## NEW ZEALAND UNIVERSITY STUDENTS' ASSOCIATION (INC.)

Annual Report 1995



### NZUSA 1995 FEDERATION EXECUTIVE

Back Row (left to right)
Steve Collett (MUSA), Derek Quigley (MUSA-Albany), Brendon Lane (AUSA),
Grant Robertson (Vice President)

Front Row (left to right)
Warrick Brown (UCSA), Alayna Ashby (WSU), Rebecca Martin (OUSA),
Paul Williams (President)

Absent
Paul Gibson (VUWSA), Kerry Sullivan (LUSA)

Accountants: Curtis McLean

Lawyers: Russell McVeagh, McKenzie, Bartleet & Co.

Auditors: Horwath and Horwath

Bank: Bank of New Zealand

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At the beginning of 1995, records relating to the establishment of the New Zealand University Students Association (NZUSA) were discovered. NZUSA, formed in 1929, grew out of sports tournaments held annually among the colleges of the then University of New Zealand. The primary architect of NZUSA was Sidney De Cabot. De Cabot realised that rather than being an adjunct of sports tournaments, student politics needed its own body and NZUSA was born.

Since De Cabot's time, the student experience has change significantly. While De Cabot managed to accumulate at least three undergraduate degrees, a couple of masterates and two doctorates, all while enjoying the support of the government, students now are expected to pay upwards of \$10 000 per annum and are likely to be indebted to the government for life.

My involvement with student politics mirrors the development of user pays education. In 1989 I paid two hundred dollars in fees, received a hundred dollars a week in allowances and managed to get by working only one night a week a local restaurant. When I finished in 1993, I paid over two thousand dollars in fees, worked for almost twenty hours a week at a local bar, received no allowance and owed twenty thousand dollars to the government. In 1989, we protested about fees of \$1 250. In 1995 we protested about fees of over \$10 000. While almost all student received an allowance in 1989, less than a quarter of students received allowances in 1995.

NZUSA has also changed in this time. The principles are the same: NZUSA still believes in publicly funded tertiary education, universal membership of students' associations and government support for students through allowances. NZUSA is still an organisation run by students and for students. It how we do things that has changed, not what we do. It is testimony to De Cabot, as well as to those that succeeded him, that NZUSA's constitution still enshrines these principles.

### The Todd report

In 1993 the Todd Taskforce was set up by Dr. Lockwood Smith (Minister of Education 1990 - 1996) to investigate options for funding tertiary education. The Taskforce reported back in May of 1994 with three options. Option A recommended that government reduce its funding per Equivalent Full Time Student (EFTS) by one percent per annum, over a period of five years, meaning students would have to pay a

quarter of their tuition costs (according to the Ministry of Education, current student fees were one fifth of tuition costs). Option B recommended that students meet half of the costs of their education. Option C recommended that fees be steadily reduced by increasing government funding per EFTS.

In January 1995, the government announced its decision to implement Option A of the Todd Report. While the government had not decided to implement the most draconian of options, Option B, students were still facing an increase in fees of well over \$300 in 1996. The fact that universities and polytechnics had been so grossly under-funded for the previous five years that they had not paid staff salary increases or spent money on lecture theatres or libraries was not considered.

In announcing his decision to implement Option A of the Todd Report, Dr. Smith's argued that universities and polytechnics were in fact receiving an increase in funding. The feality was something vastly different and completely contrary to the modest increase in funding advocated by NZUSA. Dr. Smith's decision to decrease EFTS funding has lead to New Zealand students paying the highest public tertiary fees in the OECD.

With a tertiary participation rate only marginally higher than the OECD average, and decreasing first year enrolments, Dr. Smith and his colleagues sat on a budget surplus of billions accusing protesting students of being selfish.

NZUSA was quick to point out the inconsistencies in Dr. Smith's argument.

### **Generation Debt**

At the same time as the decision on the Todd Report, interest rates on students loans went up to 9 percent, rivalling the rates paid on mortgages. In 1995, student debt under the Loan Scheme rose above one billion dollars. Inspired by escalating student debt, the slogan "Generation Debt" was coined by UCSA Campaign Coordinator Chris Newsom.

