

HOW TO MAKE A SUBMISSION TO THE SENATE INQUIRY INTO:

# Social Services Legislation Amendment (Cashless Debit Card) Bill 2017

Contributing to a Senate Inquiry is much easier than you probably expect, but because it is a formal government process you just have to make sure the t's are crossed and the i's have dots so that your contribution will be accepted. It doesn't need to be long — 4 pages is the absolute maximum length, and the shorter the better.

Your submission can be public (anyone can read it, with your name attached); anonymous (anyone can read it, but your name and other identifying info is taken out); or confidential (only the Senators and their support staff will read it). If you want to be anonymous or confidential, make sure you put that in big letters at the top of your first page.

There are no terms of reference for a bill, because the committee is seeking comments on the bill itself — in this case the Cashless Welfare Card Bill, which would change existing law so that the Government can “roll the card out across new trial sites” and extend the current trials.

The Senators are studying the bill so they can write a report about it so that when the rest of the Senate votes on whether it should be allowed to be a law they have all the facts — and there's facts about the Cashless Welfare Card that only real people who have lived experience know.

The Senators need to know what it's really like. The inquiry is your chance to tell them.

I'm not going to lie to you and say that making a submission is *fun*, exactly — but it is worth doing because this is an important issue and you deserve to be heard.

What format should submissions be in?

**The committee prefers online portal submissions, but they are still have to take letters and emails too.**

We recommend the online portal, but it does make you register, and your Submission will still have to be typed up on a computer and saved as a PDF or Word (DOC) document and then uploaded.

Use whichever submission method you're most comfortable with.

**Above all else be honest, and be aware that you are going on the record.  
Be serious and careful, but not afraid.**

### **Step 1: Work out what you want to talk about**

A list is great for this, as is brainstorming with a friend.

You don't have to do this all at once, you can start a list and put it somewhere to add to as things occur to you.

Some questions to get you started if you are an individual living in an area targeted for the Cashless Debit Card:

- *What were/are some of the things you spend cash on?*
- *Where did/do you spend cash?*
- *Does/would not having cash effect your budget?*
- *Does/would not having cash change where you shop?*
- *What goods or services (other than the card's targets, alcohol & gambling) does/would the card prevent you from accessing?*
- *Do you think the card has/will have unintended consequences for people and the community?*
- *Can you think of any better solutions to problems like addiction than the card?*
- *How does the card make you feel?*

Some questions to get you started if you are a group or organisation concerned about the impact of the Cashless Debit Card:

- *How do you see people spending cash and managing their money?*
- *What goods or services (other than the card's targets, alcohol & gambling) does/would the card prevent people you work with from accessing?*
- *Do you think the card has/will have unintended consequences for people and the community?*

## Step 2: Introduce yourself

The Inquiry needs to know what qualifies you to advise them about this issue. If you have direct first-hand experience of the welfare system, you are very qualified. If you have experience with support or welfare agencies, you are very qualified. The Senators do value lived experience. You are an expert on your own life and your community, and they need your knowledge about this.

You don't have to put your name in the main part of your submission, but you do need to tell them how you came to have your knowledge. You also need to directly mention the bill they're reporting on.

If you're not sure how to do that it's okay to copy this sentence below and then finish it by adding relevant detail.

**I have knowledge of/information about/familiarity with the Cashless Debit Card that the Social Services Legislation Amendment Bill 2017 would extend because I...**

or...

**As a member of \_\_\_\_\_, I have grave concerns about the likely impact of the Cashless Debit Card that the Social Services Legislation Amendment Bill 2017 would extend, because...**

Of course, don't keep all of "knowledge of/information about/familiarity with", or "grave concerns" or whatever! Just find something similar that sounds like you.

## Step 3: Get your list to tell a story

You've made a list of the things you think the Senators need to know about Cashless Welfare. Now you just need to give it a bit of shape — not as hard as it sounds!

First thing to do is divide the things from your list into groups based on common themes.

These themes might be things like "good things about cash", "stuff I can't do on the card", "things I worry about", "ideas I have", "how I feel", "things I've seen", etc.

Under your introduction, write a sentence or two describing your first topic.

For example: "These are some things I've noticed in the community since the Cashless Card was introduced" would be a topic introduction.

Then list things from that topic.

You can leave it as a simple list if you need to, or you can expand on some or all of your points and give more detailed information.

Then do the same thing for your next topic...

And the next...

Until you've run out of topics.

You can wrap it up with a final statement at the bottom, if you want, something like:

**In my experience, Cashless Debit Cards are...**

or...

**My concerns about the Cashless Debit Card are...**

Or whatever fits what you're talking about.

**That's your Submission!**

**Now you just need to pretty it up a little bit and do some double checking, so...**

#### **Step 4: Make sure it's easy to read and stays on topic**

Read back through your story and make sure that it says what you want it to say.

Check for any mistakes, and make sure it goes through everything in order, from beginning to end.

If you have a friend or family member that you trust and who is good with words, it's a very good idea to ask them to help you with this part.

Even just a few (gentle) comments like "I'm not entirely sure I know what you mean in this bit, can you explain" or "I think you already mentioned this thing" can help you see it with fresh eyes.

**Okay, nearly there.**

### Step 5: Formatting checklist:

- Have I used black writing on white paper? (for handwritten, typed and printed, and electronic submissions)
- Is the whole document typed in the same font or written in clear plain handwriting?
- Have I given my full name, address, and telephone number at either the top or bottom of my submission?
- Have I started with the name of the enquiry?
- I don't want my submission published — have I written CONFIDENTIAL at the top in big letters?
- Did I double check all the addressing details?
- Have I saved it as a pdf or doc document with a clear file name? (for both email and online portal)
- Is my supporting documentation complete and either printed out clearly (if posting) or saved as a pdf or doc document with a clear file name (for both email and online portal)?

**That's it! You're done!**

**It's ready to send.**

More info about the inquiry here:

[http://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/Community\\_Affairs/CashlessDebitCard](http://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Community_Affairs/CashlessDebitCard)

Submission methods and addresses are all near the bottom of this page:

[http://www.aph.gov.au/Parliamentary\\_Business/Committees/Senate/How\\_to\\_make\\_a\\_submission](http://www.aph.gov.au/Parliamentary_Business/Committees/Senate/How_to_make_a_submission)

If you have any more questions, the Senate Committee's support staff (called the Secretariat) are very friendly and helpful.

Making sure that as many people as possible can participate in inquiries is part of their job, so it's totally okay to ring them to clear up anything you're worried about.

Their phone number is: 02 6277 7799.