

Author name: Anonymous

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Submission: To whom it may concern

I would like to express my opinion on the proposed changes to Opal Card fares for Seniors and Pensioners.

I understand the proposals however the increase is quite substantial, increasing by another \$1.10 as you can understand the past years changes have effected all of those on a Pension we tried throughout our working lives to follow the guidelines on how to best manage our future. Both Federal and State Governments are continually changing the guidelines and do not think of the impact this will have on our future. It actually causes quite a stressful impact.

We are expected to stay active and participate in keeping ourselves fit and healthy often public transport is the best option for us to ensure an active lifestyle which in turn keeps us fit.

If you are on a Pension all the changes to Opal Cards, decrease in Pension next year if we have managed to put away quite a small amount compared to even what is considered an average income the impacts are considerable e.g. many will drop private health funding as it will be unaffordable which will impact on the public health system.

I am on a Pension but also think anyone who has reached the age of 60 could be given a small reward of having the Opal Card fare at least staying the same doesn't seem a high cost when you consider all they have tried to achieve.