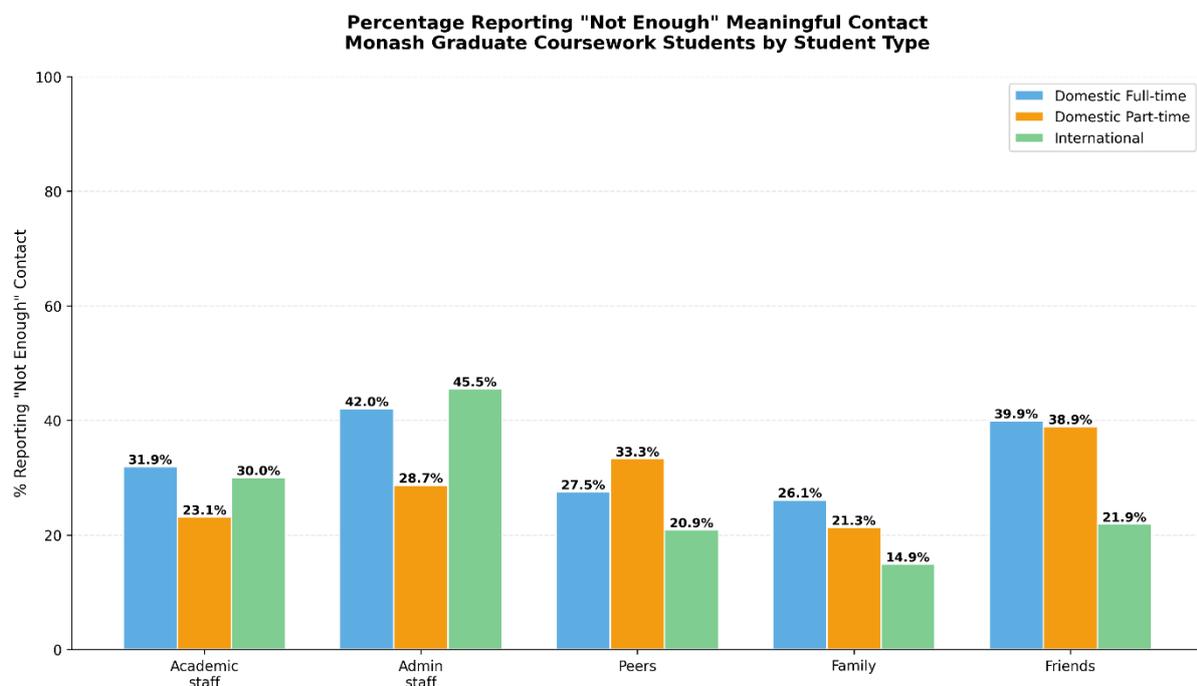
*“Being autistic and socially anxious. I can’t make and keep friendships. I am always uncomfortable in social settings; I chose DE because I was so nervous about going into campus every day.”*

*“The pressure of being best in every situation, in academics, in social skills and other things.”*

*“Not relating to people around me. Everyone busy on their own schedule and in their own groups.”*

## Meaningful Contact

To assess students’ access to support networks, respondents were asked to evaluate the frequency of their meaningful connections across five key relationship categories: academic staff, administrative staff, family, friends and peers. This analysis examines how students perceive their level of connection within each sphere and identifies where gaps in meaningful contact may be contributing to feelings of isolation or insufficient support.



The data reveals unmet contact needs across all three student cohorts, with distinct patterns emerging by student type and relationship category. Insufficient administrative staff contact

represents a critical challenge for both INTL (45.5%) and DFT students (42.0%), with both groups reporting dissatisfaction at substantially higher rates than DPT students (28.7%). This shared deficit suggests that full-time study intensity – whether domestic or international – creates heightened administrative support needs those current systems may fail to adequately meet. The notably lower dissatisfaction amongst part-time students may reflect either reduced administrative needs due to less intensive engagement, or more realistic expectations shaped by work-study balance constraints.

Friend and peer connection emerges as the primary unmet need for domestic students, whilst representing a relative strength for international students. Both DFT (39.9%) and DPT (38.9%) students report substantial deficits in friend contact – nearly double the rate reported by international students (21.9%). Similarly, DPT students identify insufficient peer contact (33.3%) at considerably higher rates than their INTL counterparts (20.9%). This pattern likely reflects disrupted pre-existing social networks as domestic students transition into intensive postgraduate study, reducing time available for established friendships. DPT students face additional challenges balancing work, study and social commitments, fragmenting their peer interactions despite potentially stronger baseline networks.

The family contact data reveals divergent support structures across cohorts. DFT students report the highest rates of insufficient family contact (26.1%), followed by DPT students (21.3%), whilst INTL students report markedly lower dissatisfaction (14.9%). This counterintuitive finding suggests that international students maintain more realistic expectations about family contact during overseas study, whereas domestic students – despite greater proximity – struggle to maintain adequate family support alongside academic demands.

Academic staff contact shows relatively consistent unmet needs across groups (23-32%), indicating this represents a universal challenge rather than a cohort-specific issue.

## Expanding Institutional Support

Graduate coursework students navigate complex intersections between academic study, employment and career development, with these competing demands significantly shaping their educational experience and wellbeing. Unlike undergraduate students, the majority of coursework postgraduates maintain substantial employment commitments alongside their studies, with work obligations directly influencing their capacity for campus engagement, peer connection and academic progression. The relevance of this employment to students' degree programmes varies considerably, creating divergent learning pathways where some students integrate work and study harmoniously whilst others experience fragmentation between professional and academic identities. Understanding these employment patterns and their relationship to institutional career support provides critical insights into how the university can better support graduate student success and graduate outcomes.

This section examines employment status, work hour commitments and job relevance across DFT, DPT and INTL student cohorts, revealing distinct patterns shaped by visa restrictions, financial circumstances and programme expectations. The analysis then evaluates student satisfaction with career support services, identifying substantial gaps between student needs and current institutional provision. Given that career advancement represents a primary motivation for postgraduate study, inadequate career development support not only undermines student satisfaction but also threatens programme completion and alumni advocacy. These findings highlight opportunities for targeted

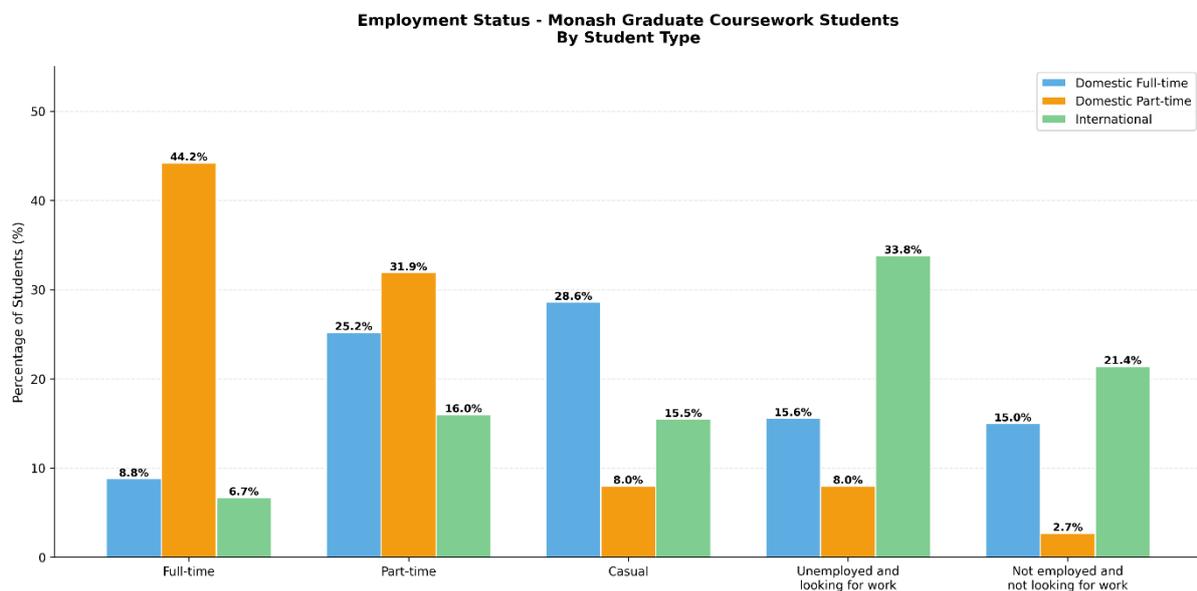
interventions that recognise the diverse employment contexts of coursework postgraduates and align career services with their specific professional development needs.