Before 1995, NZUSA had based its campaign on protests against tuition fees. In 1995 NZUSA accepted that the lack of student allowances and mounting debt held the key to activating students and the system of student support became the campaign focus. Part of the changing focus was an acknowledgment that, because tuition fees where set by the universities, they would be best fought locally. Student fees also seemed to be becoming a more accepted part students' experience, and many within NZUSA felt that support for a campaign against fees would not be strong. NZUSA's opposition to user pays, however, remained unchanged. NZUSA had not accepted that student fees were inevitable or desirable, rather that decreasing fees would only occur if there was an increase in funding per EFTS and that there were many ways to pursue this.

### Accommodation and Special Benefits

Having made the decision to focus on student support, the NZUSA campaign went from strength to strength. A notable success was the re-instatement of

accommodation benefits amounting to nine hundred thousand dollars. Even the Dr. Smith conceded that it was as a direct result of the efforts of NZUSA that the benefit was re-instated.

Following the success with the Accommodation Benefit, NZUSA lobbied for the Special Benefit to be available to students. Paid by the New Zealand Income Support Service (NZISS), the Special Benefit was designed to meet acute financial pressure and is available to low income earners. NZISS was refusing to assess students for the Special Benefit stating that students' access to the Loan Scheme excluded them from access to the Special Benefit. Despite being told by its own appeal authority to pay students who met the criteria, NZISS refused. NZUSA's legal advice was that NZISS was wrong, and that access to the Student Loan Scheme was not a reason to refuse students access to the Special Benefit.

Ultimately NZISS relented and agreed that students could apply for the benefit. A number of students applied for the Special Benefit but were still refused. A number of appeals were made against these decisions and at the time of writing, NZUSA is involved in a case before the High Court which will resolve students' eligibility to the Special Benefit.

### Lockwood's Anniversary - 5 years of lies

Dr. Smith's infamous promise "...to tender my resignation if the \$1 250 tertiary tuition fee has not been abolished..." turned five years old in 1995. NZUSA commemorated Dr. Smith's 'anniversary' by giving him gifts presented in the Debating Chamber of the House of Representatives.

The Minister, in an attempt to divert attention from his deception, released an NZUSA report which he stated had been 'suppressed' because it showed that students were not at all deterred by fees. This was quite simply untrue. His interpretation of the report was at best convenient, at worst misleading. There is no doubt that fees have a deterrent effect on enrolments. All of NZUSA's report confirm this, as do the universities own statistics comparing enrolments over the last 7 years. In 1989 first year enrolments increased by five percent on the previous year. In 1996 first year enrolments are down by seven percent on 1995. Studies in Auckland show that the majority of high school students who are eligible but choose not to go to universities or polytechnics are saying that it is because of fees.

Dr. Smith was right to say that students already at university say that allowances are the key to their continued enrolment. Sadly, Dr. Smith seems unwilling to consider that many students are not even getting in the door.

### **Student Marriages**

Under the current system of student allowances, if you are under 25 years old, your eligibility for allowances is based on your parents' income. If you are married, regardless of your age, you are eligible for full allowances. It is hardly surprising that

students' are arranging so called 'marriages of convenience' in order to get around this ridiculous system.

Marriages of convenience have been around since the 1991 changes to the allowances system and have been the subject of occasional articles in the media. In 1995 NZUSA enjoyed unprecedented media attention when Shortland St. stars Nick and Rachel married for allowances. Suddenly marriages of convenience were worth talking about and NZUSA was in the spotlight. NZUSA has not ever said that it encourages student marriages but neither have we said that students should not take advantage of this loop hole. One media personality commented that I was a deceitful, whingeing and cheating person because NZUSA would not discourage such marriages. NZUSA's position has always been that the allowances system is unfair, mean, and insulting to students who are denied their independence. Student marriages are a rational response to an irrational situation.

### **Public Tertiary Education Coalition**

At the same time as NZUSA was lobbying directly for changes to the system for student support, we were also working behind the scenes to create a platform for a more coordinated attack on tertiary education policy. NZUSA sought to get all of the tertiary sector unions to meet and agree on a campaign against the current tertiary education policy. While at times it seemed unlikely that we would get all parties together, let alone agree, surprisingly the meetings went well and plans were developed.

This tactic is one that will serve us well in the changing political environment. NZUSA will not succeed on its own and needs to have the support of organisations like the New Zealand Vice Chancellors Committee (NZVCC) and the Association of University Staff (AUS). We have much in common with other sector unions and by working together we not only strengthen our argument but we also minimise our weaknesses.

