



# ***Graduate Coursework in BusEco:***

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

Edwards, Ryan. *Graduate Coursework in BusEco: Student Experiences, Challenges and Opportunities for Enhancement*. Melbourne: Monash Graduate Association, 2025.

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## Introduction

This report examines the experiences of 338 graduate coursework students in the Faculty of Business and Economics (BusEco) who participated in the MGA's *2025 National Postgraduate Survey on Health, Family and Finances*. It complements the university-wide report *Graduate Coursework at Monash: Student Experience, Challenges and Opportunities for Enhancement* by identifying faculty-specific patterns and opportunities for targeted enhancement within BusEco.

Where meaningful, findings are compared to Monash-wide averages to highlight areas where BusEco students' experiences converge with or diverge from broader institutional trends. Given the focused sample size, this report emphasises actionable insights for faculty leadership rather than comprehensive statistical analysis.

## Survey Participation

- 338 BusEco graduate coursework students participated.
- Response rate represents approximately 5% of enrolled BusEco graduate coursework students.
- Data collected May-June 2025 as part of a broader institutional study.

## Report Focus

This report addresses six key areas:

- Mental health and wellbeing in BusEco graduate coursework contexts.
- Financial pressures and their impact on study.
- Parental and carer responsibilities.
- Peer connection and support needs unique to BusEco students.
- Course experience and attrition considerations.
- Employment outcomes and career planning.

Note on methodology: For detailed survey methodology, limitations and comparative analysis with other universities, please see the main university-wide report. This faculty report focuses on patterns specific to BusEco students and what the faculty can do to enhance support.

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

## Key Findings for BusEco

This section provides core findings from the 338 BusEco graduate coursework students who participated in the survey, examining patterns across mental health, financial circumstances, course experience and peer connection. Where meaningful, findings are compared to other faculties and Monash-wide averages to identify where BusEco students' experiences align with or diverge from broader institutional trends. These comparisons reveal both shared challenges affecting graduate coursework students across disciplines and distinctive patterns that may warrant faculty-specific interventions.

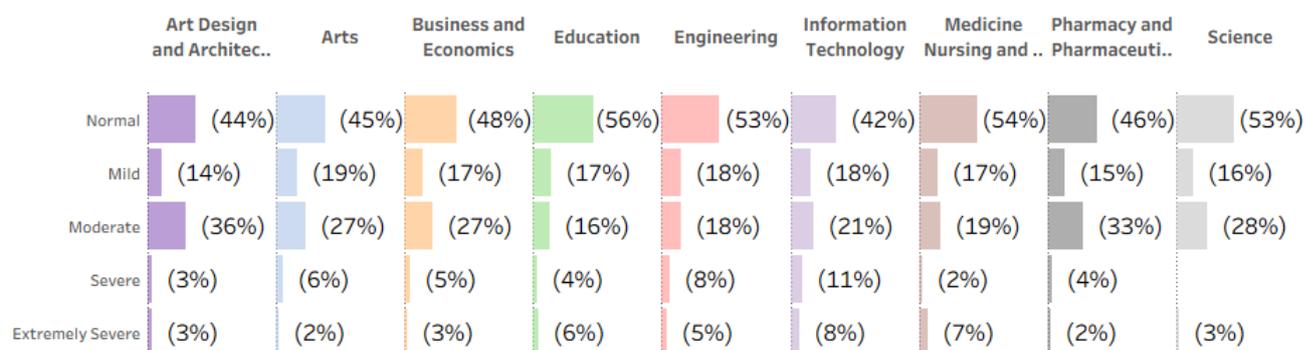
### 1. The Mental Health and Wellbeing Landscape

Mental health and wellbeing represent fundamental aspects of the graduate coursework student experience, influencing not only personal quality of life but also academic performance, 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.

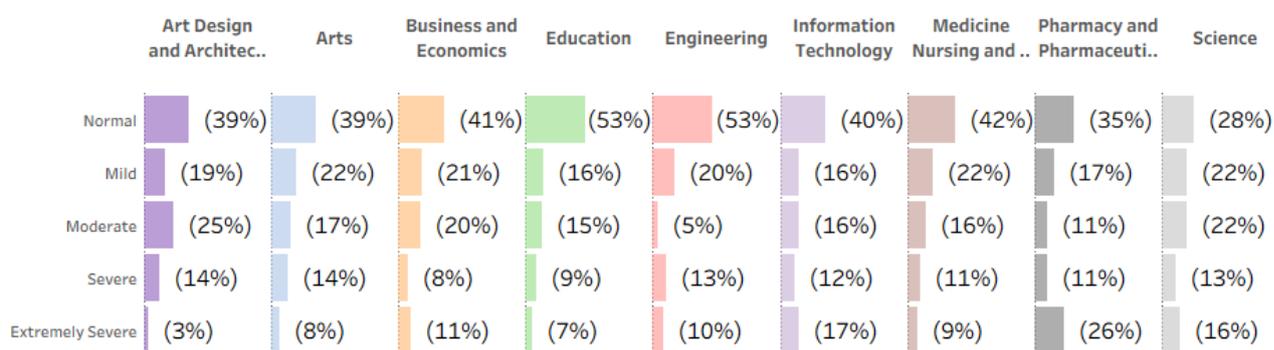
#### DASS21 and Mental Health Indicators

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. The 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.

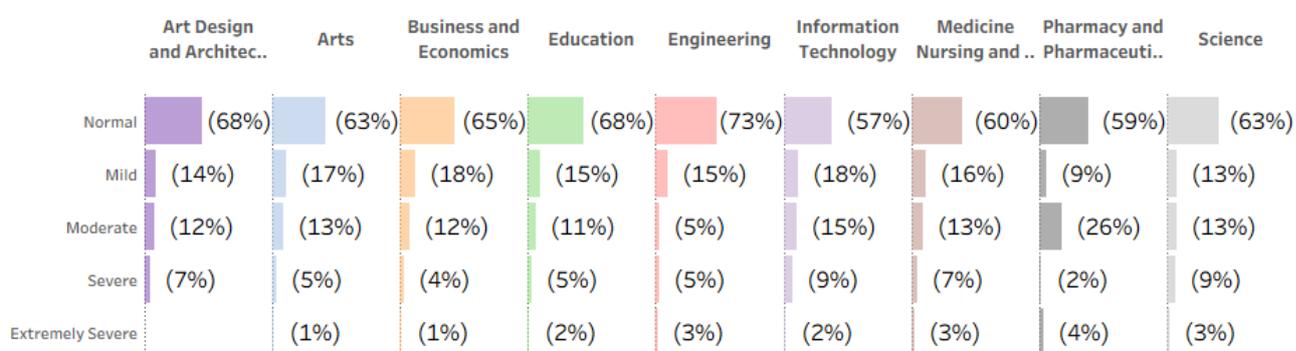
#### Depression:



### Anxiety:



### Stress:



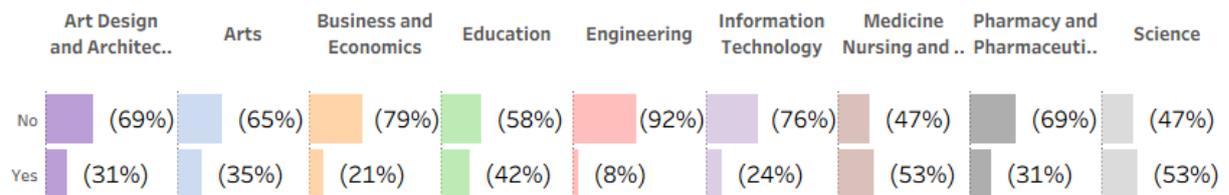
BusEco graduate coursework students demonstrate mixed mental health patterns across the three DASS21 domains. For depression, 48% fall within the normal range whilst 35% experience moderate to extremely severe symptoms. Anxiety presents a more pronounced challenge, with only 41% reporting normal levels and 39% experiencing moderate to extremely severe symptoms – including a notably high 11% at the extremely severe level. However, stress management appears relatively stronger, with 65% in the normal range and just 17% reporting moderate to extremely severe stress.

Importantly, 96% of BusEco survey respondents are international students, meaning these patterns predominantly reflect the international student experience.

## 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 Faculty



BusEco students demonstrate concerning patterns in mental health support access, with only 21% reporting they have accessed support – substantially lower than the university-wide average and ranking as the second lowest across all faculties (after Engineering at 8%). This 79% non-access rate is particularly significant given that 96% of BusEco survey respondents are international students, a demographic already shown to access support at less than half the rate of domestic students (25% versus 60%).

The combination of elevated anxiety levels (39% experiencing moderate to extremely severe symptoms) and minimal support access suggests substantial unmet mental health needs within the BusEco cohort. This pattern aligns with broader barriers affecting international students, including cultural stigma around help-seeking, unfamiliarity with Australian mental health systems, potential language barriers and distance from traditional support networks. The particularly low access rate amongst BusEco students may reflect additional factors such as academic intensity, competitive programme culture or time constraints related to balancing coursework with employment demands.

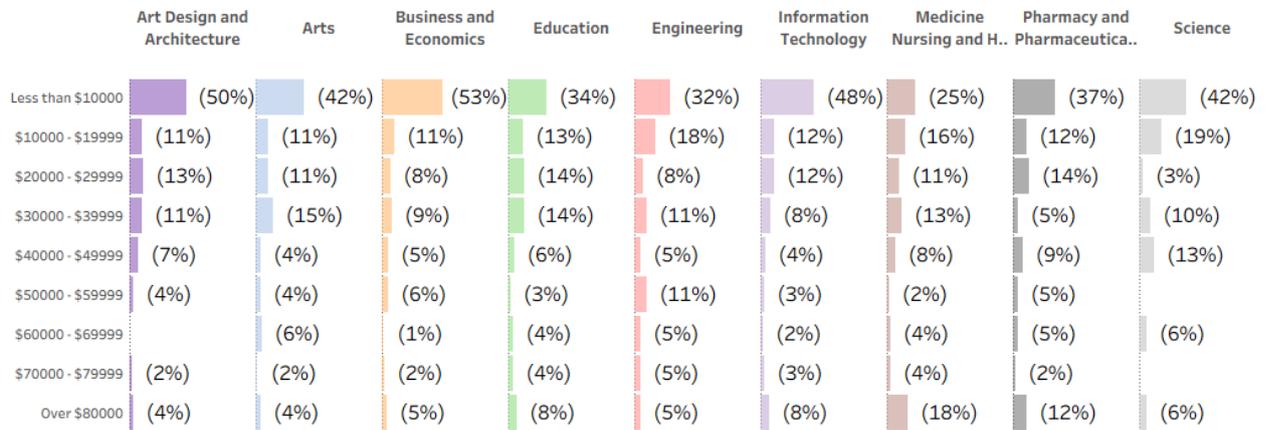
## 2. Financial Circumstances and Study Impact

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 for this particular cohort. 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.

### Estimated Annual Income by Faculty

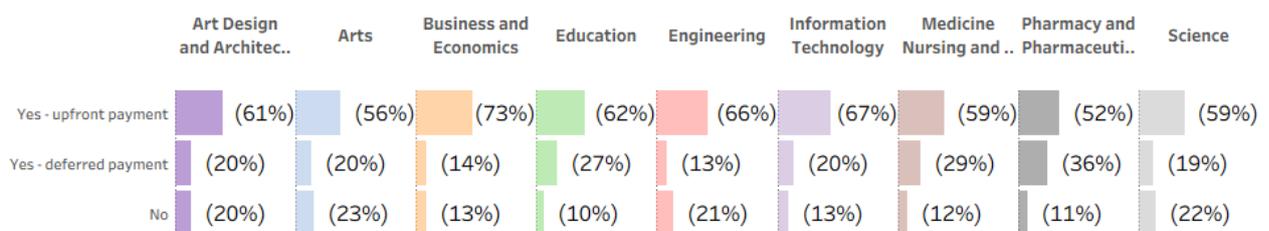


BusEco students report severely constrained income levels, with 72% earning under \$20,000 annually, of which 53% earn less than \$10,000 – the highest rate of students earning under \$10,000 annually across the faculties. Only 5% report earnings over \$80,000, indicating minimal presence of the established professionals often found in part-time postgraduate cohorts at other faculties.

