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Submission: As a single mother living in Penrith and working in Eveleigh, I rely on the train service every day. On the introduction of the Opal card I was able to save about \$15 per week by utilising the train network off-peak (as I always had) and only paying for 8 trips per week.

Before Opal card, I was paying \$52 per week with no incentive, now I pay under \$40 per week with an incentive to continue my off peak usage - and enjoy a work life balance.

Spending an hour plus each way on the train every day, is not ideal however it is an effective way to travel.

Increasing fares will push more commuters to drive to work as there is no incentive to continue to utilise public transport.

I enjoy my savings each week. It takes the pressure off the week, it also means I am only charged for what I use.