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What Is Work-Study?

Work-study is a federal student aid program for college students with financial need that helps them get part-time jobs.



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Work-study is a federally and sometimes state-funded program that helps college students with financial need get part-time jobs.

It won't cover all your college costs — you'll need a combination of personal savings, scholarships, [grants](#) and student loans, too — but it's beneficial for students who qualify.

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“Work experience at any level while you’re in college is going to be a benefit,” says Megan FitzGibbon, manager of state scholarship programs at the Minnesota Office of Higher Education. “Especially if it’s related to your degree.”

“It won’t cover all your college costs — you’ll need a combination of personal savings, scholarships, grants and student loans, too — but it’s beneficial for students who qualify.”

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Federal work-study FAQ

- You have to fill out the Free Application for Federal Student Aid ([FAFSA](#)) to be eligible.
- Students are typically responsible for securing their own work-study jobs. Just because your financial aid award says you qualify for work-study doesn’t mean you’re guaranteed a job.
- Around 3,400 colleges and universities have a Federal Work-Study Program, [according to](#) the U.S. Department of Education, but not all schools do. Check with the financial aid offices at the schools you’re interested in to see if they offer work-study.

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Types of federal student aid

Select a financial aid program

Pell Grant



Award amount:

Up to \$5,920 for the year in 2017-18. The amount you receive depends on factors such as need, cost of attendance and enrollment status.

Eligibility:

- Undergraduate students with exceptional financial need who have not earned a bachelor's or graduate degree
- Students in a post-baccalaureate teacher certification program
- Students with parents killed in Iraq or Afghanistan after 9/11 could be eligible for more Pell Grant funding

Repayment: None required

How to apply for federal work-study

When you [fill out the FAFSA](#), select the box on the application that indicates you want to be considered for work-study. You should fill out the FAFSA as soon as possible because some aid is awarded on a first-come, first-served basis.

Student Demographics	School Selection	Dependency Status	Parent Demographics	Financial Information
Student Eligibility				
STUDENT	Are you a U.S. citizen?			
	<input type="text" value="Yes, I am a U.S. citizen (or U.S. national)"/>			
	What will your high school completion status be when you begin college in the 2016-2017 school year?			
	<input type="text" value="High school diploma"/>			
	What will your grade level be when you begin the 2016-2017 school year?			
	<input type="text" value="Never attended college/1st yr."/>			
	What degree or certificate will you be working on when you begin the 2016-2017 school year?			
<input type="text" value="1st bachelor's degree"/>				
Are you interested in being considered for work-study?				
<input type="text" value="Yes"/>				
Will you have your first bachelor's degree before you begin the 2016-2017 school year?				
<input type="radio"/> Yes <input checked="" type="radio"/> No				

Selecting this option doesn't guarantee that a work-study option will be included in your financial aid award, and it doesn't bind you to accepting the work-study if it's offered.

Within a few weeks or months of filling out the FAFSA, you'll get a financial aid award listing the amounts you're eligible to get from loans, grants and work-study. Colleges award work-study funds based on availability of funds, student financial need and other financial aid a student is eligible for.

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Although your aid [financial aid award letter](#) may list a certain amount allocated for work-study — say, \$5,000 — that doesn't mean you automatically get that money. You have to find a work-study-eligible job and then work enough hours to earn that amount.

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Do I have to accept work-study aid?

If work-study is on your financial aid award and you don't intend to use it, you can decline the award. However, in most cases, getting a work-study job is a good idea, especially if it decreases your student loan borrowing and the amount of student debt you'll face after graduation.

"We would much rather have our students turn to grants, work-study — any other source of aid — before they turn to loans," says Austin Gentry, admissions advisor at New Mexico State University.

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Where to find an eligible work-study job

After you're offered a work-study opportunity, you have to find a job that qualifies for the program.

Many work-study gigs are on-campus and can include research assistantships, administrative duties in a campus office or working in the library. Other work-study jobs may be off-campus at nonprofit organizations or private companies. A portion of work-study positions are community-service jobs, including tutoring, child care and health care.

Many schools have online portals with work-study job listings, and students are encouraged

to apply for jobs that are related to their field of study. Work-study jobs promise flexible hours so you can more easily balance work and school.

Typically you can only earn as much through work-study as the financial aid award stipulates, although some employers make exceptions.

For example, if your award allocated \$5,000 for work-study, you could work as many hours as it takes to earn that amount. But say you reached that amount with two weeks left in the semester. Some employers may allow you to continue working for the remainder of the semester and exceed your allocated amount, but it depends on the employer, Gentry says.

Average work-study award

With a work-study job, you're guaranteed to earn at least the federal minimum wage, \$7.25 an hour. If the state minimum wage is higher, you'll earn at least the state minimum wage. The average work-study award for a student with an eligible job earned \$2,353 in 2017, according to the Sallie Mae report *How America Pays for College*.

How does work-study pay?

You can opt to get paid by check or direct deposit, or have the money credited to your school account to cover tuition, fees or room and board. There's no requirement that you use the money for anything specific; FitzGibbon

says many students use their work-study paychecks to cover day-to-day living costs.

Does work-study affect future financial aid?

The money you earn through work-study is taxable, and you should report it on your FAFSA the following year in two places. First, include your work-study earnings when you report your total income earned from work that year.

Student Financial Information

What income tax return did you file for 2015?
IRS 1040

What was your adjusted gross income for 2015? This amount is found on IRS Form 1040-line 37.
\$ _____ .00 **INCOME ESTIMATOR**

How much did you earn from working (wages, salaries, tips, etc.) in 2015? This amount is the total of IRS Form 1040-lines 7+12+18.
\$ _____ .00

As of today, are you a dislocated worker?
No

PREVIOUS **NEXT**

Second, a later question asks how much you earned through work-study the previous year. Fill that out, too, because the money you earn through work-study won't count in the calculation that determines how much aid you're eligible for the following year.

Additional Financial Information

American Opportunity Tax Credit or Lifetime Learning Tax Credit

Child support paid

Taxable earnings from Work-study, Assistantships or Fellowships
Taxable earnings from need-based employment programs, such as Federal Work-study and need-based employment portions of fellowships and assistantships
\$ _____ .00

College grant and scholarship aid reported to the IRS

Combat pay or special combat pay

Cooperative education program earnings

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Next steps

Fill out the FAFSA. The [application](#) for the 2020-21 school year is available Oct. 1, 2019. If you've already been approved for the work-study program, check with your college for job listings.

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About the author



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Teddy Nykiel is a former personal finance and student loans writer for NerdWallet. Her work has been featured by The Associated Press, USA Today and Reuters. [Read more](#)