## 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.

### Course Fees by Faculty



BusEco demonstrates the highest rate of upfront fee payment across all faculties at 73%, substantially above the university average. This pattern directly reflects the demographic

composition of survey respondents within the faculty (96% international students, who are ineligible for HECS-HELP deferred payment schemes available to domestic students). Only 14% of BusEco students utilise deferred payment options – the lowest rate among faculties – whilst 13% report no fee obligations, likely representing scholarship recipients or sponsored students.

The dominance of upfront payment may create immediate and substantial financial pressure for BusEco students, requiring large lump-sum payments that must be secured before or during study rather than deferred until after graduation when employment income is established.

### 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.

**Course Fee Funding in BusEco**

Payment Source	Use this source	<i>All</i>	<i>Most</i>	<i>About Half</i>	<i>A little</i>
Self	30%	8%	3%	4%	15%
Family	90%	67%	13%	4%	6%
Employer	5%	0%	0%	1%	3%
Sponsor	7%	4%	0%	0%	2%
Other	5%	0%	1%	2%	2%

Among BusEco students paying upfront, family support dominates overwhelmingly, with 90% receiving family contributions and 67% having their families pay all course fees.

Self-funding remains limited, with only 30% of BusEco students contributing their own funds and just 8% covering all fees themselves. Employer sponsorship is minimal at 5%, whilst sponsor support reaches only 7% of students. The dominance of family payment reflects the over-representation of international student respondents from BusEco (96%), where self-funding and deferred payment through HECS-HELP are unavailable sources of financial support for this cohort of graduate coursework students.

This funding reality creates substantial family financial obligations and may influence student decisions throughout their studies. Students whose families bear significant fee burdens may

experience heightened pressure to complete programmes quickly, maintain high performance to justify investment and secure employment outcomes that validate the family’s financial commitment and sacrifices. The dependency on family resources also leaves students vulnerable if family circumstances change during their studies, potentially affecting retention and student wellbeing outcomes.

### 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 in the survey 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

	BusEco 2023	BusEco 2025	Monash 2025
Doing great	9%	4%	4%
Getting by	46%	42%	37%
Just coping	38%	37%	41%
Having trouble	8%	18%	19%

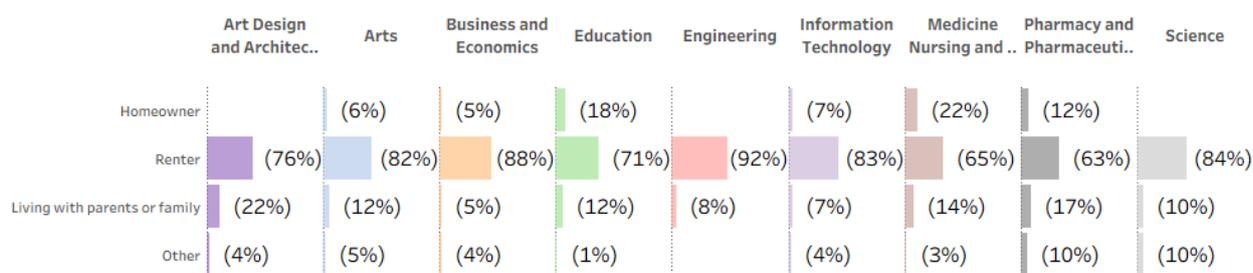
BusEco students demonstrate deteriorating financial wellbeing, with the proportion “doing great” falling from 9% in 2023 to just 4% in 2025, whilst those “having trouble” more than doubled from 8% to 18%. This represents one of the sharpest declines in financial security across the university, suggesting intensifying financial pressures affecting the BusEco cohort specifically.

The majority of BusEco students find themselves in precarious middle categories: 42% “getting by” and 37% “just coping”, meaning 79% experience some level of ongoing financial pressure that affects daily decision-making and wellbeing.

## Housing Costs

Housing represents one of the most significant financial pressures facing graduate coursework students, with rental costs consuming substantial proportions of monthly income and directly constraining students' capacity to meet other essential expenses. The following analysis examines living arrangements and rental burden patterns across faculties, revealing the extent to which housing affordability challenges affect BusEco students.

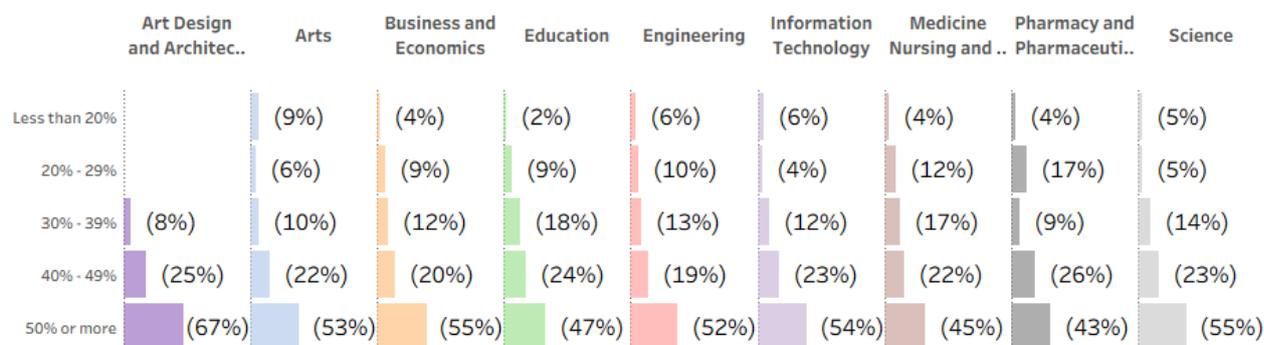
### Living Situation by Faculty



At 88%, BusEco demonstrates the second highest renter proportion in comparison to most other faculties, with minimal homeownership (5%) and the lowest rate of students living with parents or family (5%). This living arrangement pattern directly reflects the 96% international student survey respondent composition, as students studying from overseas must secure independent rental accommodation in Melbourne rather than accessing family housing support available to many domestic students.

The virtual absence of students living with parents or family (5%) means BusEco students lack the housing cost buffer available to domestic students who can remain in family homes during their studies. This independence, whilst reflecting the international student experience, eliminates a key financial safety net and places the full burden of Melbourne's expensive rental market on students with limited income streams and substantial family fee obligations already in place.

### Rent as Percentage of Monthly Income by Faculty



BusEco students face severe housing affordability stress, with 55% spending half or more of their monthly income on rent alone – amongst the highest rates across all faculties. An additional 20%

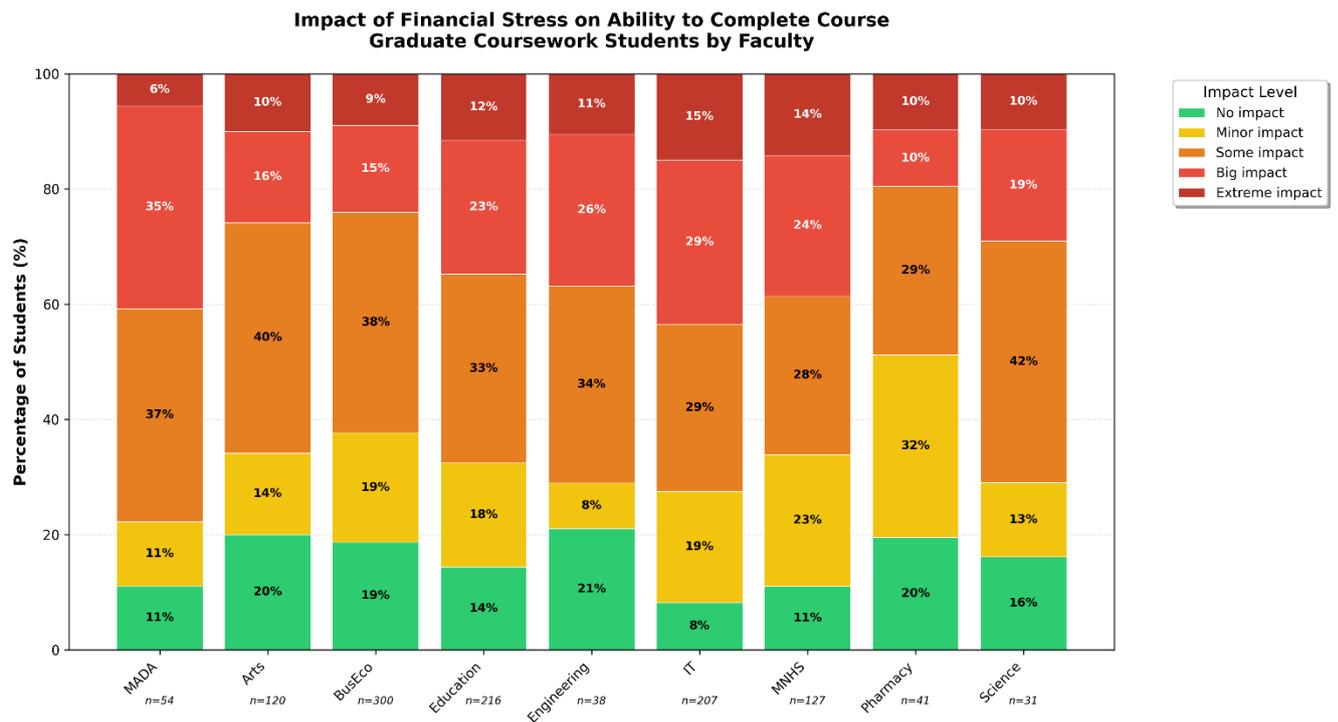
spend 40-49% of their income on rent, meaning 75% of BusEco students dedicate at least 40% of their income to housing costs before considering any other expenses including food, bills, transport, healthcare, course materials, technology, and leisure. Only 4% maintain rent below the 20% threshold that would indicate comfortable housing affordability.

Combined with families already bearing substantial upfront fee burdens, the rental stress represents a critical threat to both student wellbeing and programme completion for the BusEco cohort.

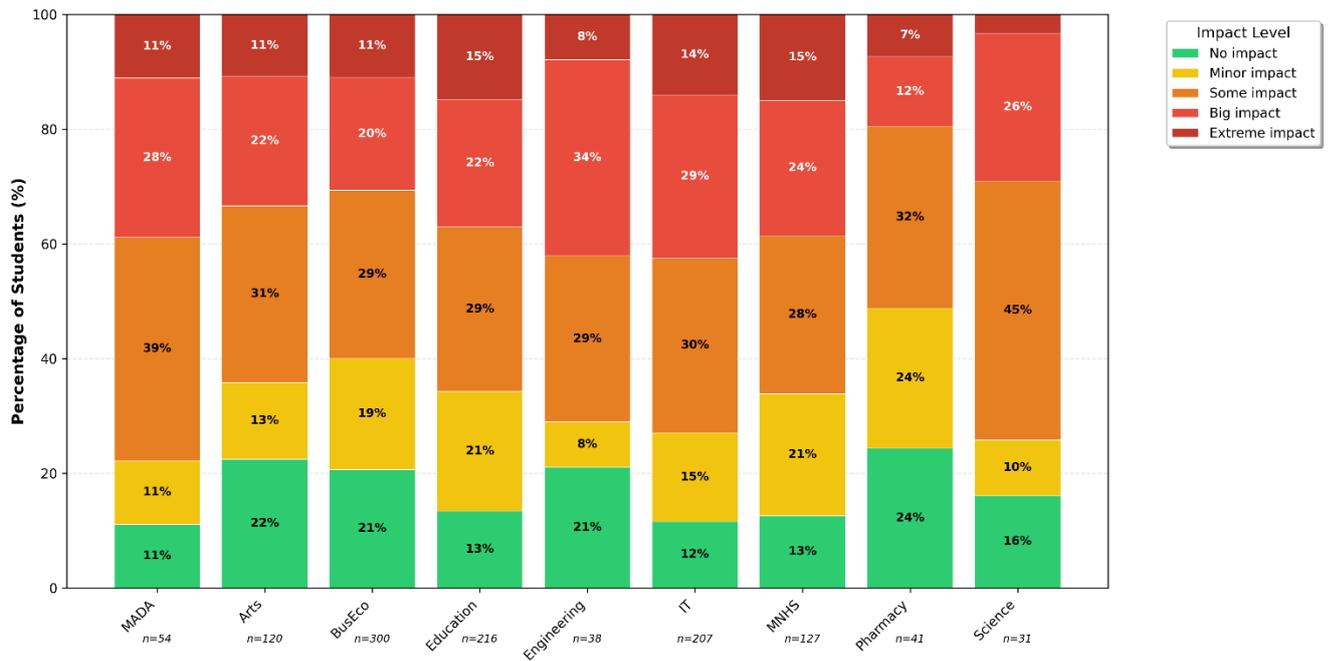
### How Financial Stress Impacts Course Engagement

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.

