

WELCOME TO TRUMAN STATE UNIVERSITY

**International Student Pre-Arrival
Orientation – Legal Work Options &
Budgeting**

Fall 2016

LEGAL WORK OPTIONS

Your first year:

- Working on-campus (only 20 hours per week)
- Note – You must seek out on-campus employment. There is no guarantee that you will be able to find a job. You should not rely on employment to support yourself!

Later (after 2 semesters as an F-1 student):

- Need-based Off-Campus Work Permit – Very rarely issued
- Curricular Practical Training Work Permit
- Optional Practical Training Work Permit
- J-1 Academic Training

Please carefully consider employment in planning your studies.

Do not plan to rely on employment to support yourself.



LEGAL WORK OPTIONS

ON-CAMPUS

- Institutional Pay – Regular employment that pays \$7.50/hour.
- Scholarship – Second Year scholarship renewal requires service hours to the university (4 per week – 60 per semester)

Note: Most employers will NOT offer 20 hours per week. The general number is 4-10 hours. Additionally, we do not recommend that first year students work 20 hours per week due to all of the other demands on their time. Students should not rely on work to pay for tuition and living expenses.



PLANNING YOUR TIME – WHAT WILL YOU BE DOING AT TRUMAN?

You will spend at least 12 hours in classes each week (maybe more)

Assume at least 12 hours doing homework each week (maybe more)

You will spend at least 12 hours each week managing your cultural adjustment (maybe more)

You should get at least 8 hours of sleep each night. That's 56 hours each week.

Let's do the math...

$12 \times 3 + 56 = 92$. You will spend 92 hours out of 168 each week just doing the things we have talked about above. And that is a conservative estimate. For this reason, we **STRONGLY** advise students to consider other demands on their time before they choose to work 20 hours.

You can work 20 hours a week. It is difficult to find employers who will offer that many hours. It will be difficult to manage time. It might negatively affect your GPA (which could reduce or eliminate your scholarship amount)

We definitely encourage students to work on campus. But you must be realistic about your choices.



PLANNING YOUR BUDGET – HOW MUCH MONEY CAN YOU EXPECT TO MAKE AT TRUMAN?

Note: Finding an on-campus job is not guaranteed. Most employers are willing to offer between 4-10 hours each week. It is very rare to find a 20 hour a week job. Take this into consideration when planning your finances.

Wages: \$7.50 per hour x 20 hours = \$150 – the maximum amount you can earn each week.

This adds up to \$600 per month, \$4800 for an academic year (32 weeks, possibility to earn slightly more if you work for an office that's open over break)

BUT~

First you have to subtract taxes. The government will automatically take about 4% of your monthly check for taxes. So that means about \$24 each month will be gone to taxes. So now you are making \$576 each month (if you worked 20 hours, if you got sick or had to take time off to study for a test, you won't get paid for them)

Then you have to think about breaks. If your office is closed during a break, you will not be able to work during that time. That can take 2-6 weeks out of your total pay.

If you can find 20 hours a week worth of employment, you can expect to earn between \$4,000-\$5,000 per academic year.

But it is also important to remember that any scholarship you have is based on the GPA you earn at Truman. So if working 20 hours per week leads to poor academic performance, it could cost you more money. For example, if you have a \$5,500 scholarship, and lose that due to poor academic performance, you have actually lost \$1,500 rather than earning \$4,000.

Make sure that you take the cost of living into consideration as well when you are planning your budget.

COST OF LIVING

It is impossible to say the exact amount of money you will need to live in Kirksville, but here are some estimates to help guide you:

*If you are living on campus, some of these costs are already factored into your tuition and fees.

Rent: \$200-500 per month

Utilities: (electricity, water, trash, gas): \$30-80 per month

Groceries: \$50-100 per month

Transportation: \$30-100 per month

Restaurant meal: \$6-15 per meal

Internet: \$50-100 per month

Phone: \$30-80 per month

Winter Clothes: \$50-150


Textbooks: \$50-500 per semester

Room furnishings: \$75 - 200

Note: This list is not exhaustive. It does not include any additional fees or emergency costs, such as a medical emergency.

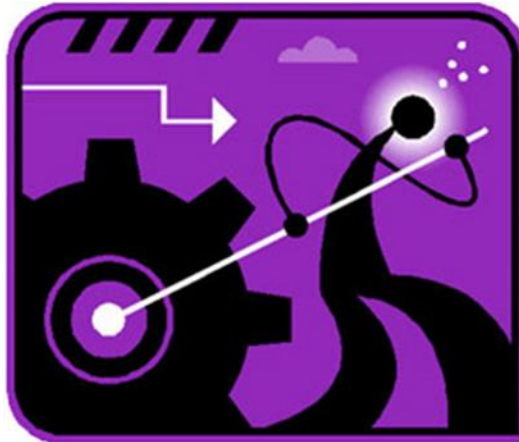
Please note that the cheapest options of items listed will not always be available, so you should not just add the minimum amounts together and assume that is all you will need to spend.

FINDING A JOB ON-CAMPUS

- Check <http://trupositions.truman.edu>
 - Go to various offices and ask – There will be more information about this during orientation
 - Ask advice from upperclassmen
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WORK LIMITATIONS

- International students are limited to 20 hours of work per week of on- campus employment while school is in session.
- You may work full-time during breaks and holidays if you are not enrolled in classes during these breaks.



NOTE: Truman will not allow you to work more than 39 hours per week at any time.