## Employment and Academic Integration

The relationship between employment and academic progress represents a critical balancing act for graduate coursework students, with employment decisions carrying implications for both immediate financial sustainability and long-term career advancement. The survey reveals that graduate coursework students engage with employment in fundamentally different ways: many enter postgraduate study whilst maintaining established careers, using coursework programmes to upskill or transition professionally, whilst others seek employment during study to offset substantial tuition costs and living expenses. Understanding how students navigate these employment choices – and the extent to which their work experiences complement or compete with their academic goals – provides important insights into the support structures needed to optimise both financial wellbeing and academic success.

### Employment status

The following table outlines the employment status of Monash graduate coursework students.

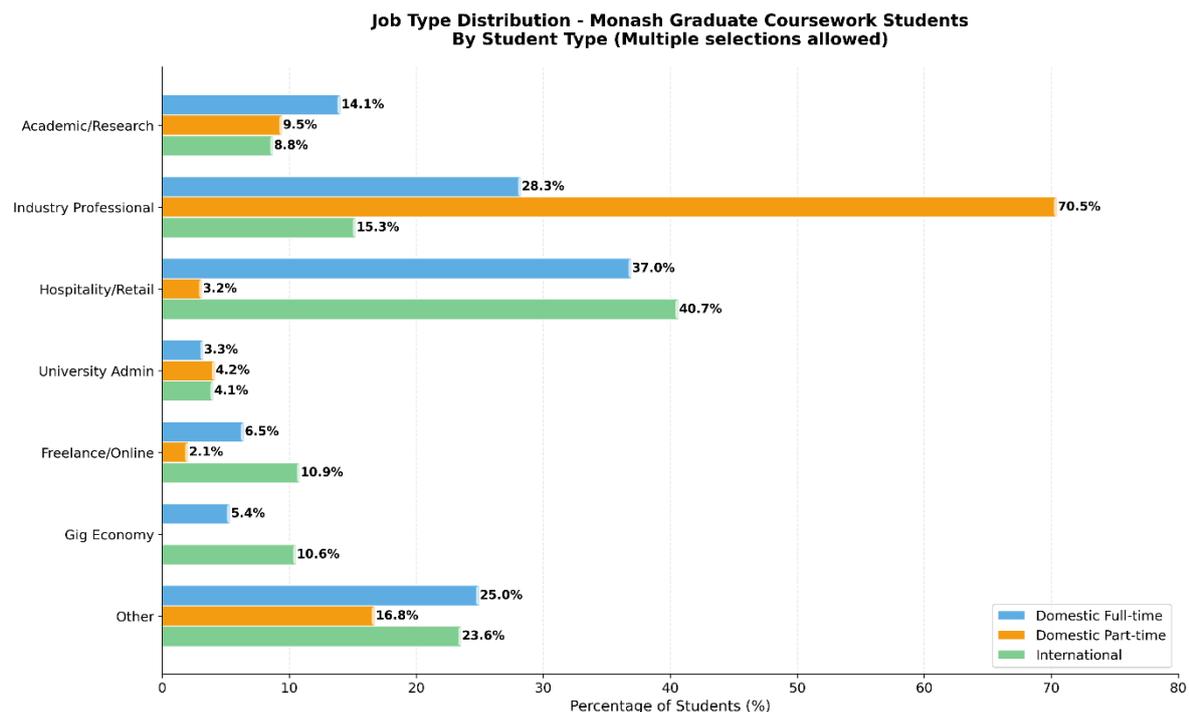


Employment patterns across the three student cohorts reveal fundamentally different relationships between work and study, shaped by enrolment status, visa restrictions and financial circumstances. DPT students demonstrate the most established workforce participation, with 44.2% maintaining full-time employment alongside their studies – a pattern consistent with their programme structure designed to accommodate working professionals seeking career advancement, credential enhancement or retraining for career shifts. In contrast, DFT students show markedly different

employment engagement, with casual work representing their primary employment mode (28.6%), followed by part-time positions (25.2%), reflecting the flexibility requirements of intensive coursework study. INTL students face the most constrained employment landscape, with 33.8% actively seeking work whilst unemployed – more than double the rate of domestic full-time students (15.6%) – likely reflecting the compounding effects of visa work-hour restrictions, labour market unfamiliarity and employer preferences for local work experience. Additionally, 21.4% of international students report neither working nor seeking employment, a rate substantially higher than domestic part-time students (2.7%), potentially indicating either focus on academic performance, visa compliance concerns or financial support from family/sponsor. These divergent employment patterns underscore the necessity for differentiated career support strategies that recognise the distinct labour market positions and constraints facing each student cohort.

### Job Type

The following table outlines the type of jobs Monash graduate coursework students work in.



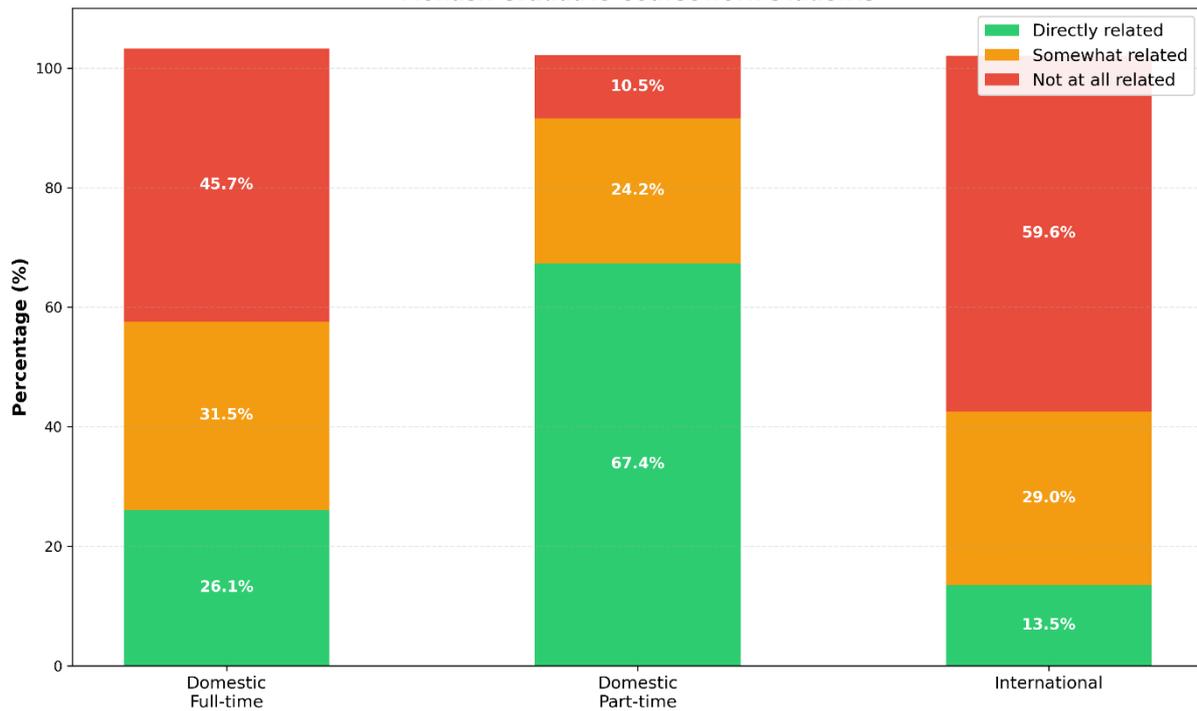
Job type distribution reveals fundamentally different employment profiles across the three student cohorts, reflecting the intersection of career stage, visa constraints and financial necessity. DPT students demonstrate the most professionally established profile, with 70.5% engaged in industry professional roles – a pattern consistent with their pursuit of postgraduate credentials whilst maintaining established careers. This contrasts sharply with DFT and INTL students, who show substantially higher engagement in hospitality and retail sectors (37.0% and 40.7% respectively), employment categories typically offering flexible hours, immediate availability and minimal entry barriers. INTL students face particularly constrained employment options, reflected in their elevated

participation in gig economy work (10.6%) and freelance/online opportunities (10.9%) – rates substantially higher than domestic students – likely representing adaptive responses to visa work-hour restrictions, labour market unfamiliarity and preferences for flexible arrangements that accommodate study demands. The relatively modest engagement in academic and research work across all cohorts (8.8-14.1%) suggests limited availability of university-based employment opportunities, despite these roles offering direct academic skill development and networking within higher education contexts. These divergent employment patterns carry significant implications for career development trajectories: whilst DPT students leverage existing professional networks and experience, DFT and INTL students often engage in survival employment disconnected from their degree objectives, potentially limiting professional network development and career-relevant skill acquisition during their postgraduate studies.