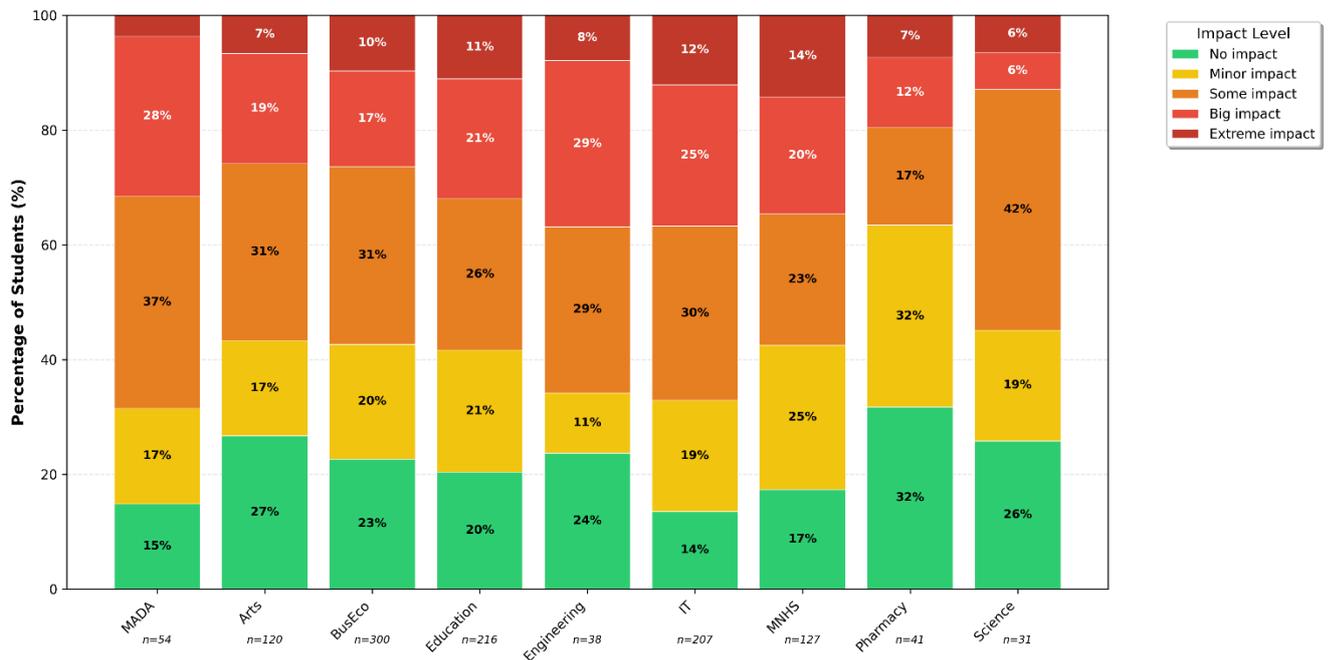
#### *Financial Stress on Completing Course to Best of their Ability*



**Impact of Financial Stress on Ability to Concentrate on Course/Research Graduate Coursework Students by Faculty**



**Impact of Financial Stress on Ability to Attend Classes/Study/Research on Campus Graduate Coursework Students by Faculty**



Financial stress creates substantial barriers to academic engagement for BusEco students, though impacts appear somewhat less severe than several other faculties. Regarding ability to complete their course to the best of their ability, 24% report extreme or big impact, with an additional 38% experiencing some impact – meaning 62% face at least moderate effects on their academic progress due to financial pressures. For concentration, 31% report extreme or big impact whilst 29% experience some impact, totalling 60% reporting some impact on cognitive capacity due to financial

stress. Campus attendance shows similar patterns, with 27% reporting extreme or big impact and 31% some impact.

BusEco's relatively moderate impact rates compared to some faculties may initially seem counterintuitive given the severe financial constraints documented earlier; however, this pattern likely reflects BusEco's 96% international student survey respondent composition and the compressed nature of coursework programmes. International students may feel heightened pressure to maintain attendance and performance despite financial stress due to visa requirements, substantial family fee investments requiring justification and limited safety nets if they fall behind academically.

The concentration of impact in the “some impact” category (29-38% across all three measures) rather than extreme categories suggests that whilst most BusEco students experience ongoing financial pressure affecting their studies, they are managing to maintain baseline engagement – though not at optimal levels. However, the one-quarter to one-third reporting severe impacts indicates a significant vulnerable cohort for whom financial stress creates critical barriers to academic success, warranting targeted intervention before these pressures escalate to withdrawal.

### 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 BusEco students' daily lives:

*“Managing finances has been very challenging due to the high cost of living and difficulty finding a job even with vast experience of over 5 years.”*

*“I am struggling to survive here.”*

*“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.”*

*“I hope Monash could consider about giving students more free meals.”*

*“Yes, I'm stressed because of my financial situation most of the time. I sometimes skip classes to work more on uber deliveries so that I can make a living.”*

*“I was doing great with making and spending while earning through a job but sometimes coursework tension does not allow me to stick to that comfort.”*

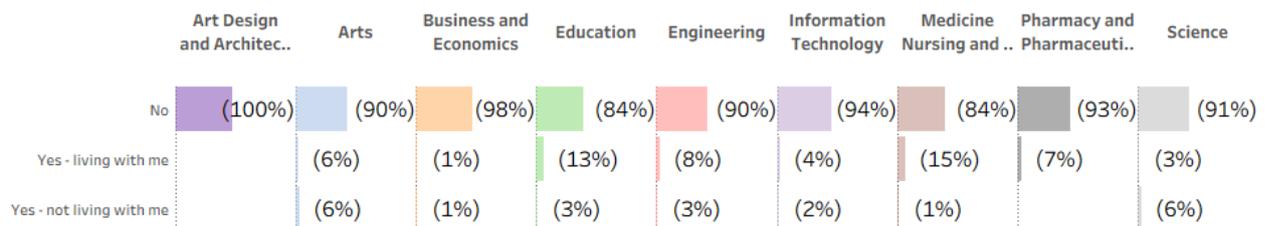
*“I am not able to keep up with my expenses. Sometimes I do not even have money for grocery.”*

*“I haven't got to work which means I totally rely on my family in financial sometimes I feel I was controlled by family because of it.”*

### 3. Student Parents and Carers

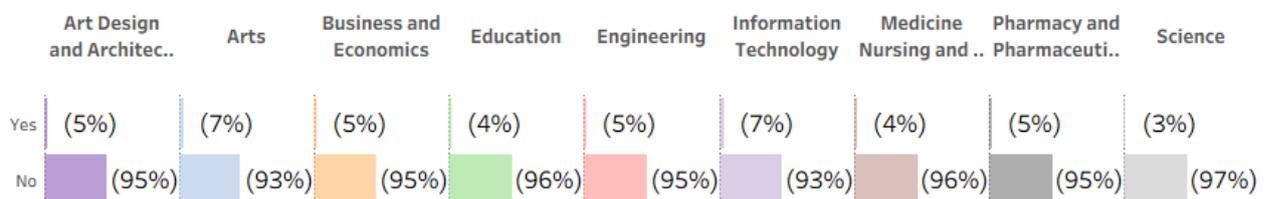
Graduate coursework students who are parents or carers face distinct challenges that compound the typical pressures of academic study, requiring targeted support approaches that acknowledge their dual responsibilities.

**Parental Status by Faculty**



BusEco demonstrates the second-lowest rate of student parents across all faculties at just 2%, with 98% reporting no children.

**Carer Status by Faculty**



BusEco students report 5% with carer responsibilities for someone other than a child, placing the faculty in the middle range for carer responsibilities compared with other faculties ranging from 3-7%. The carer rate reflects both the 96% international student survey respondent composition (carers typically remain in home countries) and the predominantly younger demographic pursuing graduate coursework without established caring obligations.

#### 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.

There were no comments from BusEco students in relation to parental or carer responsibilities. However, further insights from students across Monash on the experiences of being a parent or

carer while studying can be found in the university-wide report Graduate Coursework at Monash: Student Experience, Challenges and Opportunities for Enhancement.

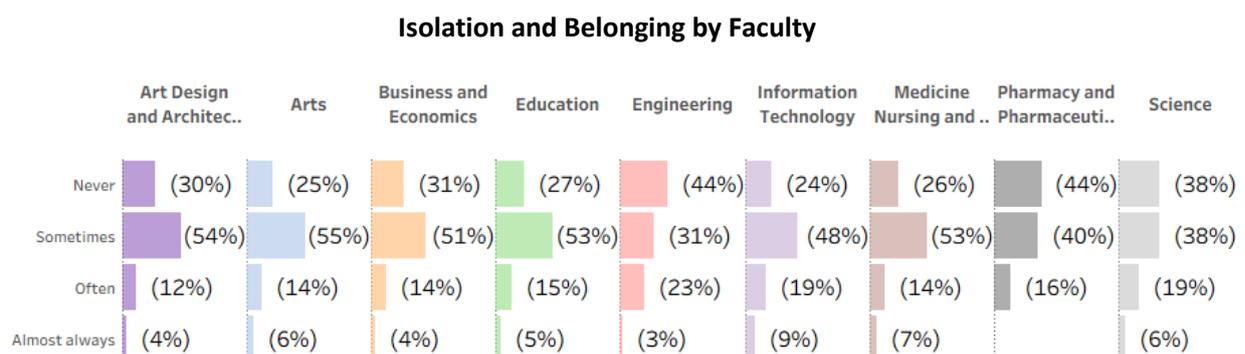
#### 4. Peer Connection and Community Building

Social connections and peer relationships form fundamental components of the graduate coursework experience for many students. 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.



BusEco students experience isolation at rates similar to the university-wide pattern, with 69% reporting feelings of isolation or lack of belonging at least sometimes during the past month (51% sometimes, 14% often, 4% almost always). Only 31% never experience isolation, indicating that the majority of BusEco students face ongoing connection challenges.

These isolation rates are particularly concerning given the overrepresentation of BusEco international students in survey response composition (96%), as international students already demonstrate heightened vulnerability to isolation due to distance from established support networks, cultural adjustment challenges and limited family presence in Australia (likely reflecting the 5% of survey respondents who report living with parents or family). The combination of predominantly international demographics, severe financial constraints limiting social participation and low mental health support access (21%) creates conditions where isolation can compound existing stressors and contribute to the elevated anxiety levels (39% moderate to extremely severe) documented earlier in the cohort.

