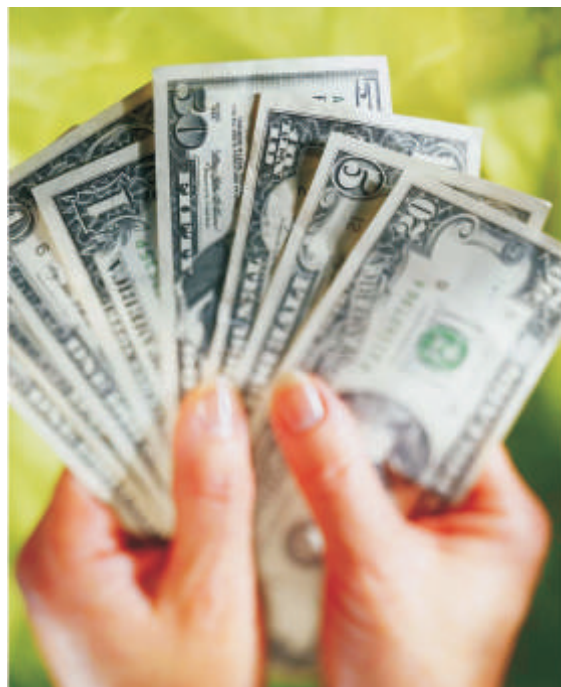


Earning and Learning

The opportunity to work part-time while they are studying at universities abroad is helping Indian students earn valuable income to reduce their financial burden. **Lakshmi Nagarajan** provides an overview of the "earn and learn" scenario abroad.

Piping hot samosas smothered with tamarind chutney makes for a delicious takeaway after a long day of classes. Add a few packets of microwaveable butter nan and curries such as aloo muttar to the order to ensure you'll have a quick dinner later on. If you've conjured up images of these samosas and delicious parathas being bought from a road-side dhaba or chat-wala in one of our Indian metros, then hold your breath; these are from Manas, an Indian grocery store and a popular hangout of Indian students, located a few blocks from the University of Southern California (USC) campus.





The United States is the most popular international destination for students. The Indian student diaspora is the largest international student community there followed by the Chinese.

Thanks to thousands of Indian students enrolled in courses at universities such as USC, fast-food joints like Manas over here and Taj Mahal near the University of Illinois at Chicago (UIC) are mushrooming near reputed schools globally. And guess what? Students from India studying in foreign universities not only have access to Indian food, but also part-time and vacation jobs to earn some extra money and pay for a large chunk of their living expenses.

“Destination Abroad” is the mantra of Indian students keen on pursuing higher education; the numbers support this academic phenomenon with

over 175,000 students leaving the Indian shores every year to obtain degrees from foreign educational establishments. The popularity of education and recruitment fairs organised by graduate and business schools from United States, Canada, Australia, Germany, and United Kingdom in India is testimony to the number of citizens willing to invest in education abroad.

The United States remains the most popular international destination attracting over 83,833 in 2007-08 as against 76,503 in 2006-07 making the Indian student diaspora the largest international student community there

followed by the Chinese. Schools in Australia, the United Kingdom, Canada, Germany, France, and Singapore are the most desired after the U.S. with Australia drawing over 63,500 students in 2007-08. The United Kingdom emerges as the third popular country of choice attracting nearly 21,000 students in 2007. A highly competitive environment, in addition to inadequate capacity in India's elite schools such as the Indian Institute of Technology (IIT) and Indian Institute of Management (IIM) has encouraged students to seek admission for graduate, post-graduate, and management programs abroad.



The education and recruitment fairs organised by graduate and business schools from abroad are popular in India

Despite the 10% increase year-on-year in the number of applications sent, foreign education comes at a very steep cost. For instance, tuition fees range anywhere between \$5000 and \$30,000 per year based on if it is a residential program at a public or private school in the US. Add to this another \$10,000 for living expenses and the thought of studying abroad gets intimidating. A management degree in UK is estimated to cost around £15,000 a year. The Associated Chambers of

Commerce and Industry of India (ASSOCHAM) has reported that over US\$13 billion is spent every year by about 450,000 Indian students enrolled in higher education abroad. But financing foreign education without assistance is challenging for most middle-class families, despite the increased affordability in recent times. Besides, very few scholarships are offered in most international universities, many providing only partial assistance.

The high cost of education including tuition, visa fees, application processing fees, books, living expenses plays a dampener on the minds of most applicants. However, the good news is that there are ample opportunities to make an extra buck by legally working whilst studying in all countries. This goes a long way in contributing significantly towards your tuition or living expenses. The fact that enrollment of Indian students in international schools is heading northward year on

On-campus jobs: Many options

- At university offices in positions such as reception, office administration, general help in computer labs, library, etc.
- Customer service representative positions across the university's departments answering phones, taking messages, sending/receiving e-mails.
- In food services for catering, cleaning, taking and delivering orders.
- In your university's Student Union
- At the university's bookstore, event centre
- As a Research Assistant (RA), based on the amount of research going on in the university
- As a teaching Assistant (TA) to help professors in graduate courses for grading assignments and monitoring examinations. Every professor has one or two TAs.
- As a Graduate Assistant (GA), you can be involved in laboratory maintenance, school website maintenance, etc.
- There are no restrictions on the kind of job students can work on within campus.