### *Work-Study Relevance*

Beyond understanding what types of employment graduate coursework students undertake lies the critical question of whether this employment meaningfully connects to their academic programmes and career aspirations. Job relevance represents a key differentiator in the postgraduate experience: employment directly related to degree content offers opportunities for applied learning, professional network development and skills acquisition that advance career objectives, whilst employment undertaken purely for financial survival consumes time and cognitive resources without reinforcing disciplinary knowledge or career advancement. For DPT students pursuing study whilst maintaining established careers, high job-study alignment might be anticipated, as many undertake coursework specifically to advance within their current professional contexts. However, DFT students often transition from undergraduate study without established career footholds, whilst INTL students confront visa restrictions and labour market barriers that may necessitate accepting whatever employment becomes available. Examining job relevance across these cohorts illuminates the extent to which students can strategically integrate employment with academic development, or whether financial pressures force fragmentation between their working and learning lives – with direct implications for both immediate wellbeing and long-term career outcomes.

**Job Relevance to Field of Study - Distribution by Student Type  
Monash Graduate Coursework Students**

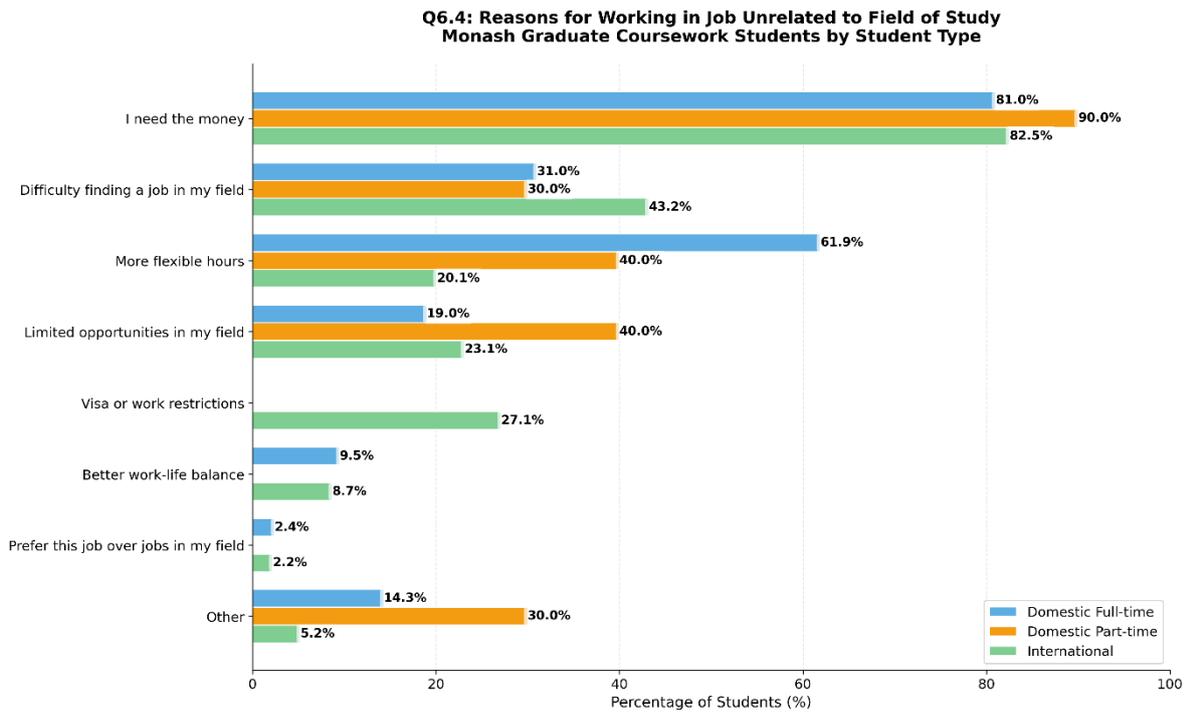


Job relevance patterns reveal stark disparities in the extent to which different student cohorts can strategically align employment with academic development. DPT students demonstrate remarkably high work-study integration, with 67.4% reporting their employment directly relates to their field of study and an additional 24.2% reporting some relevance – a combined 91.6% achieving at least partial alignment between professional work and academic pursuits. This pattern validates the assumption that many part-time students undertake postgraduate study specifically to advance within established career contexts, using coursework programmes to deepen expertise, gain credentials or transition to senior roles within their existing professional domains. The modest 10.5% engaged in unrelated employment likely represents career changers using postgraduate study as a bridge to new professional fields whilst maintaining income in their previous sectors.

In sharp contrast, INTL students face severely constrained capacity to secure career-relevant employment, with only 13.5% reporting work directly related to their studies and 59.6% – a clear majority – engaged in employment entirely unrelated to their degree programmes. This represents nearly six times the rate of unrelated employment experienced by DPT students and reflects the compounding effects of visa work-hour restrictions, employer preferences for local experience, professional qualification recognition barriers and labour market unfamiliarity. DFT students occupy an intermediate position, with 26.1% in directly related roles but 45.7% in unrelated employment – substantially better than INTL students yet far below the integration achieved by part-time students. These patterns carry profound implications for postgraduate value proposition: whilst DPT students leverage coursework study to accelerate existing careers, INTL and DFT students frequently experience fragmentation between their academic investments and employment realities, limiting professional network development, skills application and career positioning during the critical postgraduate period.

## Why Students Work Outside their Field

The substantial rates of employment misalignment documented above – particularly the 59.6% of INTL students and 45.7% of DFT students working in unrelated fields – raise critical questions about the drivers behind these patterns. Graduate coursework students facing unrelated employment were asked to identify reasons for this misalignment, with multiple selections permitted to capture intersecting pressures shaping employment decisions.