### 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 BusEco graduate coursework environment:

*"I felt isolated because it was hard to make friends here especially with local Australian students. In general building friendships has been challenging."*

*"Mostly unfamiliarity having bad pronunciation not able to socialize and if I do any mistakes, it makes me freeze to death."*

*"Feeling overwhelmed with academic life financial issues and problems back home."*

*"Often at night and I don't have a sense of accomplishment and I fail to interact with my roommates. Also, I can't see how my future will be like I can't find a proper job right now. I feel nobody's in my situation."*

*"Personal choice to have only meaningful relations and hence less relations has led to me being isolated most of the time. I want to be selfish with my time because I want to do excellently in my Masters degree."*

*"International students - hard to meet people - people stay with their nationality group."*

*"Feeling of being left out like when people tend to ignore me when I initiate conversation."*

*"Without close friends here and can't find someone who have similar hobbies with me."*

*"It is difficult to quickly understand other people's thoughts and express my own ideas timely. This leads to frequent communication in the mother tongue rather than English exacerbating the sense of isolation."*

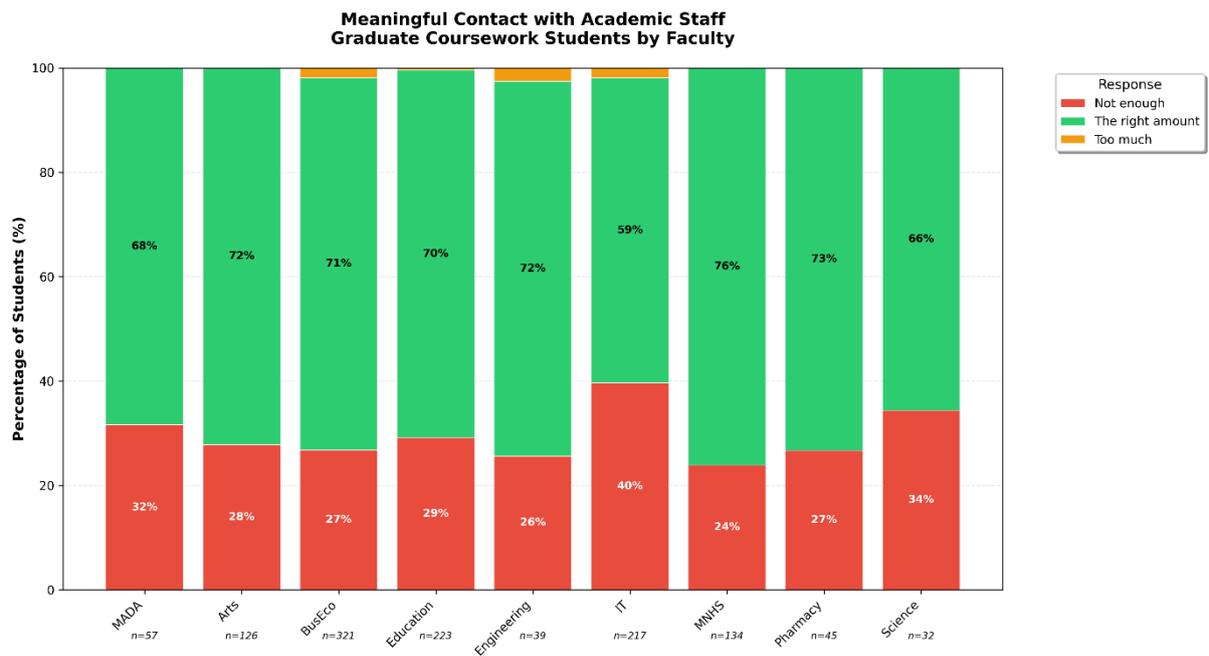
*“When I feel low or overwhelmed, I often tend to self-isolate. During those times I withdraw because it feels easier to be alone than to try to explain what I’m feeling. Stress anxiety or feeling misunderstood can also contribute to that sense of isolation.”*

*“Without close friends by my side. My life is much different from that of my previous friends. When I share my troubles I feel that it will cause them trouble. Besides many things can only be faced by oneself. Confiding in others won’t solve the problems.”*

## Meaningful Contact

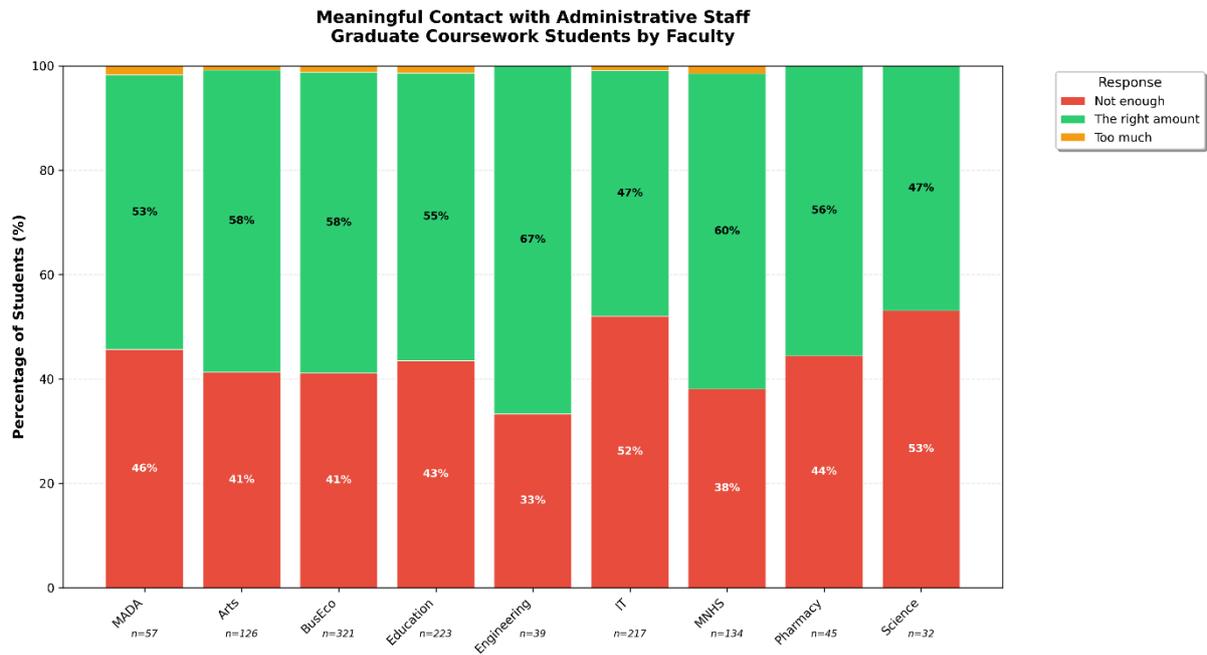
To assess students’ access to support networks, respondents were asked to evaluate the frequency of their meaningful connections across five key relationship categories: academic staff, administrative staff, family, friends and peers. This analysis examines how students perceive their level of connection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

### Academic Staff



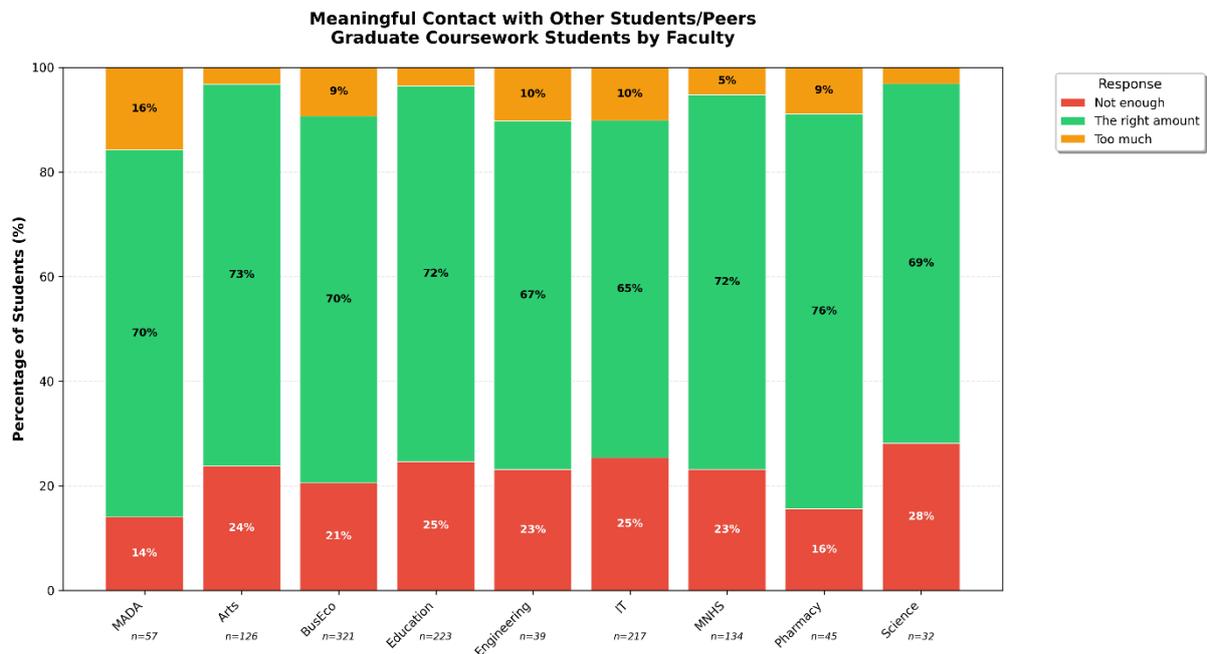
BusEco students report relatively satisfactory academic staff contact, with 71% indicating the right amount and only 27% reporting insufficient contact.

Administrative Staff



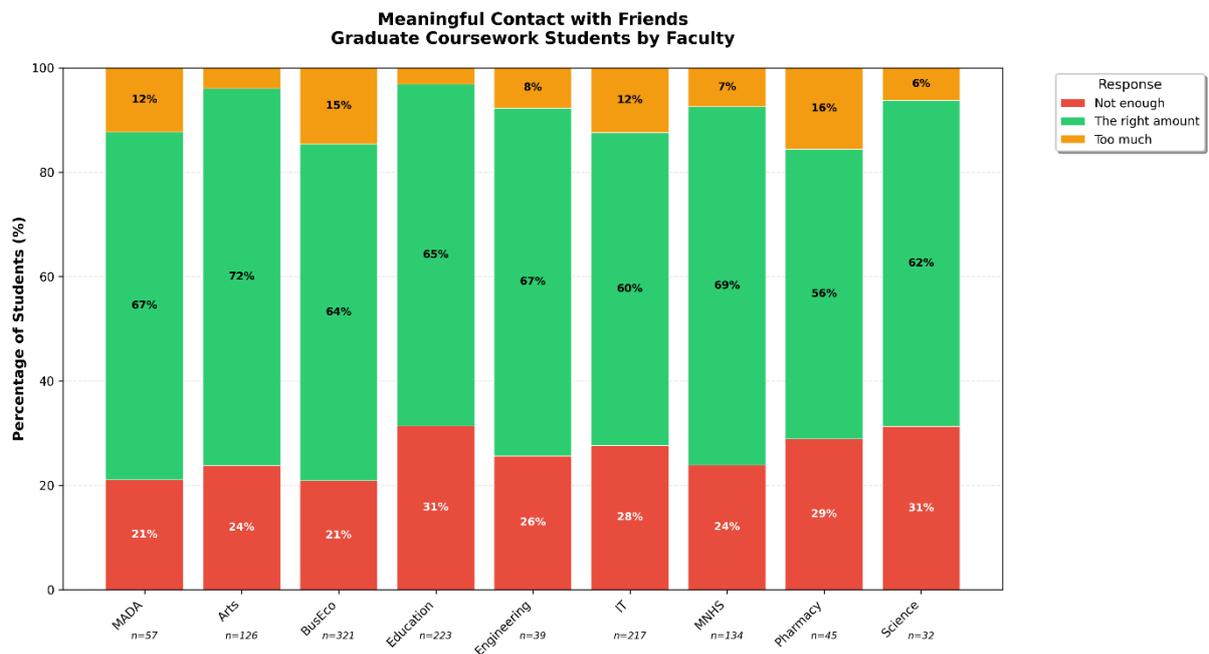
BusEco students report moderate dissatisfaction with administrative staff contact, with 41% indicating insufficient contact whilst 58% report the right amount.

Other Students/Peers



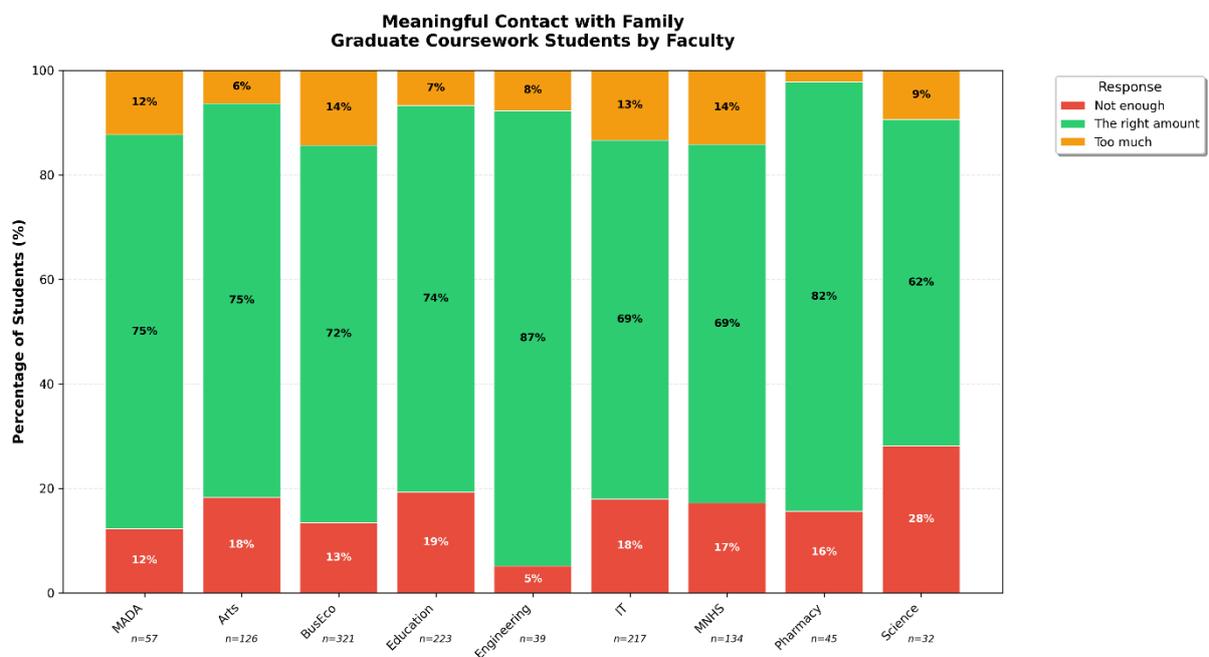
BusEco students report relatively satisfactory peer contact, with 70% indicating the right amount and 21% reporting insufficient contact. At the other end of the scale, a small minority of 9% report having too much contact with other students and peers.