Off-campus jobs: A sneak peek

- Curriculum Practical Training or Internship
- Working off-campus is generally illegal in some countries such as the US. Off-campus jobs, if legal, have no restrictions with positions ranging from waiting tables at restaurants to filling gas at gas stations or working at the neighbourhood department store. High paying part-time jobs are far and few such as the ones at call centres which are more demanding of time and effort. However, exercise caution in not stepping the legal line before taking up part time off-campus jobs that can at times lead to deportation.

year proves students are able to fund their education smartly through a combination of loans and part-time on-campus or off-campus jobs.

Garthik Venkataraman, an alumnus of Arizona State University at Tempe in Arizona (US), recounts his part-time experience. "Cost was initially a deterrent. But I soon found work as a Graduate Assistant (GA) in the Mechanical Engineering Department for almost the entire duration of my post graduate program. The GA position offered a tuition waiver and a monthly stipend. In addition to this, I took up other employment during vacations which helped in meeting most of my expenses for the 2-year-program," he says. Armed with confidence, and backed by available opportunities, the global Indian diaspora like Garthik are taking up part-time jobs juggling their time smartly between work and studies.

Every country has laid down a set of guidelines for students to earn while studying. A few popular destinations are covered here:



Must-know rules for working whilst studying

USA

International students are permitted to work for a maximum of 20 hours per week during term time if the student visa has a work permit. During

vacation time – summer, spring and winter breaks- some students are allowed to work full-time, up to a maximum of 40 hours per week. Students are not permitted to work outside campus unless they have the necessary approval or it is part of a Curriculum Practical Training (CPT) related to their course. CPT and internships follow the same rule for working hours as that for campus jobs.

The stipulated rate fixed by Federal Law is at \$6.55 per hour from July 24, 2008 and \$7.25 per hour effective July 24, 2009, subject to change every year. Every state in the US has a minimum wage requirement that employers should comply with. If the minimum pay rates differ between the state and Federal law, the higher rate applies. Most universities in the US offer Graduate Assistant (GA), Teaching Assistant (TA) and Research Assistant (RA) positions which play a paramount role in offering a full or partial tuition waiver while the monthly stipend helps in meeting living expenses.





the new student visa arrangements, Indian students in Australia have been granted automatic rights to work part-time without having to wait for their course to begin. They can now directly start looking for a part-time job soon after arriving in Australia.

Singapore and Canada:

Singapore, home to about 5,500 Indian students, is fast emerging as a preferred destination because of its proximity to home, and low fee structure as compared to the US and UK. Undergraduate programs in Singapore cost about SD 6,220-7,700 and post-graduate courses about SD 4,370- 2,500 which is around one-third the cost of equivalent programs in the US and UK.

As Harish Ramakrishnan, a former post-graduate student at University of Central Florida, reminisces, "It is never easy to get a job on-campus because of limited availability and high demand. Most positions are filled through contacts. My first job was at a bookstore that paid me \$5.5 per hour. Then I switched over to a cafeteria for \$8 per hour followed by a position as a Graduate Assistant with a University Department for \$12.5 per hour which was then raised to \$15 per hour. From GA I went on to become a Research Assistant for my professor at \$15 per hour followed by marginal increases in pay with time. I finished at \$30 per hour in 2 years."

Australia:

Australia has the same 20-hour per week working rule during school term with 40-hour per week limit for vacations with a valid work permit as in US. Effective October 1, 2008, the Federal

Minimum Wage is A\$14.31 per hour or A\$543.78 per week.

The majority of part-time jobs available for students in Australia is in the retail and hospitality industries, i.e. in shops, cafes, restaurants and bars. Typical jobs for students include: shop assistant, department store staff, bartender, kitchen hand, waiter/waitress, cleaner, gardener, clerical assistant, taxi driver, and supermarket or cinema staff. Some international students work as translators. Then during the vacations, jobs become available for students in tourism, like for example at beach resorts, museums and theme parks. Salaries for student jobs could range from around A\$15 to 35 an hour.

Earlier, Indian students had to wait for their course to begin and then apply for a work visa. But from April this year, under



Unlike most countries, the island nation allows international students to work part-time only for a maximum of 16 hours during their term and full-time during the vacation period provided the school they've registered in is approved by the Ministry of Manpower (MOM). There is no minimum wage regulation in Singapore, so one is free to negotiate salaries.

