

Federal Work-Study

What is Work-Study?

Federal Work-Study is part of the financial aid package providing jobs for undergraduate and graduate students with financial need, allowing them to earn money to help pay educational expenses. The Federal Work-Study Program reimburses employers for 75% of the students' earnings up to the amount of the award (initial or adjusted). Any wages earned after that amount must be paid 100% by the employer. It is the responsibility of the student and the supervisor to monitor earnings to be sure the award amounts are not exceeded. Students should never work more than 8 hours in one day or 20 hours in one week, other than periods of non-attendance (i.e. times when classes are not in session). In order to be employed in a Work-Study job, you must have a Work-Study award.

Why participate in Work-Study?

Although Work-Study should be treated as any other job, it does have some distinct advantages.

- Students and Work-Study employers arrange a work schedule around the class schedule.
- Work-Study wages are not counted towards next year's contribution for financial aid.
- Although the majority of Work-Study positions are located on-campus, the program also offers a growing number of off-campus, community service positions. Regardless of the location, the ultimate advantage of a Work-Study position is that it affords students invaluable experience when preparing to enter the job market after graduation, not to mention the departmental and/or professional contacts that can be made, the references that may be available, and of course the educational funding that can be earned.
- Studies have also consistently shown that students participating in Work-Study improve their time management skills, are more actively involved in campus activities, and generally perform better in their studies.

How do I receive a Work-Study award?

You must complete a FAFSA (Free Application for Federal Student Aid) in order to be awarded Work-Study. All students interested in Work-Study will need to contact the Financial Aid Office to be considered and verify eligibility. Your resulting award notification will indicate the amount of your Work-Study award and you will then have the option to accept or reject the award. Please note that not having Work-Study awarded may be as a result of several different things.

How do I earn my Work-Study award?

Your Work-Study award will represent the amount of money you can earn through a Work-Study job. In order to earn this award you must be employed and working in a Work-Study position. Each Work-Study position has a wage attached to it. Work-Study positions pay hourly. Work-Study positions will pay no lower than minimum wage but may be higher depending on employer, type of work, skills required, and longevity. You will be paid through the College's payroll system according to the pay rate and number of hours you work and are paid weekly.

How many hours can I work per week?

Twenty (20) hours per week are the maximum recommended for academic reasons as well as tax reasons. If you work 20 or more hours per week FICA (Social Security) will be deducted from your wages. Most work-study awards allow for between 10-20 hours per week.

How much can I earn in Work-Study?

Students may earn up to the amount of their award listed on their award package. Students may not earn more than the total amount of their award. However, the student and/or the supervisor may contact the Financial Aid Office to determine if any additional eligibility remains for the award period. Wages paid may not be less than the federal minimum wage and may be set at a higher rate by the employer according to various criteria such as skills needed, longevity, and departmental funds availability.

Isn't work-study money non-taxable?

Work-study earnings are taxable income. If taxes were withheld from your paycheck you probably are eligible for a tax refund depending of course on your total annual earnings. It is in your best interest that you file a tax return with the Internal Revenue Service by April 15.

Am I eligible for benefits?

No. Work-study (FWS) students are not eligible for paid vacation, sick leave, holidays, or medical and dental insurance or Unemployment Insurance through their Work-Study job.

Can my fall/spring work-study award be used in the next year?

No, you must apply separately for the next academic year work-study. You cannot carry over any unused earnings to the next academic year. A summer term work-study eligibility is contingent on funding availability and need. If you are enrolled for at least half time credit hours during the summer and there are unused work study funds you will be eligible for summer work-study.

Can I work between terms?

Yes, only if you're a current student that will be registered at least half-time in the next term (6 credits undergraduate students and 4 credits graduate students). A student should not work between academic years. A student that has earned work study through the end of the summer term must stop at the end of the term and wait until the next academic year to begin. For example all students that have worked in the 2012/2013 academic year will need to stop working August 1st, the last day of the summer term. Work Study eligibility will be reassessed for the 2013/2014 academic year September 9, 2013.

Can I work off campus?

Yes, Cambridge College students who qualify for Federal Work Study programs as part of their financial aid have the opportunity to earn their work-study funds by volunteering with service focused student organizations providing volunteer service to off campus communities. Students that serve as tutors, mentor, run after school programming for low-income student and help non-native speakers practice English are examples of community service positions. Qualifying student organizations include Peace Through Play, Strong Women Strong Girls, Tutors For All, ACEDONE(African Community Economic Development of New England), a non-profit nursing home or hospital are a few examples of community based options. You can earn up to \$20/hour in work study earnings through community service options. All community service jobs require a College Work Study Community Service Agreement, as well as, all other work study documents.