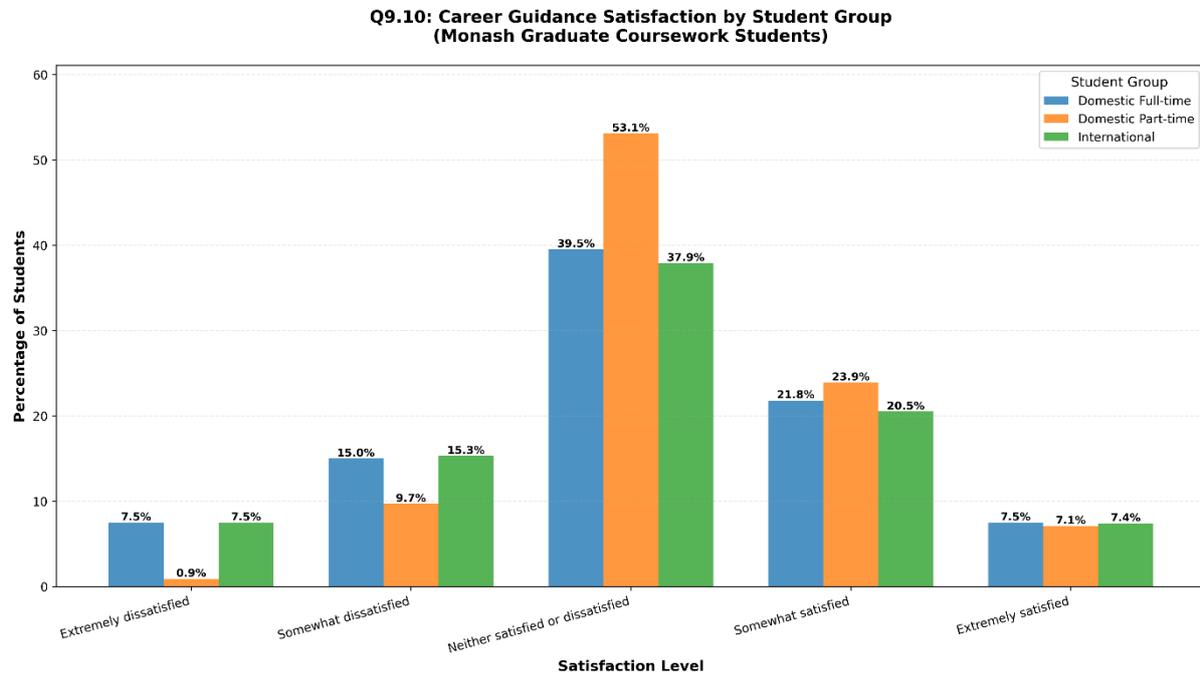


The data reveals financial necessity as the overwhelming primary driver across all cohorts, yet substantial differences emerge in secondary factors. DFT students prioritise flexibility to accommodate study demands, DPT students balance limited field opportunities against established careers, whilst INTL students confront visa restrictions and heightened difficulty accessing field-relevant positions. These divergent patterns underscore that employment misalignment stems from systemic barriers requiring targeted institutional interventions rather than individual preferences.

## Career Guidance Experiences

Given the employment challenges documented above – including high rates of unrelated work, financial necessity driving employment decisions and labour market access barriers particularly affecting international students – institutional career support services represent a critical intervention point for improving graduate coursework student outcomes. Career guidance tailored to postgraduate contexts should address the distinct needs of students seeking to leverage existing professional experience, transition between fields or establish initial career footholds whilst

navigating study demands. However, the extent to which current career services meet these diverse needs remains uncertain. This section examines student satisfaction with career guidance received during their coursework programmes.



Career guidance satisfaction data reveals widespread disengagement and concerning dissatisfaction levels across all student cohorts, with minimal difference between groups. The most striking pattern is the dominance of neutral responses – 39.5% of DFT students, 53.1% of DPT students and 37.9% of INTL students report neither satisfaction nor dissatisfaction – suggesting many students either have not engaged with career services or find them insufficiently impactful to warrant strong opinions. Combined dissatisfaction rates (extremely and somewhat dissatisfied) reach 22.5% for DFT and 22.8% for INTL students, substantially higher than DPT students at 10.6%. This lower dissatisfaction amongst part-time students likely reflects reduced expectations or reliance on career services, given their established professional positions. Across all cohorts, extremely satisfied responses hover around 7%, indicating that current career guidance services rarely deliver exceptional value. The data suggests career support represents a significant missed opportunity: fewer than one-third of students in any cohort report satisfaction with guidance received, whilst the majority remain disengaged or actively dissatisfied – a pattern demanding urgent attention given career advancement motivations driving postgraduate study and the employment challenges students face during their programmes.

#### *Comparison to other Universities*

Career guidance satisfaction patterns reveal a sector-wide challenge of widespread student disengagement, though with notable differences in the depth of dissatisfaction between Monash and other institutions. The dominance of neutral responses appears consistent across universities:

38.2% of DFT students and 44.7% of DPT students at other institutions report neither satisfaction nor dissatisfaction, comparable to Monash’s patterns (39.5% DFT, 53.1% DPT). However, Monash DPT students show particularly high neutrality rates, suggesting even lower engagement with career services than peers elsewhere. International students at other universities demonstrate relatively stronger satisfaction levels (42.6% satisfied, with 17.6% extremely satisfied) compared to more modest satisfaction rates observed amongst Monash INTL students, though this cohort still faces the highest dissatisfaction rates across institutions. The consistently high neutral response rates across both Monash and other universities – ranging from 31% to 53% depending on cohort – indicates that a substantial proportion of graduate coursework students nationwide either have not meaningfully engaged with career services or find them insufficiently impactful to form strong opinions.

### *Student Testimonies – Suggestions for Improvements to Career Guidance*

To identify specific areas for improvement, respondents who expressed dissatisfaction with career guidance services were asked to suggest enhancements. The 158 comments from Monash graduate coursework students were analysed thematically, with the most frequently mentioned improvement areas and their prevalence within the feedback presented here:

Theme	Count	Percentage
International Student Support	61	39.1%
Job Placement/Internship Support	32	20.5%
Industry Connections/Networking Opportunities	23	14.7%
Better Quality/More Helpful	16	10.3%
More Workshops/Events/Seminars	14	9.0%
More Information/Resources/Communication	13	8.3%
One-on-One Counselling/Personalised Support	12	7.7%
More Accessible/Available Services	12	7.7%
Resume/CV/Application Support	9	5.8%
Online/Virtual Services	5	3.2%
Career Planning/Long-term Guidance	5	3.2%

To form a greater understanding of these themes, individual testimonies from survey participants, illustrate the needs and preferences of students for accessing support for career development at the graduate research level:

*“Don’t be generic. Understand what actually students are going through. Don’t do it because you have to as an obligation. Do it because you care and you want to make students’ lives better.”*

*“I suggest that the university create a dedicated platform where jobs and internships specifically targeting current students or recent graduates are regularly posted. It would be especially helpful if part-time job opportunities suitable for international students were clearly listed, along with guidance on how to apply. This would make it easier for us to find roles that align with our visa conditions and academic schedules.”*

*“It would be beneficial if the service provided clearer guidance on professional recognition and job-seeking strategies for international graduates.”*

*“Having easier access to guidance would be helpful, for one. There are too many sites/platforms to browse, and we do not have the time or resources to go through every little thing in detail, especially as international students who need to juggle their study, work, social and personal life. Knowing whom to reach out to, and easily being able to do so would also make things easier.”*

*“It seems so hidden and very unclear about the opportunities and pathways available and there is so much hidden politics behind careers and course choices that should be taught to us.”*

*“When I have accessed career guidance services, they have not had nuanced knowledge of the course to offer any helpful advice. I get career guidance advice outside of uni now and that’s been working a lot better for me.”*

*“I would recommend a reform of the current support arrangements, particularly in relation to career development. This could include the development of a new, user-friendly platform dedicated to career pathways and opportunities. Important notifications should be easily accessible and automatically delivered to all students, as they often go unnoticed when students are required to actively search for them. The platform should also provide direct links to employment opportunities and offer comprehensive support for both current students and alumni. This may include access to advocacy services, financial assistance for job interviews and professional resources, as well as psychological support to assist with preparation, wellbeing, and transition into the workforce.”*

*“I would suggest providing more personalised career advice tailored to individual students’ backgrounds and goals. More frequent one-on-one counselling sessions, workshops on current job market trends, and opportunities for networking with industry professionals would also make the career guidance services more effective. Additionally, offering help with CV writing, interview preparation, and internship placements would be very beneficial.”*

*“I would really love a placement drive. This concept is so convenient for the student to get their dream job or at least get one step closer.”*

## Post-Degree Plans for International Students

International students’ post-graduation plans carry significant implications for both individual career trajectories and institutional outcomes, influencing the value proposition of Australian postgraduate education and informing workforce retention strategies. Understanding whether students intend to remain in Australia, return home or relocate elsewhere reveals how international coursework students perceive Australian labour market opportunities, the transferability of their credentials to home contexts and the extent to which their study experience positions them for desired career outcomes. These intentions are shaped by the employment challenges documented throughout this report – including difficulty accessing field-relevant work, visa restrictions limiting labour market integration and varying levels of institutional career support. Students planning to remain in Australia signal confidence in local career prospects and successful integration, whilst those returning home may indicate either strong home-country opportunities or discouragement with

Australian labour market access. This question illuminates whether Australia’s substantial international coursework cohort views their education as a pathway to local careers or primarily as credential acquisition for opportunities elsewhere.



