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Submission: As a tax payer since I was 16, I have recently retired from work and have just received an Opal card. Throughout my working life I have almost always worked a second job thus paying even further taxes.

Fortunately for me I had continuous uninterrupted service with the NSW Department of Education and now get superannuation. I have always worked as a teacher for a living. Teaching was NOT a wealthy career !!! As a single woman I worked hard to pay off a home.

As I now get slightly over the threshold, I get NO benefits.

My OPAL card was THE ONLY benefit.

As a middle income worker who always had a mortgage, I will now be denied the only benefit.

Discriminatory and unfair !!!!

Found info on "Having your say".....not sure where the part submission policy is.