## Dear All,

Following the recent announcement made in relation to the above subject, I would like to air my views to you and give some idea as to how the change will affect me and my family.

Initially when the announcement was made it did not give me any initial concern as my partner and myself earn a combined income of £66,000 per annum, which is then subject to tax and social deductions. The issue soon became a concern when I heard they were looking at a gross income. With the benefit packages we receive from our employers, this makes us right on the threshold of these cuts.

The benefits we receive include pensions, insurance, critical illness etc. Benefits to which we have no option where we can cash in on these, so this is not money in our pocket each month.

We have an 8 month old baby who we send to a private nursery as we both work full time. The cost of sending her to a nursery is extremely high and is a massive financial strain on us. Yes we choose to have a baby knowing full well the costs of nurseries, however, our in our planning, we knew we would struggle until she received the 20 free hours and then our finances would be a bit more secure.

I would like to know if the education minister has sat with anyone on an income similar to mine (technically not receiving £75k per annum in our salaries due to benefit packages, tax, social etc). I would certainly be happy to sit with him and show him our outgoings which would prove how much of a strain we already feel.

Currently we have no 'spare' income at the end of the month to cover any adhoc costs I.e car repairs, replacement of electrical items etc.

If anything, we would hope the island would provide more assistance to those that want/need to go back to work instead of putting more financial strains on us.

I attended the public meeting where I listened to so many valid points and would sincerely hope the minister recognises the impact his uneducated decision has on families on the £75k threshold.

The decision almost dictates to us that we cannot plan for a second a child.

At the moment the way things are going, we have to seriously question our future in Jersey and whether it is the most suitable place for us to live.

I hope my views can be taken into consideration when you are gathering your evidence.

I am more than happy to discuss my situation with anyone involved if necessary.

Kind regards,