International students show divided post-graduation intentions, with 35% planning to remain in Australia and 32% intending to return home – a relatively balanced split that suggests Australian postgraduate education serves dual purposes as both a migration pathway and credential enhancement for home-country careers. The 30% reporting uncertainty about their plans represents a substantial cohort whose decisions likely hinge on factors still unfolding during their studies, including success in securing field-relevant Australian employment, visa pathway clarity and comparative career opportunities between Australia and home countries. The minimal 3% planning to relocate to third countries indicates that for most international coursework students, the decision centres on Australia versus home rather than broader global mobility. This uncertainty and the near-equal split between staying and returning carries significant implications: it suggests that many international students remain uncommitted to Australia as a long-term destination, potentially reflecting the employment access barriers documented earlier – including the 59.6% working in unrelated fields, 33.8% actively seeking employment and substantial dissatisfaction with career guidance. For universities and policymakers, these patterns indicate that retaining international talent requires more than recruitment – it demands addressing the labour market integration challenges and career support gaps that currently leave nearly one-third of students uncertain whether their Australian education will translate into viable local career pathways.

## Key Findings and Opportunities for Enhancement

This section synthesises the research findings into actionable opportunities organised by thematic area and implementation complexity. Each recommendation reflects evidence from both quantitative survey data and qualitative student testimonies, positioning challenges as strategic opportunities for enhancement rather than institutional deficiencies.

### Implementation Principles: Aligned with *Impact 2030* Values and Goals

All recommendations are guided by several core principles that reflect both the research findings and Monash's *Impact 2030* strategic commitments:

#### **Evidence-Based Targeting**

Aligned with *Impact 2030's* "discovering" value: "we nurture curiosity and innovation in the pursuit of new knowledge."

Interventions should address specific cohorts experiencing particular challenges rather than universal approaches assuming homogeneous student experiences. International students, domestic full-time students and domestic part-time students demonstrate distinct needs requiring differentiated support strategies, consistent with *Impact 2030's* recognition of "diversified student and staff populations."

#### **Cultural Responsiveness**

Supporting *Impact 2030's* International goal: "cultural competence and global immersion."

Recognise that international students (representing 80% of survey respondents and estimated 63% of total enrolments) face unique cultural, linguistic and systemic barriers requiring specifically designed support rather than assuming universal approaches serve all equally. These barriers manifest in significantly lower mental health support access rates (25% versus 60% for domestic students) despite similar symptom severity and in heightened isolation experiences stemming from distance from established support networks, cultural adjustment challenges and unfamiliarity with Australian systems. This aligns with *Impact 2030's* commitment to "ensure that students and staff have development of cultural competence to understand and engage effectively with multiple communities and groups."

#### **Intersectional Awareness**

Advancing *Impact 2030's* Inclusive goal to build "thriving communities" and its commitment to student success.

Demographic characteristics compound to create multiplicative disadvantage, with financial barriers intersecting with caring responsibilities, citizenship status and study patterns to determine academic

outcomes. Student parents and carers face particular vulnerability, with domestic part-time students managing work-study-family demands experiencing the highest withdrawal consideration rates (61%). Ensuring coursework students have adequate opportunities to survive financially removes barriers that disproportionately affect those already managing complex life circumstances, supporting *Impact 2030's* commitment to “student retention and success” by addressing the interconnected challenges rather than treating financial stress, caring responsibilities and study patterns as independent factors.

### **Preventative Focus**

Embodying *Impact 2030's* “learning” value and commitment to student success and career development opportunities.

Early intervention addressing mild to moderate symptoms, financial pressures before they become crises and connection-building before isolation becomes chronic represents more effective and efficient approach than crisis response systems. This supports *Impact 2030's* performance measure of “student retention and success” by addressing challenges before they escalate to withdrawal.

### **Measurable Outcomes**

Supporting *Impact 2030's* commitment to performance measurement and continuous improvement.

All interventions should incorporate clear metrics enabling evaluation of effectiveness and iterative improvement. Track demographic-specific uptake rates, satisfaction changes over time and retention pattern shifts, aligned with *Impact 2030's* emphasis on performance measures including “student retention and success,” “graduate employability,” “student and staff sense of belonging,” and “global alumni employment outcomes.”

### **Student Voice Integration**

Reflecting *Impact 2030's* “collaborative” value and commitment to putting students at the heart of decision-making.

Qualitative testimonies throughout this report demonstrate that students articulate their needs and potential solutions clearly. Enhancement initiatives should incorporate ongoing student input rather than top-down design assumptions, embodying *Impact 2030's* “collaborative” value of working “cooperatively, collegially and responsively to developing shared aims and benefits.”

### **Strategic Alignment**

Advancing the core mission articulated in *Impact 2030*.

All recommendations support *Impact 2030's* purpose: “Through excellent research and education across our international campus network and the strength and diversity of our staff, students and alumni in collaboration with our partners, Monash University will meet the challenges of the age for the benefit of national and international communities.” By addressing student wellbeing, financial barriers, satisfaction gaps, isolation, career outcomes and retention vulnerabilities, these initiatives

directly enable Monash to fulfil its strategic commitment to excellence in education, international reach, enterprising partnerships and inclusive community-building – the foundations upon which Impact 2030’s broader mission to address global challenges must rest.

## 1. Mental Health and Wellbeing: Closing Demographic Gaps

### **The Challenge:**

Whilst mental health support services effectively reach students with severe symptoms, systematic barriers prevent equitable access across demographic groups. International students access support at less than half the rate of domestic students (25% versus 60%), men at half the rate of women (19% versus 38%) and international men face compounding disadvantage with only 15% accessing support despite similar symptom severity to other groups. These disparities persist across all DASS21 severity categories, indicating that cultural, linguistic and gendered barriers operate independently of clinical need.

These access inequities directly undermine *Impact 2030*’s commitment to building “thriving communities” where all students can succeed. When demographic characteristics determine who can access mental health support regardless of clinical need, certain student populations cannot fully engage with their education or reach their potential. This challenges the university’s capacity to fulfil its strategic goal of creating environments where diverse student populations can flourish and threatens *Impact 2030*’s performance measure of “student retention and success” by leaving vulnerable cohorts unable or unaware of access options for wellbeing support essential for academic persistence and achievement.

### **Strategic Opportunities:**

#### Cultural Competency and International Student Support (Moderate Investment)

Supporting *Impact 2030*’s International goal to “ensure that students and staff have development of cultural competence to understand and engage effectively with multiple communities.”

- Develop multilingual mental health resources and counselling services accommodating diverse cultural approaches to emotional wellbeing.
- Establish international student-specific mental health navigator roles to guide students through the Australian support system, addressing the cultural and systemic barriers that prevent access.
- Implement proactive outreach programmes acknowledging unique pressures of studying abroad whilst managing mental health concerns, aligned with *Impact 2030*’s emphasis on “diversified student and staff populations to encourage international perspectives and cultures.”
- Create peer support groups specifically for international students, reducing stigma through shared cultural understanding and building the “inclusive community” emphasised in *Impact 2030*.

### Masculine Norms and Male Engagement Strategies (Low-Cost Cultural Shift)

Advancing *Impact 2030*'s Inclusive goal to “engage with and recruit students and staff, irrespective of any protected personal characteristic, including gender.”

- Design alternative mental health engagement approaches that appeal to men’s preferences and address self-reliance norms, recognising how cultural expectations create barriers to help-seeking.
- Normalise help-seeking behaviour through male-specific campaigns and testimonials from men who have benefited from support.
- Develop online or activity-based support options that may reduce discomfort with traditional ‘talk’ therapeutic approaches emphasising emotional expression.
- Partner with male student leaders and organisations to embed mental health awareness in existing networks, building the “sense of belonging in the University” that *Impact 2030* prioritises.

### Early Intervention Enhancement (Moderate Investment)

Supporting *Impact 2030*'s performance measure of “student retention and success.”

