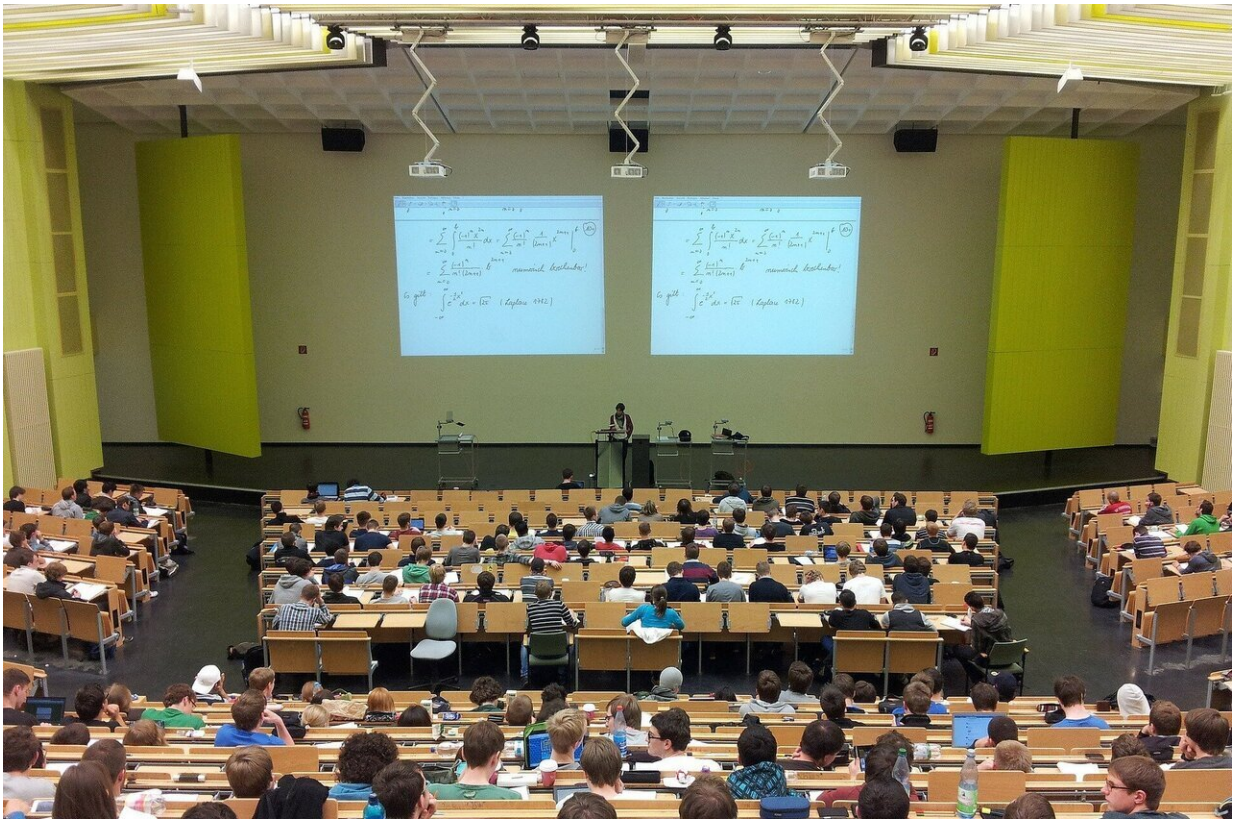


Before you decide to work in college, ask yourself these questions

November 5 2019, by Laura Perna



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For many undergraduates, working for pay during the academic year is a necessary part of the college experience. If they don't work while enrolled, they may not have the money needed to pay tuition and other

fees, keep a roof over their head or buy things like books and food. But, working—especially working many hours per week—can be stressful and can harm academic performance and progress.

About [two out of every five](#) (43%) undergraduates who are enrolled [full-time work](#) while they are also enrolled. Among undergraduates who are enrolled in [college](#) part-time, four out of five (81%) work. Among those who work, nearly two-thirds (63%) of full-time students—and 88% of part-time students—worked [more than 20 hours per week](#) in 2017.