Canada houses over 5000-7000 Indian students. Here the Ministry of Labor decides the minimum payment for an employee which is currently fixed at \$8.75 per hour for those above 18 years of age. International students are permitted to work anywhere (on-campus as well as off-campus) for a maximum of 20 hours per week during school session, if they have a work permit for their student visa. Most provinces mandate students to have completed six months to one year of study in the course before taking up off-campus employment. It is common to see Indian students working in food services, residences, library, and security services here. Degrees from Canadian universities are on par with their US counterparts but cost about \$3000 less than in US.



Institutes in Singapore and Canada offer scholarships and financial assistance based on academic performance. In both countries, part-time work contributes substantially towards living expenses.

United Kingdom:

International students are allowed to work anywhere in the UK for a maximum of 20 hours per week while the school is in session. How much one can earn depends on the type of work, proficiency, skills and experience but the law stipulates a minimum wage of £5.73 per hour for workers aged 22 and above. Of late, students have reported that it is increasingly becoming difficult to get a part-time job making a dent in scope for extra income. Typically, students find jobs in the hospitality or retail business. Average cost of an under-graduate and post-graduate

program in UK ranges anywhere between £15,000 and £23,000 per year. So any earnings through part time employment would help in reducing just living expenses to some extent. For paying tuition fees, students have to have their own resources.

New Zealand:

With over 3,000 students of Indian origin enrolled in its universities, New Zealand permits part-time work for a maximum of 20 hours per week during school term and full time during the holidays on a student visa provided one gets "Variation of Conditions" on the visa.

The statutory minimum wage to be paid to an employee of 18 years and above is \$12 per hour before tax, and \$96.00 for an 8-hour-day, according to the Department of Labour. As in other countries, the common jobs available for students are in offices, restaurants, cafes, and retail outlets with salaries ranging from around \$13 to 17 an hour.



Ireland:

Ireland allows non-European Union students to work for 20 hours per week during school term and full time during designated vacation period. The minimum wage in Ireland is fixed at €6.35 per hour. Average tuition fees for an under-graduate course in Ireland vary from €9,100 -€45,000 depending on the course. Arts and Humanities fares are lower with Medicine being the most expensive. Cost of living is comparatively higher with a student spending in the range of €7500 and €12,000 towards living expenses. A part-time job will help in maintaining a decent lifestyle and meeting necessary living expenses.

Germany:

With about 3583 students from India studying in Germany this year, the country which is home to some of the major auto engineering companies in the world is drawing aspirants from India keen on industry research and doing PhDs.

Germany permits international students to work about 90 days a year or a fixed number of hours per week without having to get a work permit. Jobs undertaken by students include working in a restaurant/bar, administrative work in offices, courier services, taxi driving (with a permit), street cleaning, and hostess work in fairs. There are no minimum wage laws; students get paid around €10-15 per hour. Mostly public universities in Germany either do not charge tuition fees or only charge a nominal fee for

Useful Resources

Minimum wage country reckoner :

US - Department of Labor - www.dol.gov/compliance

Australia - <http://fairpay.gov.au/>

UK - <http://www.dti.gov.uk/employment/pay/national-minimum-wage/>

Canada - Ministry of Labor - <http://www.labour.gov.on.ca/english/index.html>

New Zealand - <http://www.ers.dol.govt.nz/pay/minimum.html>

Work Permit under student visa information :

U.S.: USEFI- www.fulbright-india.org

91-11-4209090991-11-23328944

United Kingdom: British Council - <http://www.britishcouncil.org/India>

Ph: 91-011-23711401/23710111

Canada: Canadian Education Centre - [http://www.studyinCanada.ca /](http://www.studyinCanada.ca/)

<http://www.gnb.ca/0000/ps/offcamp-e.asp>

cecindia@studyinCanada.ca

Ph:91-11-41515560/41515561

New Zealand: Immigration New Zealand - <http://www.immigration.govt.nz/>

Ireland - www.entemp.ie

undergraduate courses. Recently tuition fees ranging from €600 onwards per semester have been introduced for post graduate students. So since tuition fees are either not applicable or else relatively affordable in Germany, earnings from part-time employment would further ease the cost of studying there.

In conclusion, you have to remember that a part-time job combined with proper planning and budgeting can help you beat the stress of financing your higher education by paying for living expenses and helping you maintain a decent lifestyle. But in no way will you be able to cover your tuition expenses through part-time

employment. For that, you'll need your own finances. And don't even think of working more hours to earn more, for your grades will suffer. So it would be wise to balance your time efficiently between studying and working.

Moreover, given the tightening economic situation the world over, jobs of your choice are going to be increasingly hard to come by. Which means students will have to be more flexible in the jobs they're looking for and even be ready to accept one they would never have considered back home in India. Just keep your focus on getting your professional degree. In the long run, your sacrifices and hard work will bring you the rewards you deserve.