

FULL-TIME SUMMER WORK STUDY

ADDITIONAL IMPORTANT INFORMATION

IS FULL-TIME SUMMER WORK STUDY APPROPRIATE FOR YOU?

Summer Work Study can be an attractive option for students able to save a substantial portion of their earnings; students who would otherwise have difficulty finding employment; students who wish to gain career-related experience with employers who would not otherwise be able to hire them; and students who would like the opportunity to perform community service and still be paid.

The Full-Time Summer Work Study Program is for students who are not attending summer school (but plan to attend all three quarters of the academic year) and need help finding a full-time summer job. This award works best for students who have low costs during the summer and can save most of their earnings to use for school-year expenses, such as students living at home.

Academic-year aid will be adjusted if a student has earnings through the Summer Work Study Program. Once you begin a summer Work Study job, it is assumed that you will work 40 hours per week from July 1 until September 29, 2020 and your award will be calculated on that basis. While some of your earnings can be spent on work-related expenses, the rest will be considered as aid for the academic year (see below for details) and may reduce any other aid you have already been offered.

If you are not sure what effect Summer Work Study will have on your aid, see below for details and the types of potential adjustments.

HOW MUCH ARE YOU EXPECTED TO EARN?

Since you are expected to work full-time all summer, the amount you may earn through summer work study is determined by your pay rate. Therefore, we cannot assign a dollar amount until you are actually hired. You can estimate your total award by using this formula with your likely pay rate:

$$\begin{array}{ccc} \$ \underline{\hspace{2cm}} & \times 8 \text{ hours per day} \times 65 \text{ days} = \$ \underline{\hspace{2cm}} \\ \text{Hourly Pay Rate} & & \text{Total Expected Earnings} \end{array}$$

$$\text{Example: } \$16.39/\text{hour} \times 8 \times 65 = \$8,523$$

If you do not work the holidays (July 4 and September 7), you may submit a written request asking to exclude earnings for those days. If you are unable to work due to illness or other circumstances beyond your control, you may also turn in a written request for an expected earnings reduction. Please be sure to be specific (the number of days, which days, and why you were unable to work).

HOW MUCH ARE YOU EXPECTED TO SAVE?

From the Total Expected Earnings figure above, job-related costs will be subtracted. Such costs include taxes, transportation, and personal expenses (lunches, clothing, etc.) and will total around \$1,600 in most cases. The remainder of your earnings will be considered as aid available

(over)

for the school year. Your financial aid award letter will be revised to show (1) your Total Expected Earnings (above) as your summer work study "award," (2) your summer work-related expenses as a budget adjustment (to offset the total earnings), and (3) any revisions to your other aid that resulted from the summer award.

$$\begin{array}{rcccl} \$ \underline{\hspace{2cm}} & - & \$ \underline{\hspace{2cm}} & = & \$ \underline{\hspace{2cm}} \\ \text{Total Expected Earnings} & & \text{Job-Related Costs} & & \text{Academic Year Aid/Expected} \\ & & & & \text{Savings Amount} \end{array}$$

Example: \$8,523 Total Expected Earnings – \$1,600 = \$6,923 "Savings" (generally used to reduce academic year loans or Work Study).

If documented—and depending on which work study program your job falls under—more than the \$1,600 in work-related costs *may* be allowed. If working caused you to incur expenses such as day care for your children or room and board expenses because you could not live at home with your parents, etc., itemize all of the expenses that were required for you to take this job and turn them in to us.

Example: If you state, "In addition to the expenses you've already allowed, I had groceries at \$200/month for 3 months, for \$600 total other work-related expenses necessary to incur to take this job," this extra \$600 plus the \$1,600 already allowed (or \$2,200) would reduce the "savings" amount calculated: \$8,523-\$2,200 = \$6,323 to be used for the rest of the year.

- If funded through the **Federal** Work Study (most on-campus jobs), room and board costs may be considered in certain circumstances. Childcare, unusual transportation, union dues, or other direct job expenses can be claimed.
- If funded through the **State** Work Study Program (most off-campus jobs and you must be a WA state resident), it is not necessary to itemize additional expenses since the savings component is not required for this program.

$$\begin{array}{rcccl} \$ \underline{\hspace{2cm}} & \times & 40\% & = & \$ \underline{\hspace{2cm}} \\ \text{Total Expected Earnings} & & & & \text{Minimum Savings} \end{array}$$

Example: \$8,523 Total Expected Earnings x 60% = \$5,114 Maximum Allowable Costs.
 \$8,523 Total Expected Earnings x 40% = \$3,409 Minimum Savings amount. Accordingly, although you might document costs of \$5,200, you would be considered as having \$3,409 in resources for the school year (\$8,523 – 5,114 = \$3,409 minimum savings).

Make sure we know about any other unusual circumstances that may affect your eligibility during the school year (extra costs, a reduction in earnings from last year, etc.). If you can't save the full amount expected, review the effect the summer work study "savings" would have on your aid for the year (a Work Study counselor can help) and decide if you will have enough aid for the academic year, given your own situation (your actual costs and resources). If not, you may wish to find a job on your own instead. Accepting our offer on the Summer Work Study Award Letter does not obligate you to participate, but taking a job and turning in an Award Verification Form will "place" you on the program—please be sure you understand how the program will affect you.