## Friends



BusEco students show moderate satisfaction with friend contact, with 64% reporting the right amount but 21% indicating insufficient contact. Interestingly, 15% report having too much contact with friends.

## Family



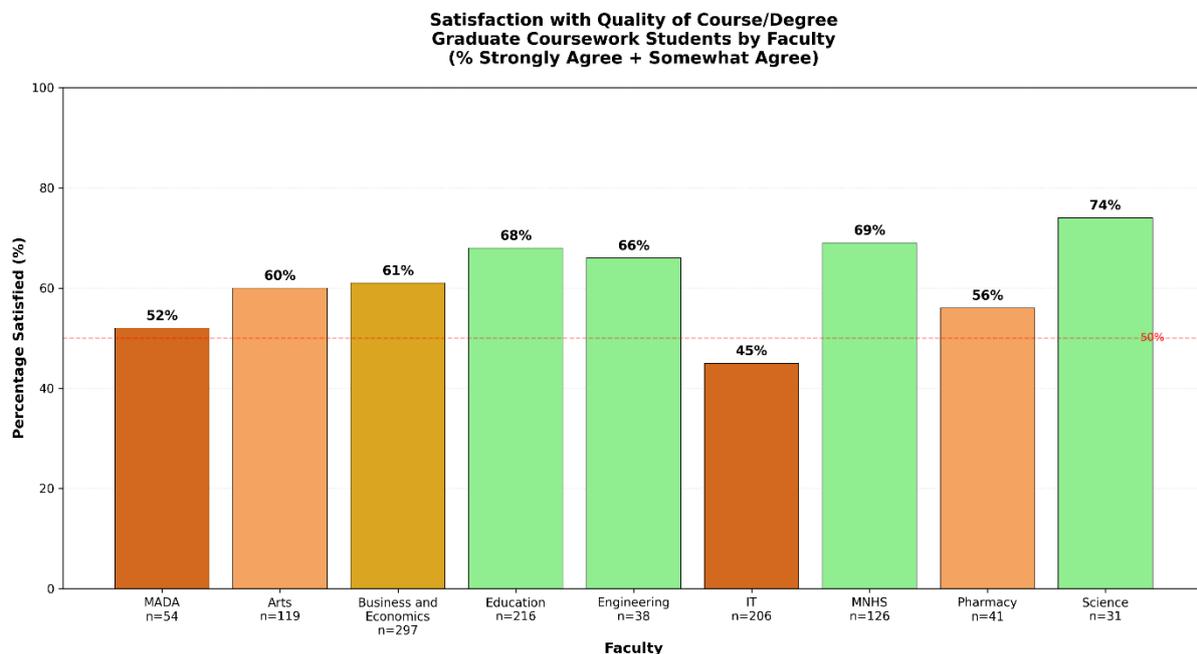
BusEco students report strong family contact satisfaction, with 72% indicating the right amount and only 13% reporting insufficient contact.

## 5. 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

Course satisfaction represents a critical measure of student experience, reflecting whether academic programmes meet expectations and deliver meaningful value. Satisfaction patterns across graduate coursework cohorts reveal important insights about how different student groups perceive the quality of their educational experience.

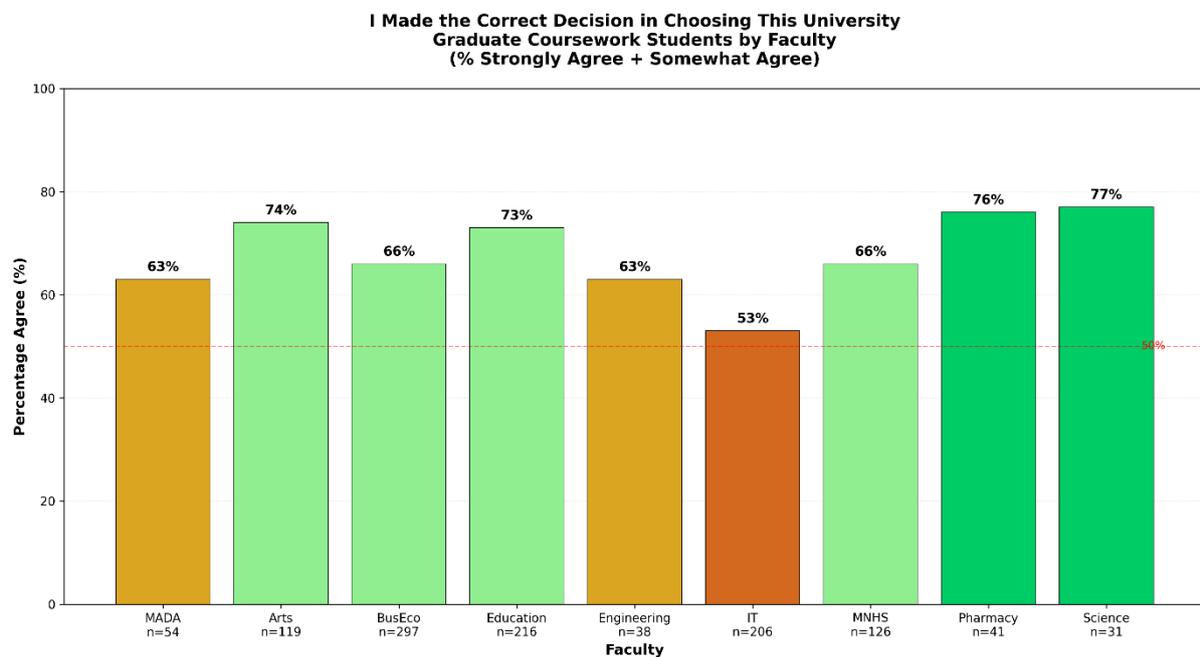


BusEco students demonstrate moderate course satisfaction, with 61% agreeing they are satisfied with the quality of their course or degree. Whilst a majority find their programmes acceptable, nearly two-fifths remain neutral or dissatisfied – a concerning proportion given the substantial financial investments (73% paying upfront fees, with 67% of families covering all costs) and the 96%

international student survey respondent composition who face additional pressures including visa requirements, distance from support networks and heightened expectations for return on investment. The moderate satisfaction levels warrant attention to programme quality, teaching delivery and student experience factors that may be undermining the value proposition for BusEco graduate coursework students.

## University Choice

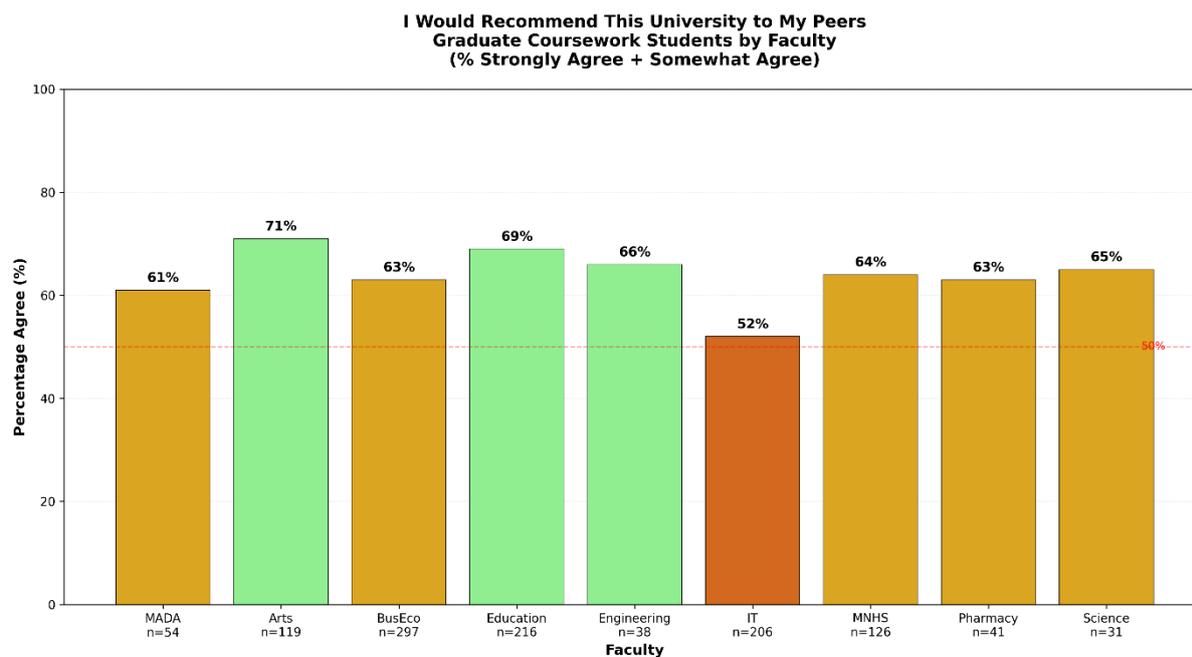
Beyond satisfaction with course quality, students' reflections on whether they made the correct decision in choosing Monash provides insight into their overall evaluation of their educational experience. This measure captures retrospective assessment of university choice, encompassing course quality, support services, campus experience and value proposition.



BusEco students show moderate confidence in their university choice, with 66% agreeing they made the correct decision in choosing Monash. Whilst two-thirds express satisfaction with their institutional selection, the one-third who remain neutral or dissatisfied represents a substantial cohort potentially questioning their decision – particularly concerning given the significant commitments involved in international graduate study. For the 96% of respondents with international student status, choosing Monash involved substantial investments including relocation to Australia, upfront fee payments (73% of cohort) funded predominantly by families (67% of families paying all costs) and separation from established support networks. The moderate confidence levels suggest that whilst most BusEco students affirm their choice retrospectively, a meaningful proportion may harbour doubts that potentially relate to the challenges documented throughout this report: financial pressures, moderate course satisfaction (61%), elevated anxiety levels (39% moderate to extremely severe) and isolation experiences (69% at least sometimes).

## Peer Recommendation - University

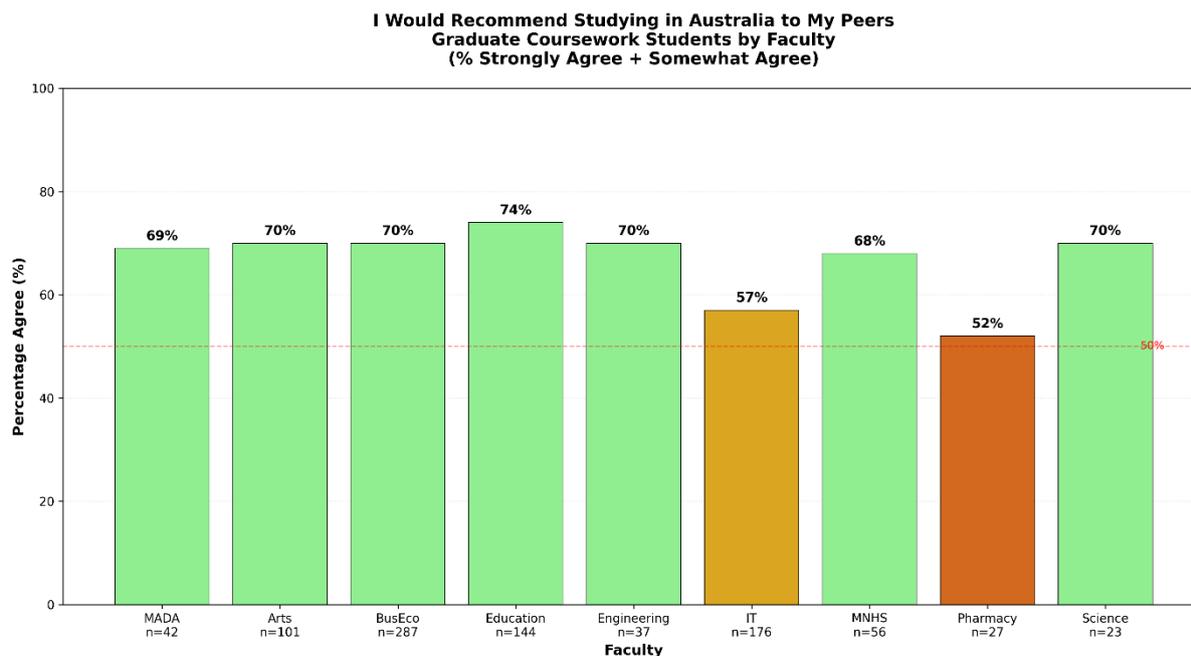
Students' willingness to recommend Monash to their peers serves as a key indicator of overall satisfaction and institutional reputation, reflecting whether students would advocate for the university based on their own experiences. This measure captures the strength of students' endorsement and their confidence in recommending Monash to others in similar circumstances.