- Expand support access for students with mild to moderate symptoms before they reach crisis levels, recognising that early intervention protects both wellbeing and academic engagement.
- Implement regular wellbeing check-ins for cohorts showing elevated risk factors (e.g., international students, men, those experiencing isolation).
- Develop self-help resources and preventative programmes accessible before students reach severe symptom thresholds, aligned with *Impact 2030*'s “learning” value of being “open to experiment and testing our understanding with evidence.”

#### **Expected Impact:**

Reducing demographic disparities in mental health support access addresses both equity concerns and retention vulnerabilities, directly supporting *Impact 2030*'s goals of building “thriving communities” and ensuring “student retention and success.” International students and men experiencing untreated mental health challenges demonstrate higher withdrawal consideration rates and lower course satisfaction. Culturally responsive, gender-aware support systems could meaningfully improve both wellbeing outcomes and completion rates whilst demonstrating institutional commitment to the diverse student populations that *Impact 2030* identifies as central to Monash’s international mission and inclusive values.

## 2. Financial Wellbeing: Reducing Academic Barriers

#### **The Challenge:**

Financial stress extends beyond personal wellbeing to create direct barriers to academic success, undermining *Impact 2030*'s commitment that education should “build knowledge and capabilities to

understand and meet the future demands of the fields and professions studied.” Among renters, 88% experience housing stress, with 53% spending more than half their monthly income on rent. These pressures manifest as severe academic impacts: 39% of domestic full-time students and 33% of international students report extreme or big impact on their ability to complete their course to the best of their ability, with similar proportions reporting impacts on concentration and campus attendance.

This challenge directly affects *Impact 2030*'s performance measure of “student retention and success” and threatens the goal of providing “rich learning experiences for students” that enable them to engage fully with their education.

### **Strategic Opportunities:**

#### Accommodation Affordability Partnerships (Strategic Investment)

Supporting *Impact 2030*'s commitment to “thriving communities” and addressing systemic barriers to student success.

- Explore partnerships with accommodation providers to develop affordable graduate student housing options, recognising that housing costs represent the single largest financial stressor for students.
- Lobby for government-backed rental schemes or subsidy programmes targeting students under severe housing stress.
- Provide transparent information on cost-effective housing options and share accommodation matching services, supporting students in making informed decisions.

#### Emergency Financial Assistance Expansion (Moderate Investment)

Advancing *Impact 2030*'s foundation goal to “provide scholarship assistance to students affected by disadvantage.”

- Enhance emergency funds and short-term financial assistance for students facing unexpected costs, preventing financial crises from derailing academic progress.
- Streamline application processes to ensure rapid response during financial emergencies, reflecting *Impact 2030*'s values of being “collaborative” and “fair.”
- Develop proactive financial counselling to identify students at risk before emergencies occur.

#### Scholarship and Bursary Diversification (Strategic Investment)

Supporting *Impact 2030*'s commitment to “ensure the quality of education, research and services” through adequate student support.

- Expand scholarship opportunities specifically targeting students demonstrating financial need rather than solely academic merit, recognising that financial barriers prevent many talented students from achieving their potential.
- Create course-specific scholarships addressing high-cost programmes or those with placement requirements limiting employment capacity.

- Develop partial scholarships or bursaries covering essential costs (textbooks, materials, technology) for students not qualifying for full support, ensuring all students can access required course resources.

#### Transparent Cost Management Guidance (Low-Cost Enhancement)

Supporting *Impact 2030's* “honest” value of “acting in good faith with integrity and transparency.”

- Provide comprehensive cost-of-living information during recruitment and onboarding, enabling students to make informed decisions about their studies.
- Offer financial literacy workshops covering budgeting, Australian financial systems and cost management strategies.
- Create cohort-specific financial guidance recognising different income patterns across domestic full-time, domestic part-time and international graduate coursework students.

#### **Expected Impact:**

Reducing financial barriers to academic engagement directly supports *Impact 2030's* goals of “student retention and success” and “excellent education.” Students spending less cognitive energy on financial stress can invest more fully in their studies, potentially improving both satisfaction and academic outcomes. For international students particularly, enhanced financial support could narrow the satisfaction gap whilst demonstrating value for substantial fee investments, advancing *Impact 2030's* commitment to building “the strength and scale of our international research and education programmes.”

### 3. Course experience and Value: Addressing International Student Satisfaction

#### **The Challenge**

International students demonstrate consistently lower satisfaction than domestic peers across all measures: 58% satisfied with course quality versus 71-72% for domestic students, 62% would recommend Monash versus 68-70% for domestic cohorts and 56% perceive value for money versus 59% domestic. This satisfaction gap challenges *Impact 2030's* commitment to “putting students at the heart of all that we do to create an experience that is distinctive to Monash” and threatens the goal of “building the strength and scale of our international research and education programmes.”

#### **Strategic Opportunities**

##### Teaching Quality and Consistency Standards (Cultural Shift + Moderate Investment)

Supporting *Impact 2030's* “excellent” goal: “undertaking education and research of the highest international quality.”

- Provide professional development for academics teaching international student-majority cohorts, emphasising clear communication and cultural responsiveness aligned with *Impact 2030's* goal to “ensure that students and staff have development of cultural competence.”

- Establish routine student feedback loops enabling rapid response to quality concerns rather than post-semester evaluation only, embodying *Impact 2030's* “learning” value of being “open to experiment and testing our understanding with evidence.”

#### Industry Connections and Practical Application (Moderate Investment)

Supporting *Impact 2030's* “enterprising” goal and commitment to “work-integrated learning and enterprising experience.”

- Expand industry engagement within graduate coursework programmes through guest lectures, site visits and practical projects, addressing student concerns about limited practical application.
- Develop partnerships connecting international students with Australian professional contexts, advancing *Impact 2030's* goal to “make direct engagement between students and industry and government partners, including projects and internships, integral to a Monash education.”
- Integrate real-world case studies and applied learning opportunities demonstrating course relevance to career pathways, supporting *Impact 2030's* emphasis on “employability and leadership skills.”

#### Academic Support Accessibility (Moderate Investment)

Supporting *Impact 2030's* commitment to “student retention and success” and inclusive education.

- Expand academic support services specifically designed for international students, including English language support beyond initial requirements, recognising ongoing language development needs.
- Provide discipline-specific academic skills workshops addressing Australian academic culture and assessment expectations, aligned with *Impact 2030's* goal to develop “cultural competence.”
- Increase consultation availability and ensure academic staff accessibility matches international student needs, particularly for students without family support networks.

#### **Expected Impact**

Narrowing the international-domestic satisfaction gap addresses both immediate graduate coursework student experience concerns and long-term strategic positioning aligned with *Impact 2030*. Improved satisfaction could enhance word-of-mouth recruitment, support fee-level justification and reduce withdrawal rates amongst this cohort. Given that 68% of international students would recommend studying in Australia despite lower Monash-specific satisfaction, institutional improvements could capitalise on this broader confidence in Australian higher education, advancing *Impact 2030's* goal of “building the strength and scale of our international research and education programmes to ensure they respond to the challenges and opportunities of our nation, our region and the world.”

## 4. Connection and Community: Reducing Isolation

### The Challenge

Isolation, in some form, affects the majority of students (69% of domestic full-time and 73% of international students experience it at least sometimes), directly contradicting *Impact 2030's* commitment to “develop communities where our students and staff can build meaningful connections within and beyond the University and find a sense of belonging in the University.” Clear correlations exist between isolation and mental health outcomes, with students experiencing extremely severe depression showing tenfold higher isolation rates than those with normal scores.

Insufficient meaningful contact manifests across relationship categories: 42-46% report inadequate administrative staff contact, 38-40% report insufficient friend contact, 33% report inadequate peer contact. Qualitative feedback identifies lack of opportunities to meet peers, online/remote study limitations and time constraints as primary isolation drivers, challenging *Impact 2030's* vision of creating “an experience that is distinctive to Monash” through rich learning experiences.

### Strategic Opportunities

#### Peer Support and Community-Building Programmes (Moderate Investment)

Directly supporting *Impact 2030's* Inclusive goal to “develop communities where our students and staff can build meaningful connections within and beyond the University and find a sense of belonging.”