As scholars who have studied [working college students](#), we raise a series of questions that [college students](#) should ask themselves to help minimize the costs, and maximize the potential benefits, of working.

1. How much does college cost?

To understand the role of work in paying college costs, it is essential to have an accurate picture of how much it actually costs to attend.

A key concept to understand is the "net price." The [federal government](#) defines net price as the total [cost of attendance](#) minus any grants and scholarships. The net price is an estimate of total out-of-pocket expenses for one year. So, if your tuition, rent, food, books, supplies, transportation and other expenses total US\$20,000 for one [academic year](#), and you have \$7,000 in scholarships and grants, then your net price is \$13,000.

Just because a college provides a net price does not mean it is accurate. Research shows that some colleges and universities provide [incomplete, confusing and inaccurate information](#) in their net price calculators and [financial aid offer letters](#). A net price calculator is an online device that colleges are supposed to have on their websites to help students figure out how much they will have to pay if they attend, before they apply for

admission. You can search for a college's net price calculator [here](#).

Some colleges may include income from a [Federal Work-Study](#) job in your financial aid package. However, these funds are received only if you obtain an eligible job and meet employment responsibilities. Contact your institution if you have questions about what your actual financial aid award and out-of-pocket costs will be.

2. How much can I expect to earn?

Do the math. If you work 20 hours per week at the federal minimum wage (\$7.25) during the academic year—and 40 hours per week during the other 20 weeks of a calendar year—you earn \$10,440 before taxes. The College Board reports that, in 2018-19, after considering grants and tax benefits, the [average](#) net tuition, fee, room and board cost was \$8,270 at public two-year colleges and \$14,800 at public four-year colleges. These amounts do not account for books, supplies, clothes, phone bills or other expenses that might arise. Working can help cover some of your expenses, but it is unlikely that you can "[work your way through college](#)" without also taking on [student](#) loans or obtaining other sources of financial support.

3. How many hours should I work?

Research shows that about [10 to 20 hours per week](#) is the sweet spot when it comes to working in college. Students who work 10 to 20 hours per week tend to have [better outcomes](#), including [higher grades](#) and more educational engagement, such as [interacting with faculty](#), than students who do not work and students who work more than 20 hours per week.

Although few studies demonstrate that working causes particular

outcomes, working more than 20 hours per week during the academic year has been shown to have [harmful consequences](#), as explained below.

4. What are the costs of working?

Time spent at work means less time to study and socialize. Working a high number of hours per week is associated with [lower grades](#) and [lower likelihood of staying enrolled](#). Working can also be [stressful](#), especially for students who also have family-related responsibilities.

To accommodate work, you may need to take [fewer classes per semester](#) or switch to [part-time status](#). [Taking fewer classes or becoming a part-time student](#) can increase the time it takes to graduate and reduce the chances of completing a degree.

Working can also [reduce the amount of grants you are eligible to receive](#) depending on how much money you earn. You can use the [FAFSA4caster](#) to explore how different amounts of earnings from work influence eligibility for Pell Grants—money that does not have to be earned or repaid and is awarded to students based on financial need.

5. How can I get the most out of working?

Not all jobs are the same. One study found that students who had a [Federal Work-Study](#) job were five percentage points more likely to graduate within six years than students working non-Work-Study jobs. Jobs that are on or near campus may require less time away from campus than off-campus jobs since you do not have to leave campus—or go far—to get to work. On-campus jobs—including Federal Work-Study positions—may also have more [flexible schedules](#) and include an [academic component](#) that complements coursework.

Try to obtain a job that is related to your major field of study or career interest. Any job can build general job-related skills, but some jobs are more directly related to future employment than others. Jobs that are [related to your major or intended career](#) may help build networks and other skills that lead to better [jobs](#) after completing college.

6. What can I do to work less?

First, complete all financial aid applications, such as the [FAFSA](#), before their deadlines. Second, find out whether your [employer](#) offers any program to reimburse some portion of your tuition and fees. Third, if you are worried about borrowing, learn more about the characteristics of federal student loans and [repayment options](#). Avoid other sources of credit like credit cards and private loans. [Private loans](#) may have lower consumer protections, fewer payment options and potentially higher interest rates.

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