BusEco students show modest willingness to recommend Monash to their peers, with 63% agreeing they would do so. Whilst a majority would endorse the institution, the one-third who remain neutral or would not recommend represents a substantial advocacy gap – particularly significant given that word-of-mouth recommendations can drive both domestic and international student recruitment.

## Peer Recommendation – Australia

For international students, perceptions of studying in Australia as a destination extend beyond their specific university experience to encompass the broader educational, cultural and professional environment. This measure, asked only of international students, distinguishes between satisfaction with Monash specifically and satisfaction with the Australian higher education experience more generally.

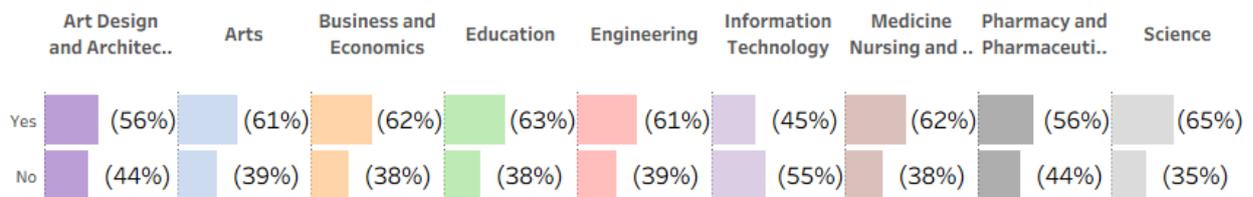


BusEco international students demonstrate strong endorsement of studying in Australia more broadly, with 70% agreeing they would recommend it to their peers. This notably exceeds their willingness to recommend Monash specifically (63%), suggesting that whilst BusEco students value the Australian higher education experience overall, some institutional-specific factors moderate their enthusiasm for Monash in particular.

## Value for Money

Value for money perceptions represent a critical measure of whether students believe their substantial financial investment in graduate coursework education delivers commensurate returns. This assessment encompasses not only course quality but also the broader educational experience, career outcomes and support services relative to the fees paid.

### Value for Money by Faculty



BusEco students demonstrate mixed perceptions of value for money, with 62% agreeing their course offers good value whilst 38% disagree. The nearly two-fifths who question value for money is concerning given the substantial financial commitments involved. The 38% questioning value suggests that despite reasonable course satisfaction (61%), a substantial cohort feels the financial investment exceeds the returns received in educational quality, career preparation or overall student experience.

### 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.” Of the 86 responses provided by BusEco students, these highlighted concerns regarding quality of content, access to resources and career transitions. Below are a selection of testimonies capturing the key issues BusEco students perceive regarding course value for money:

*“Limited job opportunities. Monash treats international students like cashbags. They make it seem they’ll help you but limited results.”*

*“As an international student it becomes difficult to save up for tuition fees and living expenses with no regular income. As it is the university fees are way too high and always increasing without being given even free access to amenities like gym pool etc. which is important for physical well-being.”*

*“They are quite like my bachelor’s courses. Highly overlapping.”*

*“I have a course ... in which all learning is done independently. I feel no value added form lecturers having taken it as a 1 semester class against my choice.”*

*“Some subjects don’t offer enough benefits compared to the money. e.g. some courses have pre-recorded classes that are outdated etc.”*

*“The value received just doesn't justify the amount charged and I genuinely regret moving here. Monash doesn't offer any help with regards to jobs or placements after graduation (even part time roles where universities like RMIT hold part time job fairs).”*

*“There is no contribution in the class making me feel dissatisfied. It also lacks diversity in the class. Additionally, they always speak their own language making me uncomfortable.”*

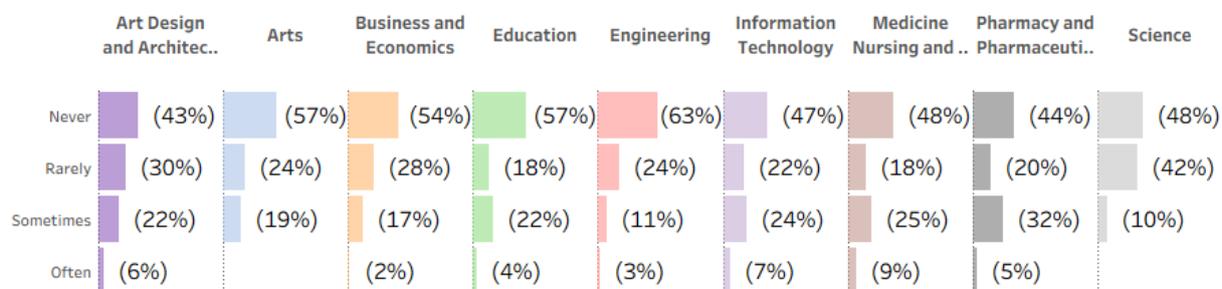
*“Some of unit feel not value for money. Too many Chinese student and teacher make other nation feel left out because they tend to communicate in Chinese and stick together.”*

*“Being a part of November batch we have experienced increase in fees twice.”*

## 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.

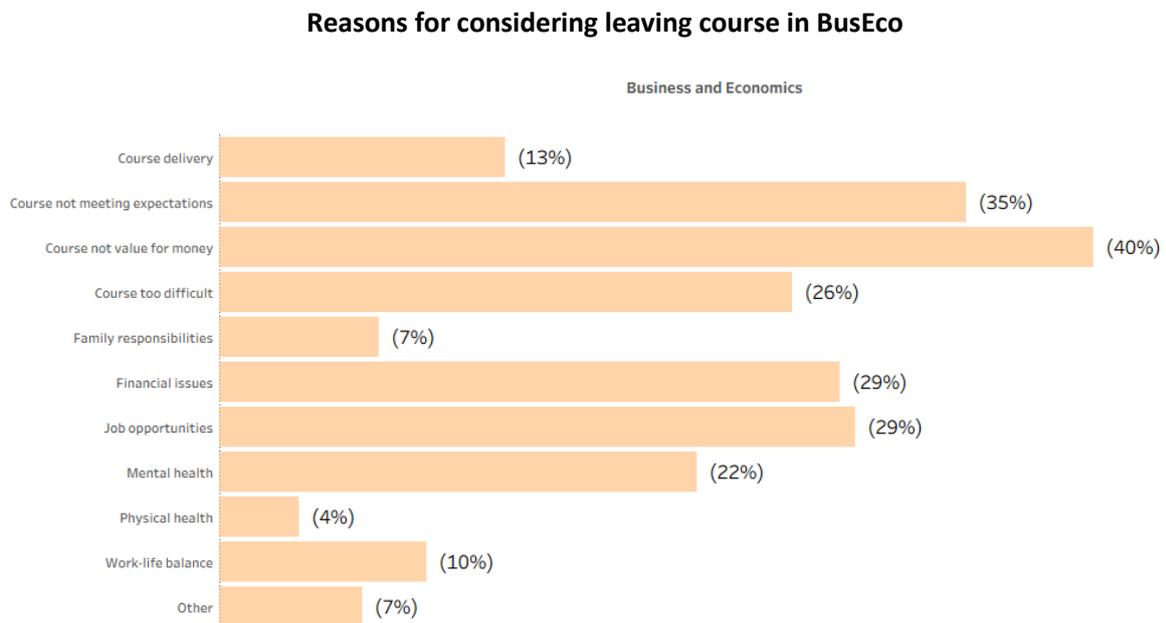
### Considering Leaving by Faculty



BusEco students demonstrate moderate retention vulnerability, with 46% having considered leaving or withdrawing from their course at some point (28% rarely, 17% sometimes, 2% often). Whilst the majority (54%) have never contemplated withdrawal, the nearly half who have entertained departure thoughts represents a substantial at-risk cohort. Given the majority of BusEco survey respondents are international students (96%), considering departure carries particularly high stakes due to the substantial family investments in upfront fees, visa implications and limited flexibility to transfer institutions or return home mid-programme. The retention vulnerability suggests that whilst most BusEco students persist through challenges, a meaningful proportion reach points where withdrawal appears as a viable option, warranting proactive intervention to address the interconnected financial, wellbeing and satisfaction factors driving these considerations.

### Factors Influencing Withdrawal Considerations

The reasons students cite for considering leaving reveal the interconnected nature of the challenges they face. Here they are for the faculty:



Among BusEco students who have considered leaving, value for money concerns dominate at 40%, followed by courses not meeting expectations (35%), creating a pattern where dissatisfaction with educational return on investment drives withdrawal considerations. Course delivery is noted as a secondary factor at 13% potentially feeding into overall concerns regarding value for money and course expectations. Financial issues (29%) and job opportunities (29%) represent the next tier of concerns, reflecting the severe financial pressures documented earlier. Course difficulty affects 26%, whilst mental health concerns 22%, indicating that psychological pressures can compound academic and financial stressors. The relatively low rates of work-life balance (10%), family responsibilities (7%) and physical health (4%) reflect the survey's demographic composition: predominantly full-time international students (96%) without children (98%) who face different pressure points than domestic part-time students balancing established careers and family commitments. The dominance of value and expectation concerns suggests that retention interventions must address both tangible programme quality issues and the gap between anticipated and experienced returns on the significant financial and personal investments BusEco students and their families have made.

## 6. Employment and Career Planning

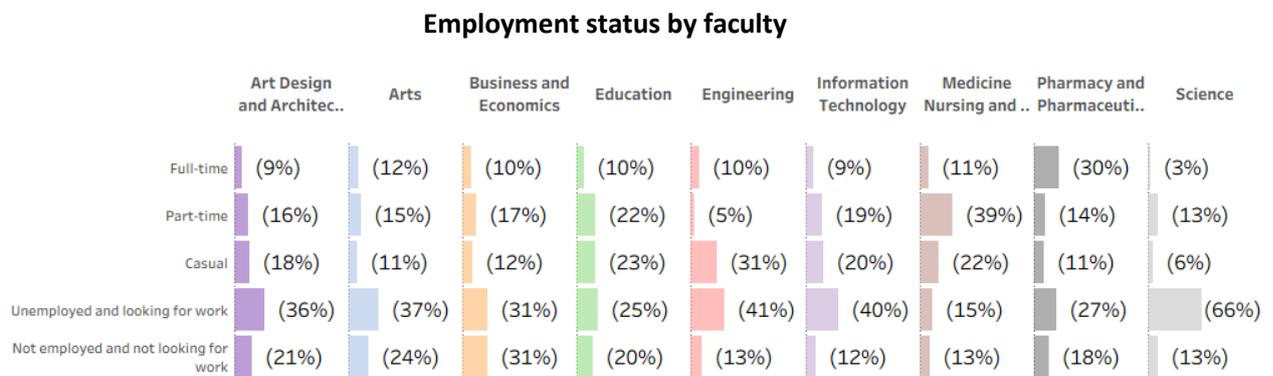
The relationship between employment and academic progress represents a critical balancing act for graduate coursework students, with employment decisions carrying implications for both immediate financial sustainability and long-term career advancement. The survey reveals that graduate

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.