- Develop structured peer support initiatives connecting students within cohorts, disciplines and interest areas, building the “inclusive community” that *Impact 2030* prioritises.
- Create social events and networking opportunities specifically designed for graduate coursework students’ time constraints and diverse schedules, recognising their unique circumstances differ from undergraduate cohorts and graduate research cohorts.
- Implement peer mentoring programmes pairing new students with experienced peers who understand course-specific challenges, embodying *Impact 2030's* “collaborative” value of working “cooperatively, collegially and responsively to developing shared aims and benefits.”

#### **Discipline-Specific Cohort Activities (Low-Cost Enhancement)**

Supporting *Impact 2030's* goal to create distinctive student experiences and build “sense of belonging.”

- Support faculty-level initiatives creating cohort identity and connection opportunities within programmes, aligned with *Impact 2030's* emphasis on “professions of and for the future.”
- Facilitate informal gatherings, study groups and professional development activities building peer networks, supporting *Impact 2030's* goal of developing “employability and leadership skills” through collaborative engagement.
- Utilise existing student spaces and resources to create regular touchpoints for graduate students, demonstrating *Impact 2030's* “purposeful” value in action.

### **Administrative Accessibility Improvements (Cultural Shift + Low-Cost Enhancement)**

Addressing the 42-46% reporting insufficient administrative staff contact, supporting *Impact 2030's* "fair" value.

- Audit administrative contact points to identify bottlenecks creating insufficient contact rates for international and domestic full-time students, reflecting *Impact 2030's* commitment to "treat all people justly and with respect, making objective and unbiased decisions."
- Enhance communication channels ensuring timely, accessible responses to student enquiries, embodying *Impact 2030's* "honest" value of "acting in good faith with integrity and transparency."
- Develop student-facing administrative guides clarifying whom to contact for specific needs and expected response timeframes, supporting international students particularly who may be unfamiliar with Australian university systems.

### Hybrid Connection Opportunities (Moderate Investment)

Supporting *Impact 2030's* International goal regarding "cultural competence and global immersion."

- Recognise that many students study online or have limited campus presence; develop virtual connection opportunities alongside in-person events, reflecting the diverse modes of engagement in contemporary higher education.
- Create online discussion forums, social platforms or cohort chat groups enabling connection regardless of physical location, aligned with *Impact 2030's* goal to "foster mobility and strong links across campuses and with partner institutions across the world."
- Provide hybrid event options allowing participation flexibility whilst maintaining community-building value, supporting *Impact 2030's* commitment to "diversification" and accessibility.

### **Expected Impact**

Reducing isolation addresses both wellbeing and retention outcomes identified as critical in *Impact 2030's* performance measures. Students reporting high isolation demonstrate substantially higher mental health symptom severity and greater withdrawal consideration rates. Enhanced connection opportunities could serve protective functions for psychological wellbeing whilst improving course satisfaction and reducing attrition, directly supporting *Impact 2030's* goals of "student retention and success" and building "thriving communities." For international students particularly, peer networks may partially compensate for distance from family support systems, advancing *Impact 2030's* commitment to ensuring "students and staff can build meaningful connections" and supporting the "sense of belonging" that the strategic plan identifies as a key outcome measure.

## 5. Career Development and Employment Integration

### The Challenge

Career guidance satisfaction remains concerningly low (fewer than one-third of students in any cohort report satisfaction), whilst 60% of international students and 46% of domestic full-time students work in positions entirely unrelated to their field of study. This misalignment directly challenges *Impact 2030's* “enterprising” goal to “make direct engagement between students and industry and government partners, including projects and internships, integral to a Monash education” and threatens the strategic plan’s performance measure of “graduate employability.”

Financial necessity drives employment misalignment (cited by 77% of international students and 71% of domestic full-time students working outside their field), creating fragmentation between academic investments and employment realities. Additionally, 30% of international students express uncertainty about post-graduation plans, suggesting inadequate support for career pathway navigation despite *Impact 2030's* commitment to “global alumni employment outcomes” as a key impact measure.

### Strategic Opportunities

#### Career Services Redesign for Postgraduate Contexts (Moderate to Strategic Investment)

Supporting *Impact 2030's* Excellent goal: outcomes will be assessed through “global alumni employment outcomes.”

- Develop career guidance specifically recognising graduate coursework students’ diverse contexts: established professionals upskilling, career changers transitioning fields and those establishing initial career footholds, aligned with *Impact 2030's* recognition of “professions of and for the future.”
- Implement discipline-specific career advisors with industry knowledge and networks relevant to students’ fields, supporting *Impact 2030's* goal of building “knowledge and capabilities to understand and meet the future demands of the fields and professions studied.”
- Create practical workshops addressing job application processes, interview skills and Australian workplace culture for international students, advancing *Impact 2030's* commitment to “cultural competence and global immersion.”

#### Employment Brokerage and Work-Integrated Learning (Strategic Investment)

Supporting *Impact 2030's* Enterprising performance measure: “student participation in industry-based experiences.”

- Create employment brokerage services actively connecting students with career-relevant opportunities, addressing the 60% of international students working outside their field due to labour market access barriers.
- Develop partnerships with employers seeking graduate-level talent, particularly in roles accommodating study commitments, aligned with *Impact 2030's* goal to “support research translation and embedded graduate research teams through deep industry partnerships.”

- Integrate work experience components into coursework programmes where feasible, reducing employment-study fragmentation and supporting *Impact 2030's* vision of “work-integrated learning and enterprising experience.”

#### International Student Labour Market Navigation (Moderate Investment)

Supporting *Impact 2030's* International goal and commitment to “ensure diversified student and staff populations.”

- Provide targeted support addressing visa pathway clarity, professional qualification recognition and employer preferences, recognising unique barriers facing international students in Australian labour markets
- Develop partnerships with organisations experienced in hiring international talent, advancing *Impact 2030's* goal to “enhance international networks and alliances of academic and industry partners to address solutions to key global challenges.”
- Create workshops on Australian labour market expectations, application processes and cultural workplace norms, supporting *Impact 2030's* commitment to “cultural competence.”
- Address the 30% uncertainty about post-graduation plans through enhanced visa pathway guidance and settlement support, potentially supporting *Impact 2030's* performance measure of “mobility of students and staff” whilst recognising that many international students aspire to remain in Australia long-term.

#### Alternative Career Pathway Recognition (Low-Cost Cultural Shift)

Supporting *Impact 2030's* “learning” value: “we are open to experiment and testing our understanding with evidence.”

- Acknowledge that not all employment outside field of study represents failure; many students pursue postgraduate study whilst maintaining established unrelated careers, particularly domestic part-time students.
- Provide guidance for students seeking career transitions, recognising unique challenges of moving between professional fields mid-career and supporting *Impact 2030's* commitment to “professional and lifelong learning opportunities.”
- Support students leveraging graduate qualifications to advance in adjacent or transferable skill areas, aligned with *Impact 2030's* emphasis on “employability and leadership skills.”

#### **Expected Impact**

Enhanced career support addresses multiple interconnected challenges whilst advancing *Impact 2030's* strategic priorities. Employment misalignment creates financial and psychological stress, withdrawal considerations stem from uncertain career prospects and international student satisfaction gaps relate partly to perceived employment barriers. Improved career outcomes could enhance value for money perceptions, reduce financial pressures through better-paid relevant employment and support the 35% of international students hoping to remain in Australia post-graduation. For the institution, demonstrable career outcomes strengthen recruitment positioning and alumni advocacy, directly supporting *Impact 2030's* outcome measures of “global alumni

employment outcomes” and “student and alumni contributions to key global challenges.” This aligns perfectly with *Impact 2030’s* “enterprising” goal and the broader mission to develop “solutions for the betterment of our communities.”

## 6. Retention Support for At-Risk Cohorts

### The Challenge

The majority of domestic part-time students (61%) and approximately half of domestic full-time students (52%) have considered leaving their course, directly threatening *Impact 2030’s* performance measure of “student retention and success.” Distinct factors drive withdrawal considerations across cohorts: work-life balance overwhelmingly affects part-time students (66%), whilst domestic full-time students face combined financial and mental health pressures (both 46%). International students cite course value for money (44%) and unmet expectations (41%) as primary concerns.