### The Tertiary Students' Associations Voluntary Membership Bill

The threat of voluntary membership of students' associations hung over NZUSA like the sword of Damocles for five years before 1994 when Michael Laws (then National MP for Hawkes Bay), introduced a Private Members' Bill, The Tertiary Students' Associations Voluntary Membership Bill, which made the threat a near reality. Despite being based on the specious assumption that choice equalled freedom and that students' associations were no different from trade unions, the bill was referred to the Education and Science Select Committee for consideration.

Submissions decried the bill as short-sighted and unworkable. Tertiary Councils, academics, students and students' associations wrote to state their opposition to the bill. Laws, on a crusade to free students from the shackles of collectivism, overlooked one thing - few agreed with him. There had been no campaign for voluntary membership of students' association. Whenever the issue was raised, students voted overwhelmingly in favour of the status quo. In fact, very few students had even taken

advantage of the provisions for exemption from membership enshrined in the principle of conscientious objection. Laws had no mandate to introduce the bill and had wrongly judged the mood of students.

As it became obvious that there was little support for the bill, Laws' looked for a way out. After four months negotiation, NZUSA and Laws' developed a compromise which would allow students freedom of choice as to whether they were members of a students' association, but was not voluntary membership. In fact the compromise was no compromise at all, it was merely a minor amendment to the provisions for conscientious objection.

Ultimately, no compromise was needed as the Select Committee recommended that the bill proceed no further. In unusual circumstances the bill was discharged without debate in March 1996.

Students should be proud of their efforts, and the efforts of their associations. For my part I would like to thank all those who made a submission or participated in any way to the campaign for universal membership of students' associations. So too a great debt of thanks is owed to the members of the Select Committee who opposed the Laws bill, and especially to David Caygill. Caygill was an invaluable source of information without whom I doubt that we would have been successful.

There will always be those students who do not wish to be members of students' associations, and it is for this reason that the Education Act provides for exemptions on the basis of conscientious objection. Nowhere in the world does a national government determine the membership of students' associations. This issue is rightly seen as one to be determined by the university itself and to argue otherwise is to impinge on the autonomy of the university. Laws' introduction of this bill evinces his complete disregard for the right of students and institutions to determine their own affairs and offends the principle of academic freedom which has stood since the eleventh century.

### The Tertiary Action Group

Jeremy Baker's involvement in the Committee on University Academic Programmes (CUAP), the New Zealand Universities Academic Audit Unit (AAU) and the Tertiary Lead Group (TLG) in 1994 mapped out a significant role for students in the design, delivery and assessment of tertiary education and for NZUSA as an advocate of quality tertiary education.

The Tertiary Action Group (TAG) grew out of the Tertiary Lead Group and was established to make recommendations to the New Zealand Qualifications Board (NZQA) on the implementation of the TLG's report. For eighteen months TAG worked to develop a system for the inclusion of university degrees on the New Zealand Qualifications Framework (NZQA). In April of 1996 TAG's report was released recommending that all tertiary qualifications be included on the framework within five years. Primary responsibility for this rests with NZQA and the New Zealand Vice Chancellors' Committee (NZVCC). Also a Degree Co-ordination and

Advisory Group is to be established to further develop the framework and promote best practise within tertiary institutions.

The involvement of the universities with the NZQA framework has been, and will continue to be, contentious. It is unclear whether or not TAG has helped promote coordination between the university and polytechnic sectors, this will be determined over the next few years as the five year deadline established by TAG draws nearer. Regardless NZUSA is well established as a respected and valued player in the ongoing discussion and development of a coordinated tertiary sector.

### The New Zealand Universities Academic Audit Unit (AAU)

In 1995, after a several years establishing itself and its process, the AAU began to audit universities and two pilot audits were carried out at Auckland and Lincoln universities. The pilots enabled the AAU and the universities to test the audit processes. As I write a number of universities are in the middle of being audited. As a result of the pilot both students and students' associations are fully involved in writing portfolio reports, meeting with the audit panel and contributing to the audit report.

The New Zealand Vice Chancellors' Committee should be commended for establishing the AAU. It was a pleasure working with David Woodhouse (Director), Norman Kingsbury (Chair), and the members of the Board.