This section examines employment patterns within BusEco, the types of work students undertake, the alignment between employment and academic programmes, satisfaction with career guidance services and post-graduation plans for international students. Understanding how BusEco students navigate employment choices – and the extent to which their work experiences complement or compete with their academic goals and career aspirations in creative industries – reveals critical support needs for optimising both financial wellbeing and professional development.

### Employment status

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

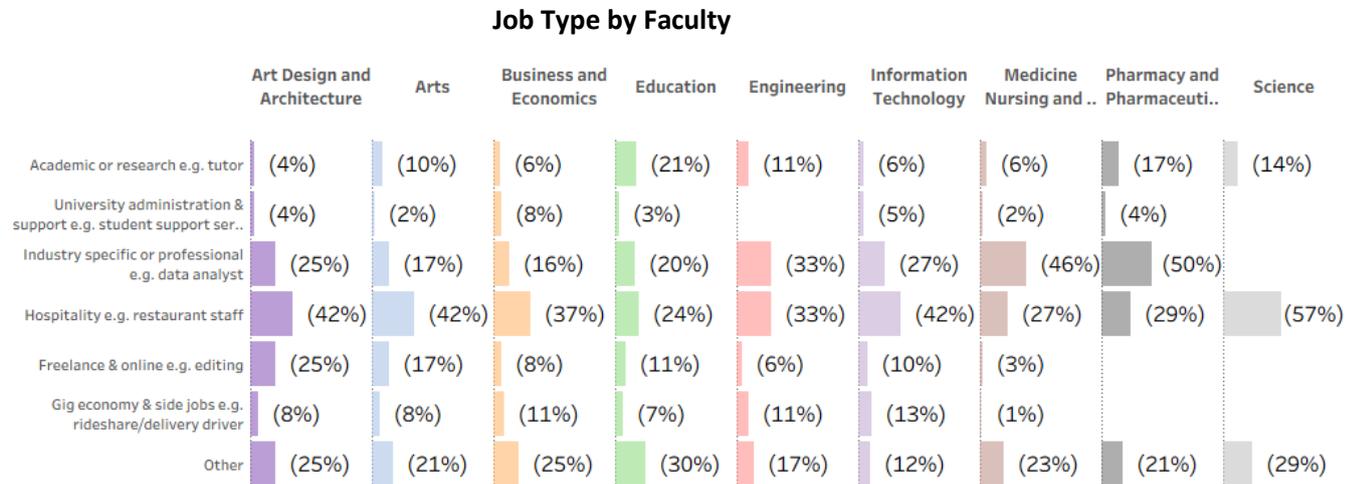


BusEco students demonstrate constrained employment engagement, with 31% unemployed and actively seeking work whilst another 31% are neither employed nor looking – meaning 62% have no current employment. Among the 39% who are employed, work patterns reflect flexibility requirements and visa restrictions: casual employment (12%), part-time work (17%) and minimal full-time employment (10%).

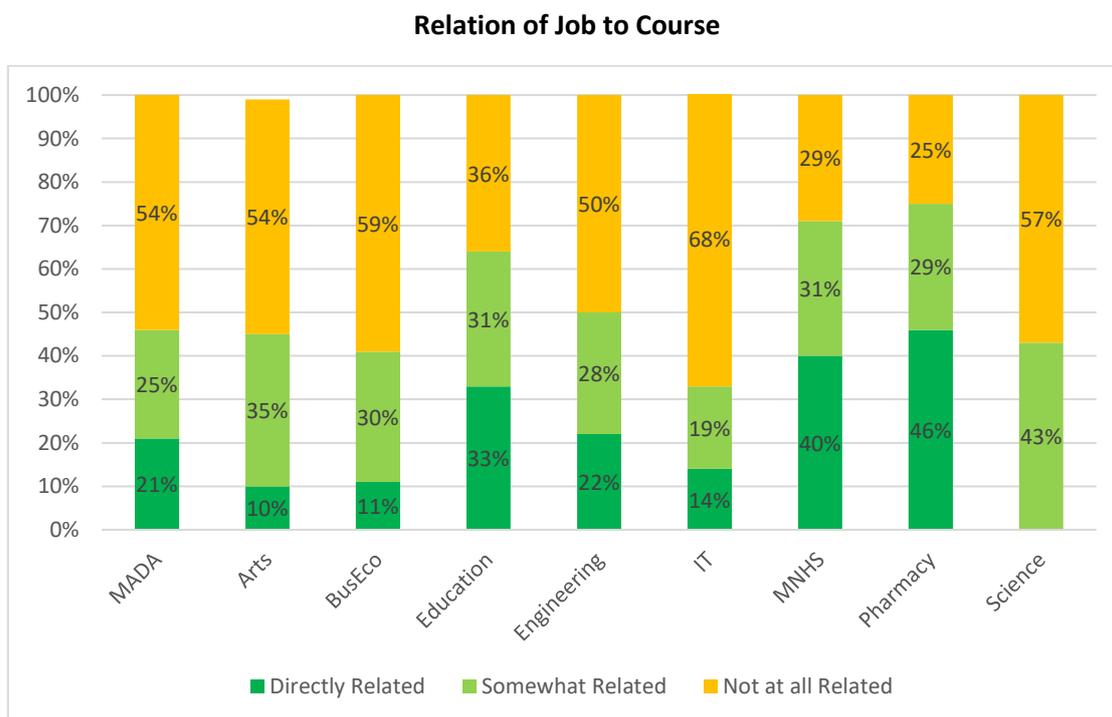
The high unemployment rate (31% actively seeking work) suggests substantial unmet employment demand, whilst the 31% not seeking work may indicate students prioritising academic focus, sufficient family support or discouragement after unsuccessful job searches. These constrained employment patterns help explain the severe financial pressures documented throughout: with minimal income opportunities, students rely heavily on family support for upfront fees whilst struggling to cover living expenses, particularly the acute housing affordability crisis affecting the cohort.

## Job Type

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



Among employed BusEco students, hospitality work dominates at 37%, representing the single largest employment sector and reflecting the availability of flexible, entry-level positions accommodating study demands and visa work-hour restrictions. Industry-specific professional roles account for 16%, whilst the remaining employment distributes across gig economy work (11%), freelance and online opportunities (8%), university administration and support roles (8%) and academic or research positions including tutoring (6%). An additional 25% work in other categories not captured by standard classifications. The concentration in hospitality employment – typically offering casual hours, immediate availability and minimal entry barriers – suggests that many BusEco students prioritise flexibility and accessibility over career alignment when securing employment. The relatively modest proportion in industry-specific professional roles (16%) indicates limited success in accessing career-relevant positions during studies, a pattern that will be examined further when analysing job-study relevance.

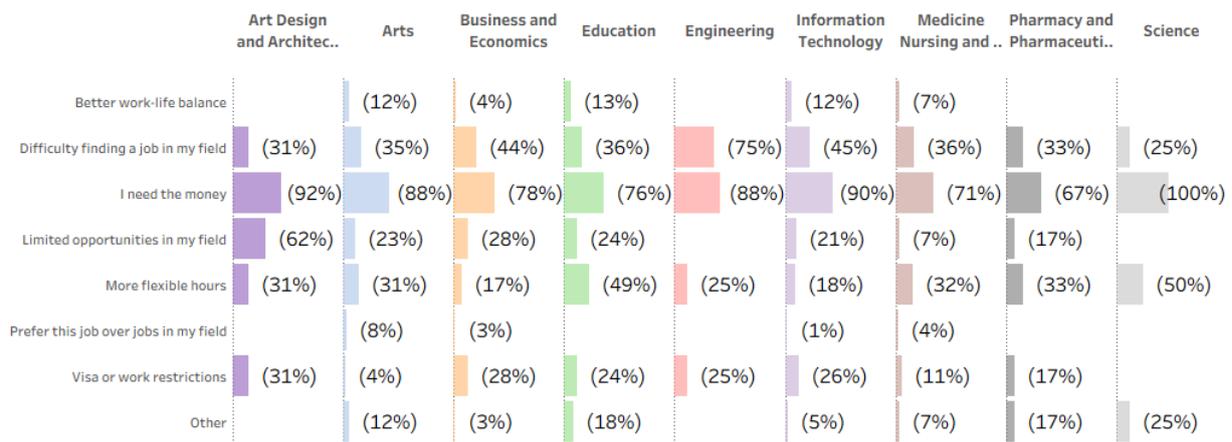


BusEco students demonstrate concerning employment misalignment, with 59% working in positions entirely unrelated to their field of study, 30% in somewhat related roles and only 11% in directly related positions. This means nearly three-fifths of employed BusEco students gain no career-relevant experience during their studies, working instead in survival employment driven by financial necessity rather than professional development. The minimal 11% achieving direct alignment between work and study represents a critical missed opportunity for skill application, professional network development and career positioning during the graduate coursework period. Combined with the dominance of hospitality employment (37%) documented earlier, this pattern reveals that most BusEco students experience fragmentation between their academic investments in business and economics education and their employment realities dictated by visa restrictions, immediate financial needs and limited access to professional positions. The 59% complete misalignment warrants urgent attention to employment brokerage, work-integrated learning and career pathway support that could help students secure positions offering both income and career advancement aligned with their substantial educational investments.

#### *Why Students Work Outside their Field*

The employment misalignment documented above raises critical questions about the drivers behind these patterns. Students working in unrelated fields were asked to identify reasons for this misalignment, with multiple selections permitted to capture the intersecting pressures shaping employment decisions.

## Why students work in jobs unrelated to their course by faculty



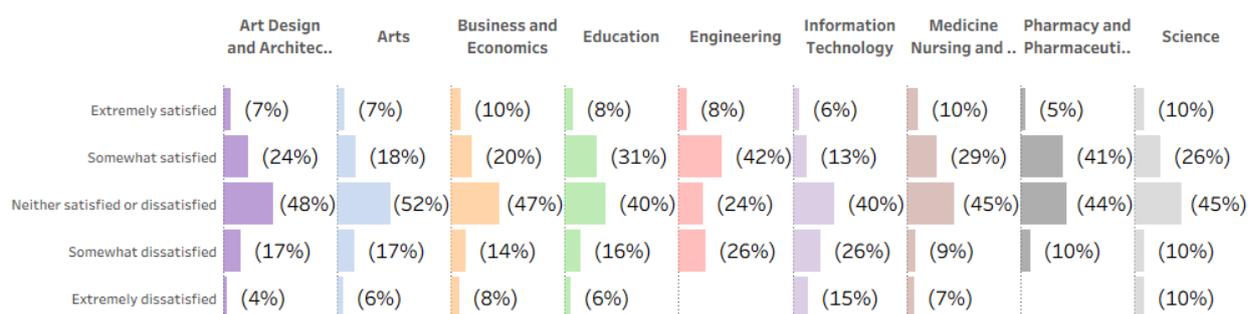
Among BusEco students working in unrelated positions, financial necessity dominates overwhelmingly at 78% of survey respondents reporting “I need the money”, with difficulty finding jobs in their field (44%) representing the second major barrier. Visa or work restrictions affect 28%, whilst limited opportunities in their field account for another 28%, revealing how structural barriers rather than personal preferences drive employment misalignment. Notably, only 3% prefer their current unrelated job over field-specific positions, indicating that the 59% working outside their field do so reluctantly rather than by choice.

The combination of acute financial need and structural employment barriers means most BusEco students experience fragmentation between their business and economics education and their working lives, limiting professional development opportunities during their studies.

### 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 experiences and 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 by faculty



BusEco students demonstrate concerning disengagement with career guidance services, with 47% reporting neither satisfaction nor dissatisfaction. Only 30% express any satisfaction (10% extremely, 20% somewhat), whilst 22% are actively dissatisfied (14% somewhat, 8% extremely). The dominance of neutral responses suggests that nearly half of BusEco students either have not meaningfully engaged with career services or find them insufficiently impactful to form strong opinions.

This pattern is particularly troubling given the employment challenges documented earlier: 59% working in unrelated positions, 78% citing financial necessity as the driver for unrelated work and 44% experiencing difficulty finding jobs in their field. Career guidance services represent a critical intervention point for addressing these challenges, yet the minimal satisfaction rates (30%) and significant neutral response (47%) indicate that current support fails to meet student needs. For the 96% international student majority of BusEco survey respondents facing additional labour market barriers including visa restrictions, employer preferences for local experience and limited professional networks, inadequate career guidance compounds existing disadvantages and undermines the value proposition of their substantial educational investments.