These retention vulnerabilities undermine *Impact 2030’s* commitment to putting “students at the heart of all that we do” and threaten the strategic plan’s emphasis on creating distinctive student experiences that support completion and success.

### Strategic Opportunities

#### Work-Life Balance Support for Part-Time Students (Cultural Shift + Moderate Investment)

Supporting *Impact 2030’s* “learning” value and commitment to accessible education.

- Enhance programme flexibility acknowledging that 44% of part-time students maintain full-time employment alongside study, reflecting *Impact 2030’s* recognition of diverse student circumstances and “professions of and for the future.”
- Develop intensive block teaching options, evening/weekend course offerings and asynchronous learning opportunities, supporting *Impact 2030’s* commitment to “provide rich learning experiences for students” in formats accommodating their circumstances.
- Create employer partnership programmes supporting employees undertaking postgraduate study through flexible arrangements, advancing *Impact 2030’s* “enterprising” goal to build “enduring alliances and partnerships with industry.”
- Provide time management and work-study integration guidance specifically designed for part-time cohort circumstances, embodying *Impact 2030’s* “purposeful” value of supporting students to succeed.

#### Integrated Support for Financial and Mental Health Pressures (Moderate Investment)

Supporting *Impact 2030’s* commitment to “thriving communities” and holistic student wellbeing.

- Recognise that domestic full-time students face interconnected financial stress (46% cite as withdrawal consideration) and mental health challenges (46%), requiring coordinated rather than siloed responses.

- Develop holistic support approaches addressing both financial and psychological wellbeing simultaneously, aligned with *Impact 2030's* “collaborative” value and recognition that “thriving communities” require comprehensive support systems.
- Proactively identify students under dual pressures and provide coordinated intervention before withdrawal becomes inevitable, supporting *Impact 2030's* performance measure of “student retention and success.”

#### Value Proposition Enhancement for International Students (Strategic Focus)

Addressing *Impact 2030's* International goal and commitment to student satisfaction.

- Address the 44% of international students citing value for money concerns and 41% citing unmet expectations through course experience improvements detailed earlier, directly supporting *Impact 2030's* commitment to “excellent” education and “international performance benchmarks.”
- Enhance transparency around course content, teaching quality and career outcomes during recruitment and onboarding, embodying *Impact 2030's* “honest” value of “acting in good faith with integrity and transparency.”
- Create regular feedback opportunities enabling course adjustment based on student input rather than waiting for post-completion evaluation, reflecting *Impact 2030's* “learning” value of being “open to experiment and testing our understanding with evidence.”

#### Early Warning Systems and Proactive Outreach (Moderate Investment)

Supporting *Impact 2030's* performance measure of “student retention and success.”

- Implement analytics identifying students at elevated withdrawal risk based on engagement patterns, assessment performance and demographic characteristics, using data-driven approaches aligned with *Impact 2030's* emphasis on evidence-based decision-making.
- Develop proactive outreach programmes contacting at-risk students before formal withdrawal processes begin, embodying *Impact 2030's* “fair” value of treating “all people justly and with respect.”
- Provide pathway guidance for students considering withdrawal, including leave of absence options, programme transfers and part-time enrolment alternatives, supporting *Impact 2030's* commitment to “student retention and success” through flexible pathways.

#### **Expected Impact**

Reducing withdrawal considerations directly protects institutional revenue, reputation and student investment whilst supporting *Impact 2030's* core performance measure of “student retention and success.” Given that withdrawal decisions stem from addressable factors rather than immutable circumstances, targeted interventions could retain students who might otherwise leave, advancing *Impact 2030's* goal of putting “students at the heart of all that we do to create an experience that is distinctive to Monash.” For students themselves, completion represents substantial financial and opportunity cost justification, whilst withdrawal may leave them with debt but no higher credential. Prevention therefore serves mutual benefit, supporting both individual student success and the

institutional mission articulated in *Impact 2030* to “meet the challenges of the age for the benefit of national and international communities.”

## Appendix 1: Demographics

<b>Faculty</b>	<b>Respondents</b>
Art, Design and Architecture	60 (4.7%)
Arts	132 (10.2%)
Business and Economics	340 (26.4%)
Education	240 (18.6%)
Engineering	41 (3.2%)
Information Technology	230 (17.8%)
Law	12 (0.9%)
Medicine, Nursing and Health Sciences	140 (10.9%)
Pharmacy	49 (3.8%)
Science	34 (2.6%)
other	11 (0.9%)

<b>Campus</b>	<b>Respondents</b>
I do not regularly attend campus	83 (6.5%)
Clayton	671 (52.9%)
Caulfield	555 (43.8%)
Peninsula	20 (1.6%)
Parkville	41 (3.2%)
Law Chambers	12 (0.9%)
Malaysia	6 (0.5%)
Hospital or Medical Centre	20 (1.6%)
Indonesia	0 (0%)
Sushou	1 (0.1%)
other	12 (0.9%)

<b>Domestic/International</b>	<b>Respondents</b>
Local student (Australian or New Zealand citizen/permanent resident)	262 (20.5%)
International student	1,019 (79.5%)

<b>Study load</b>	<b>Respondents</b>
Full-time	1,165 (90.4%)
Part-time	121 (9.4%)
On leave from study	3 (0.2%)

<b>Study location</b>	<b>Respondents</b>
Entirely on-campus	635 (49.5%)
Multi-modal	574 (44.8%)
Entirely off-campus	73 (5.7%)
Other	0 (0%)

<b>Time since last degree</b>	<b>Respondents</b>
Less than 1 year	515 (40.4%)
1-5 years	577 (45.3%)
6-10 years	120 (9.4%)
11+ years	63 (4.9%)

<b>Degree progress</b>	<b>Respondents</b>
First year	804 (62.4%)
Second year	421 (32.7%)
Third year and beyond	64 (5.0%)

<b>Study hours</b>	<b>Respondents</b>
Less than 5	57 (4.4%)
6-10	253 (19.7%)
11-20	414 (32.3%)
21-30	328 (25.6%)
31-40	140 (10.9%)
Over 40 hours	90 (7.0%)

<b>English proficiency</b>	<b>Respondents</b>
Fluent	561 (44.0%)
Advanced	301 (23.6%)
Intermediate	342 (26.8%)
Elementary	66 (5.2%)
Beginner	6 (0.5%)

<b>Gender</b>	<b>Respondents</b>
Woman	866 (67.9%)
Man	379 (29.7%)
Non-binary/gender diverse	14 (1.1%)
Prefer to self-describe	3 (0.2%)
Prefer not to say	14 (1.1%)

<b>LGBTIQA+</b>	<b>Respondents</b>
Yes	157 (12.3%)
No	1,031 (80.8%)
Prefer not to disclose	88 (6.9%)

<b>Indigenous (domestic students only)</b>	<b>Respondents</b>
Yes	2 (0.8%)
No	254 (97.3%)
Prefer not to disclose	5 (1.9%)

<b>Disability</b>	<b>Respondents</b>
Yes	52 (4.1%)
No	1,172 (91.8%)
Prefer not to disclose	52 (4.1%)

<b>Registered disability with DSS</b>	<b>Respondents</b>
Yes	32 (61.5%)
No	20 (38.5%)

<b>Age</b>	<b>Respondents</b>
24 or under	578 (45.1%)
25-29	443 (34.6%)
30-39	196 (15.3%)
40 and over	64 (5.0%)

<b>Employment status</b>	<b>Respondents</b>
Full-time	131 (10.9%)
Part-time	237 (19.8%)
Casual	209 (17.5%)
Unemployed and looking for work	377 (31.5%)
Not employed and not looking for work	243 (20.3%)

<b>Work hours</b>	<b>Respondents</b>
Less than 5	96 (16.7%)
6-10	96 (16.7%)
11-20	182 (31.7%)
21-30	103 (17.9%)
31-40	74 (12.9%)
More than 40	23 (4.0%)