### **NZUSA Administration**

NZUSA's finances and administration required a great deal of attention in 1995. Mistakes in the budgeting process in 1994 saw NZUSA operating with less income than was required and a number of budget lines had to be severely trimmed. Despite this though, significant savings and efficiencies meant that NZUSA retained a small operating surplus.

A review of the budget setting process identified problems. These were addressed and the process was improved by starting earlier and providing for more discussion.

After occupying Aurora Tce. since 1987 NZUSA decided that more space was needed to accommodate the additions of the Aotearoa Polytechnic Students' Union and Te Mana Akonga. Towards the end of 1995 NZUSA managed to find suitable premises in downtown Wellington. We purchased the third floor of Real Estate Institute House and doubled our floor space without paying more than we received for the sale of Aurora Tce. Unfortunately, because we had purchased Aurora Tce. at the height of the property boom in the late eighties the sale saw a significant reduction in our net worth. NZUSA retains a healthy Balance Sheet and I have no doubt that our new accommodation is not only a significant improvement in terms of our work environment but also a shrewd investment.

It should never go without saying that NZUSA has excellent staff. We are lucky that we are able to attract the calibre of people that we do, given that NZUSA is sometimes not the easiest place in the world to work.

### Conclusion

At the end of 1995 one project stand out as incomplete, this is the review of NZUSA. Initially there had been great enthusiasm for a review of NZUSA's structure, processes and performance. Sadly as the year progressed, priorities changed and the review was put off for another year. It is time for a review of NZUSA. Recent history tells us that our structure changes in a cycle of ten or so years and given that the last review was 1986 we should be pro-active.

It is also significant that the principle of federalism has been challenged often recently. It is key to NZUSA's survival that no one campus seeks to force change on another regardless of the merits of their view. As students experience of user pays becomes increasingly individual, the Federation must reaffirm its commitment to that which we collectively agree on. Moreover, as the political environment changes, NZUSA must be strategic about what it does, and what it does not, pursue.

It has been a privilege to work for NZUSA and my thanks must go to students for their continued support of NZUSA, to my colleague Grant Robertson, to the staff of NZUSA, my friend and mentor Chris Thornborough, and to Juliet Gunby for her support and advice.

### VICE PRESIDENT'S REPORT



1995 emerged as an awkward, but rewarding year for the New Zealand University Students Association.

Throughout the year the spectre of Michael Laws' Voluntary Student Association Membership Bill hung over student associations. Although among students there was very limited enthusiasm for the bill, the possible disastrous consequences for student associations of the bill passing was a threat to our very existence.

Through a combination of judicious lobbying and excellent submissions from a wide range of people, the bill was destined to failure. Although the ultimate nadir of the bill was not completed by the end of 1995, it was the work of those involved in NZUSA in 1995 that ensured its death. NZUSA would like to particularly acknowledge the work of MPs David Caygill and Margaret Austin in ensuring the failure of the bill.

Another major difficulty was of our own creation. NZUSA had made a decision in 1994 that the time had come to move Federation Office from its home, since 1987, in Aurora Terrace. The cohabitation agreement and joint staffing with APSU meant that Aurora Terrace was simply no longer big enough nor was it providing a healthy working environment.

Throughout 1995 our attempts to sell Aurora Terrace proved very difficult. Finding a suitable property seemed next to impossible. Finally in November a buyer for Aurora Terrace was found, and new premises were located and purchased on the third floor of Real Estate Institute House on Lambton Quay. Although it was sad to leave Aurora Terrace (both for historical and balance sheet reasons) the new premises will provide an excellent home for NZUSA in future years.

At times NZUSA has been accused of not providing immediate benefits to its members. In 1995 this assumption was proved wrong. In March the accommodation benefit to students in Christchurch and Wellington was cut. NZUSA embarked on a campaign of intensive lobbying with the Minister and Ministry of Education. The end result was the return of some \$900 000 to students and a sensible formula for the calculation of the Accommodation Benefit.

For the Minister of Education to say " I am always concerned to see that Ministry processes are fair, and am always willing to listen to good ideas from NZUSA". was a testament to the hard work of NZUSA.

Other tangible gains during the year were additional funding for the Student Job Search service, and the attainment of student eligibility for the Special Benefit.

The battle against User Pays in tertiary education once again formed a majority of the work of NZUSA. The real effects of user pays are now beginning to become clear. In 1995 debt to the Student Loan Scheme topped \$1 billion. The year saw a 7% drop in the number of first year enrolments at Universities.