#### *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 following testimonies highlight a strong desire from BusEco students for increased access to hands on support services and greater efforts in raising awareness raising of what is available:

*“So far I haven't felt any real help in my career.”*

*“Some services offered by the uni is not known by students until it's too late. E.g.: the Monash sourced grad opportunities were not known to me until it was too late.”*

*“Improve email communications to make easy for students to know about you and contact you.”*

*“Helping students review resumes cover letters and LinkedIn profiles instead of directing them to an online AI for resume checks. If I wanted that I could use AI by myself. I asked for help for a reason.”*

*“Provide upfront information on available options for international students engage proactively with students rather than having them reach out to you increased industry*

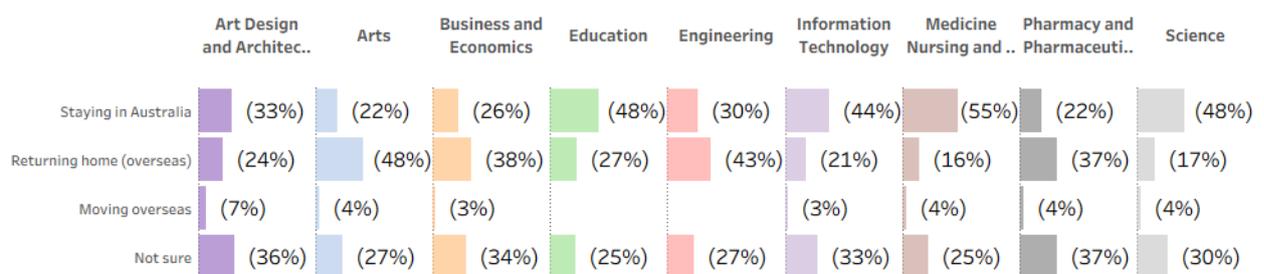
*partnerships under unpaid modes to allow more students to engage rather than opt for courses where placement is provided in exchange for course fees.”*

*“It appears that Monash no longer offer face to face career guidance. Unimelb offers appointments to students to get direct support in their career questions. It appears Monash no longer offers this. This is extremely disappointing if so.”*

## 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 accessibility. 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.

**Post-Degree Plans for International Students at Monash by Faculty**



BusEco international students show considerable uncertainty about their post-degree plans, with 34% unsure of their intentions. The most common plan is returning home overseas (38%), followed by staying in Australia (26%), while very few (3%) intend to move to a third country. This pattern suggests a relatively even split between those planning to return home and those hoping to remain in Australia, though the high proportion of uncertain students indicates that many have not yet finalised their post-graduation pathways.

## What Makes BusEco Distinct: Key Themes

Based on both quantitative patterns and qualitative student voices, two themes distinguish BusEco graduate coursework experience from most other disciplines at Monash.

### Compounding Vulnerabilities Within the International Student Cohort

Financial vulnerability emerges as the foundational challenge. BusEco demonstrates the highest upfront fee payment rate across all faculties at 73%, with the most severe income constraints (53% earning less than \$10,000 annually). Among fee-paying students, family support dominates overwhelmingly, with 90% receiving family contributions and 67% having families pay all course fees. This near-total reliance creates intergenerational dependency where family circumstances in students' home countries directly determine their capacity to continue studies. Housing affordability compounds these pressures dramatically, with 88% renting and only a small number of students (5%) living with family. BusEco's financial wellbeing deteriorated sharply from 2023 to 2025, with those "doing great" falling from 9% to just 4% whilst those "having trouble" more than doubled from 8% to 18%.

Mental health support access represents a third critical vulnerability, with only 21% accessing support – substantially lower than the university average and amongst the lowest across faculties. The combination of elevated anxiety levels (39% experiencing moderate to extremely severe symptoms, including 11% at extremely severe levels) and minimal support access suggests substantial unmet needs. These interconnected pressures create conditions where financial stress, inadequate mental health support and housing insecurity reinforce each other, affecting not only immediate wellbeing but also academic engagement, retention and career outcomes.

### Employment-Education Disconnect Undermining Career Development

BusEco experiences particularly acute misalignment between work and study that undermines the fundamental value proposition of postgraduate business education. The faculty demonstrates the severe employment-education disconnect, with 59% of employed students working in positions entirely unrelated to their field. Among employed students, hospitality work dominates at 37%, whilst industry-specific professional roles account for only 16%. Only 11% achieve direct alignment between employment and their business studies, representing a critical missed opportunity for skill application and professional network development.

These employment patterns are driven by systemic barriers rather than student preferences. Among those in unrelated positions, financial necessity dominates at 78%, followed by difficulty finding jobs in their field (44%), visa restrictions (28%) and limited field opportunities (28%). Only 3% prefer their current unrelated job, indicating that the 59% working outside business do so reluctantly. The high unemployment rate among job-seekers (31% actively seeking work) suggests substantial unmet demand, whilst hospitality survival employment creates situations where students build experience in sectors irrelevant to their credentials.

Career guidance failures compound these challenges. BusEco students demonstrate concerning disengagement, with 47% reporting neither satisfaction nor dissatisfaction – suggesting nearly half

either have not meaningfully engaged or find services insufficiently impactful. Only 30% express any satisfaction, whilst 22% are actively dissatisfied. Student testimonies reveal specific deficiencies: lack of proactive engagement, inadequate international student support, insufficient personalised assistance and removal of face-to-face support. Post-graduation plans reflect this uncertainty, with 34% unsure of intentions, 38% planning to return home and only 26% intending to stay in Australia.

## Faculty-Specific Recommendations

These recommendations target the two distinctive challenges identified above, organised by investment level to provide BusEco leadership with actionable options across different resource scenarios.

### Addressing International Student Financial and Wellbeing Vulnerabilities

#### **Cultural and Operational Enhancements (Low Investment)**

Develop BusEco-specific international student orientation programming explicitly addressing financial management, mental health support access and housing affordability strategies. Partner with senior international students to deliver peer-led sessions demystifying help-seeking processes and normalising support service utilisation. Include content on navigating Australian mental health systems and understanding cultural differences in help-seeking. Cost-effective implementation through existing orientation infrastructure addresses the 79% mental health support non-access rate.

Establish faculty-based “international student wellbeing champions” amongst BusEco academic and administrative staff who receive targeted training on international student financial pressures, mental health barriers and housing challenges. These champions serve as accessible first points of contact for navigating support systems, providing warm referrals and follow-up. Minimal financial investment but meaningful staff development time.

Create multilingual financial wellbeing and mental health resources specifically tailored to BusEco international students, acknowledging cultural contexts around help-seeking and family financial obligations. Explain the Australian mental health system in accessible language whilst addressing business student-specific stressors.

#### **Moderate Investments**

Pilot an integrated “International Student Success Programme” combining financial literacy, mental health awareness and peer mentoring for incoming BusEco international students. Connect students with experienced peers providing practical guidance on housing, budgeting, accessing support and navigating business programme demands. Include proactive mental health check-ins at key pressure points. Compensate senior student mentors with small stipends whilst creating sustainable support model addressing the 79% support non-access rate.

### Bridging the Employment-Education Divide

#### **Cultural and Operational Enhancements (Low Investment)**

Redesign BusEco career guidance to operate proactively with structured touchpoints embedded throughout the programme ensuring all students receive personalised support. Implement mandatory career planning sessions in first semester introducing international students to Australian business employment markets, resume standards and networking strategies before financial

pressures force hospitality employment. Address the 47% neutral response and 30% satisfaction rate through systematic engagement.

Restore face-to-face career guidance specifically for postgraduate BusEco students. International students navigating unfamiliar Australian business and economics employment markets require individualised support including resume reviews, interview preparation and industry-specific advice that generic online resources cannot provide. Dedicate specific career advisor capacity to BusEco postgraduate students with deep familiarity with business career pathways and international student visa requirements.

Create transparent communication processes ensuring BusEco students understand available career services and how to access support. Develop BusEco-specific career resources addressing international student employment barriers, hospitality survival work concerns and strategies for transitioning to business career pathways. Demonstrate responsiveness to student feedback through visible actions building trust.

### **Moderate Investments**

Pilot a “Career Bridge Programme” for BusEco international students in first semester, connecting students with Australian business sector employers, professional networks and alumni before financial pressures force hospitality employment. Include industry networking events, interview skills training and workplace culture navigation.

Create BusEco alumni mentoring programme connecting current international students with successful graduates in diverse business fields. This addresses both career guidance deficiencies and employment misalignment by demonstrating concrete career pathways whilst providing networking access and personalised advice. Requires coordination infrastructure but provides scalable, sustainable support reducing post-graduation uncertainty.

Develop emergency employment support for BusEco international students unable to secure any work despite active searching. Create faculty-based casual employment opportunities in business administration, research assistance or student support roles that provide income whilst accommodating study demands. Even short-term opportunities could alleviate acute financial pressures whilst preventing documented academic engagement impacts.

## Appendix 1: Demographics

Course name	Respondents
Graduate Certificate in Business	5 (2%)
Master of Accounting	28 (8%)
Master of Advanced Finance	15 (5%)
Master of Applied Economics and Econometrics	8 (2%)
Master of Banking and Finance	59 (18%)
Master of Business	110 (33%)
Master of Business Analytics	16 (5%)
Master of International Business	2 (1%)
Master of Management	10 (3%)
Master of Professional Accounting	51 (15%)
Other	31 (9%)

Campus	Respondents
I do not regularly attend campus	2 (1%)
Clayton	72 (22%)
Caulfield	320 (96%)
Peninsula	2 (1%)
Parkville	0 (0%)
Law Chambers	0 (0%)
Malaysia	0 (0%)
Hospital or Medical Centre	0 (0%)
Indonesia	0 (0%)
Suzhou	0 (0%)
other	0 (0%)

Domestic/International	Respondents
Local student (Australian or New Zealand citizen/permanent resident)	13 (4%)
International student	325 (96%)

Study load	Respondents
Full-time	334 (98%)
Part-time	6 (2%)
On leave from study	0 (0%)

Study location	Respondents
Entirely on-campus	156 (46%)
Multi-modal	181 (54%)
Entirely off-campus	1 (0%)
Other	0 (0%)

<b>Time since last degree</b>	<b>Respondents</b>
Less than 1 year	158 (47%)
1-5 years	156 (46%)
6-10 years	19 (6%)
11+ years	4 (1%)

<b>Degree progress</b>	<b>Respondents</b>
First year	229 (67%)
Second year	96 (28%)
Third year and beyond	15 (4%)

<b>Study hours</b>	<b>Respondents</b>
Less than 5	9 (3%)
6-10	65 (19%)
11-20	116 (34%)
21-30	88 (26%)
31-40	30 (9%)
Over 40 hours	30 (9%)

<b>English proficiency</b>	<b>Respondents</b>
Fluent	98 (29%)
Advanced	72 (21%)
Intermediate	130 (39%)
Elementary	36 (11%)
Beginner	1 (0%)

<b>Gender</b>	<b>Respondents</b>
Woman	214 (64%)
Man	120 (36%)
Non-binary/gender diverse	2 (1%)
Prefer to self-describe	0 (0%)
Prefer not to say	1 (0%)

<b>LGBTIQA+</b>	<b>Respondents</b>
Yes	37 (11%)
No	275 (82%)
Prefer not to disclose	25 (7%)

<b>Indigenous (domestic students only)</b>	<b>Respondents</b>
Yes	0 (0%)
No	13 (100%)
Prefer not to disclose	0 (0%)

<b>Disability</b>	<b>Respondents</b>
Yes	4 (1%)
No	323 (96%)
Prefer not to disclose	10 (3%)

<b>Registered disability with DSS</b>	<b>Respondents</b>
Yes	2 (50%)
No	2 (50%)

<b>Age</b>	<b>Respondents</b>
24 or under	203 (60%)
25-29	109 (32%)
30-39	24 (7%)
40 and over	2 (1%)

<b>Employment status</b>	<b>Respondents</b>
Full-time	32 (10%)
Part-time	52 (17%)
Casual	37 (12%)
Unemployed and looking for work	96 (31%)
Not employed and not looking for work	96 (31%)

<b>Work hours</b>	<b>Respondents</b>
Less than 5	31 (26%)
6-10	26 (22%)
11-20	39 (33%)
21-30	16 (13%)
31-40	5 (4%)
More than 40	2 (2%)