NZUSA's campaign was built around the theme of "Generation Debt." The current generation of students are in fact bearing a burden of costs that are proving unacceptable and unsustainable.

Three National Weeks of Action were held throughout the year. Thousands of students marched and rallied around the country. The Day of Action in May proved spectacular in Auckland where 4 000 students clashed with police outside Aotea Square. In Dunedin students occupied the University Council Chamber for three nights and four days.

The kind of dedication shown in these protest proves that opposition to User Pays is alive and well. The active Education Action Groups on a number of campuses are key to the success of NZUSA campaigns. At times it has been difficult to motivate a group of students who have known nothing other than User Pays. The fundamental inequities of the system, however, have continued to provide a motivation for this work.

The Campaign this year sought to broaden out to areas beyond the traditional ones of fees, allowances and loans, to areas such as childcare support, students with disabilities, and accommodation issues. NZUSA held a series of focus weeks on these issues. This added strength to the campaign as it involved groups not usually part of other forms of protest.

The Campaign throughout 1995 was full of inventiveness and humour. The commemoration of the fifth anniversary of Lockwood Smith's pledge to abolish tuition fees was 'celebrated' with gifts from student associations being presented to the Minister in Parliament. These included a cake, a bill for his 13 year degree and a dictionary to teach him the meaning of 'promise' and 'resign.'

If popular culture is a test of ones relevance, then the sight of Nick and Rachel marrying for student allowances on *Shortland St* is in part a tribute to the success of NZUSA in keeping the campaign for fair and open access to tertiary education alive.

<sup>&</sup>lt;sup>1</sup> Ministerial News Release, Friday 12 May 1995

NZUSA continued to work closely with, and lobby, opposition parties on their policy, and can be happy that all the major opposition parties were committed by the end of 1995 to a return to universal allowances and low or no tuition fees.

NZUSA continued to develop its relationship with the Aotearoa Polytechnic Students Union. The second year of sharing office and staff was not without difficulty, but the relationship is certainly mutually beneficial. The campaign this year was a coordinated affair. In 1996 NZUSA and APSU will employ a joint Campaign Coordinator which should provide even more capacity for University and Polytechnic students to work together.

NZUSA's relationship with its parallel Maori body, Te Mana Akonga took further steps forward in 1995. A number of meetings of a joint consultative committee were held. It is unfortunate that these tended to become bogged down in issues of funding. NZUSA agreed to continue funding 2/3rds of the budget of Te Mana Akonga in 1996. It is hoped that funding for Te Mana Akonga can come directly from local ropu in the near future. This requires a commitment from NZUSA's constituent members to fund these ropu adequately. This is a test of commitment to the principles of the Treaty of Waitangi. Hopefully from this point NZUSA can move forward to joint action and work.

Issues of quality in education played a significant part in NZUSA's work through 1995. My own contribution to this was as a member of the New Zealand Vice Chancellors Committee on University Academic Programmes. This was an interesting and enlightening experience. At a local level there is a need for much vigilance to ensure that quality assurance mechanisms are in place. NZUSA will continue to play a key role at a national level in helping achieve this.

On a personal note, a true highlight of the year was travelling to Korea in May for the World Youth Leaders Conference, hosted by the United Nations and the Korean government. Around 400 students from 67 countries attended the event. Rebecca Martin (OUSA President) and myself had an incredible experience as we debated the vision of the future that the group had. It was an experience I know I will never forget, and one that brought my work for the remainder of the year sharply into focus.

NZUSA's success as a Federation relies on the input of constituent members. There were times during 1995 when the commitment to the Federation was not strong. Individual campus agendas do need to be put aside for the Federation to work well. The future of NZUSA to be an effective national representative of students will rely on what level of involvement and commitment is shown to NZUSA in the next year or two.

Fundamentally the work of NZUSA is about what kind of society we want. NZUSA's commitment to a barrier free education system for all is part of a will to establish a society built on the principles of social justice. New Zealand has had a reputation of being a society built on principles of egalitarianism and social justice. There is a desperate need to remake New Zealand in this image. If not, we run the risk of further social dislocation and conflict.

It is impossible to thank everyone who helped NZUSA be successful in 1995. Paul Williams provided the Federation with excellent leadership, and maintained the high standard of previous Presidents. I would also like to acknowledge the staff of NZUSA through 1995, Jan Logie (Women's Co-ordinator), Rob Graham, (Research Officer) Vanessa Moe, Trinity Westrupp, Mandy Johnson, (Administrative Staff) and Tumohe Clarke (Campus Liaison Officer) for their hard work. The Federation Executive and student executives around the county deserve credit also. I would like to personally acknowledge the support of Kirsty Graham (1993 NZUSA president) Rebecca Martin, Phil Edgar, my family, friends and long suffering flatmates.

Student Associations are a rare and special thing. They play a significant part in many student's lives. They are well worth protecting and working for. In 1995 NZUSA admirably fulfilled its role as an articulate national advocate for students. Long may it continue to do so.

### WOMEN'S EDUCATION COALITION AOTEAROA

In 1995 the University Women's Information Network (UWIN) evolved into WECA, the Women's Education Coalition Aotearoa.

The change was a result of discussions at the first Women's Conference of the year, held in February at Victoria University. It was hoped that from the base of women involved in student executives, WECA could grow to encompass all women involved in education.

Under the stewardship of NZUSA Women's Co-ordinator, Jan Logie, WECA held two further conferences during the year, the day proceeding the full NZUSA Conferences in June and September.

The highlights of the year for WECA included work on a report on the *Status of Young Women in Aotearoa*. This project was done in consort with the YWCA, and was aimed as an alternative contribution to the United Nations Conference on Women being held in Beijing. As part of the project WECA employed Angela Howell to coordinate the publication. Angela and Jan toured the country as part of a consultation exercise. The resulting publication is a very thorough appraisal of the status of young women in Aotearoa/New Zealand.

Other major achievements for WECA were the development of an independent agreement with Te Mana Akonga. This arose from the June Conference of NZUSA and enabled much clearer and closer communication between WECA and Te Mana Akonga.

The major campaigns for WECA in 1995 were safety on campus campaigns. The international Thursdays in Black campaign was enthusiastically taken up by WECA as part of the safety campaign. A feminist awareness raising campaign also allowed WECA to promote the active participation of women in political life.

As Women's Co-ordinator for NZUSA Jan Logie visited all campuses during the year. She provided training for Women's Officers, women's groups and executives on facilitation, sexism on campus issues and group dynamics.

WECA secured funding for a number of campaigns in 1996, including the setting up of the WECA scholarship to promote postgraduate study on issues affecting women in tertiary education.

It is hoped that in 1996 there will be a growth in WECA groups at a local campus level, that will further strengthen national representation on issues affecting women in tertiary education.

### STUDENT JOB SEARCH

During 1995 the President and Vice President of NZUSA served, respectively as Chairperson and Deputy Chairperson of Student Job Search. With APSU, we successfully negotiated funding for Student Job Search of 1,993,000 for 1995/96.

Our own direct involvement included supervising the work of the National Director of Student Job Search, Lindsay Wright, overseeing the National Office expenditures, approving papers for National Council meetings and handling industrial matters including the negotiation of employment contracts.

In 1995 perhaps the most challenging part of this job was the negotiation of the Collective Employment Contract for Employment Officers. Although this was a drawn out affair we are very happy that a mutually acceptable result was achieved.

The summer of 1995/96 was highly successful for Student Job Search with all of the targets set by government being exceeded. This included;

- 33 287 job placements
- a record 101 147 weeks of work provided for students
- a record 50 370 student enrolments

These results reflect the dedicated work of regional SJS managers, the year round Employment Officers and the teams of students who join the SJS staff each summer.

We are delighted at the high level of support given to Student Job Search by all local student associations and note that all associations have provided financial support for SJS in term services. Student Job Search is without doubt one of the most important local student services provided and a key national responsibility for NZUSA in terms of securing national funding and providing national support for local services.

NZUSA would like to record an enormous debt of gratitude for the continuing dedication of Lindsay Wright as National Director of Student Job Search. Lindsay once again provided SJS with astute leadership and excellent managerial skills. He can take full credit for the continuing excellent performance of Student Job Search.

# THE MOST IMPORTANT QUALIFICATION YOU NEED TO GO TO UNIVERSITY



## STUDENTS OWE \$1 BILLION GENERATION



NEW ZEALAND UNIVERSITY STUDENTS' ASSOCIATION