

# Beyond Financial Aid: How CUNY Colleges Connect Students to Federal Work-Study Jobs

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The Federal Work-Study (FWS) program, created in 1964 as part of the Economic Opportunity Act, provides more than \$1 billion in support annually to more than 450,000 college students with financial need at roughly 3,000 institutions nationwide (College Board, 2024; U.S. Department of Education, n.d.). The program subsidizes up to 75% of the wages of students working up to 20 hours per week in on-campus jobs or in off-campus community service jobs. Despite its scale and longevity, systematic evidence on the program's implementation and impact remains limited.

Understanding what FWS actually looks like on the ground is a critical first step to any quantitative assessment of FWS. Unlike the Pell Grant, which is awarded directly to students, FWS funds are allocated as a lump sum to institutions, which are responsible for program administration at the ground level. For historical reasons, some institutions receive substantially larger awards (per eligible student) than others, so program scale can vary dramatically by institution.<sup>1</sup> Few community colleges, for example, receive substantial FWS allocations. Institutions also have discretion in how they distribute the funds among eligible students, as well as in the types of job opportunities offered and how students are connected to job opportunities. Evidence from one national survey confirms that postsecondary systems and institutions vary widely in how they implement FWS (National Association of Student Financial Aid Administrators, 2016).

While a small number of prior research studies indicate that working during college could harm students' academic outcomes, other work suggests that holding a work-study job can have longer-term labor market benefits (Ferrando et al., 2025; Scott-Clayton & Minaya, 2015). FWS may improve the quality of available job options, particularly for students who would otherwise have worked off-campus. Compared to non-FWS jobs, which are often in service or retail sectors, FWS jobs may offer more flexible hours, less commuting time, greater relevance to students' fields of study, and greater levels of professional development and networking (Scott-Clayton & Minaya, 2015). These opportunities may be particularly valuable at less academically selective institutions where students may have more limited access to internships or other high-quality work options.

This research brief describes the implementation and evolution of FWS at undergraduate institutions within the City University of New York (CUNY). CUNY receives a single FWS allocation, which it then distributes across its separate campuses. As a whole, CUNY is one of the largest recipients of FWS funds, and its multiple colleges allow us to observe variation in the implementation of the program across campuses. It also provides a rare context in which community colleges receive a significant amount of funds.

The implementation research underlying this brief was conducted as part of a larger research project that includes a randomized controlled trial evaluation of the effect of receiving a work-study offer on student enrollment, program participation, and other outcomes. Understanding how students have experienced the program across campuses and over time—including during and after the pandemic—will help provide context for findings from our impact evaluation. Our case study of six campuses in a single system—three primarily associate-degree-granting community colleges and three primarily bachelor’s-degree-granting senior colleges—also has implications for understanding the program nationally.

This implementation study makes use of several sources of data. We conducted approximately 50 interviews with students, work-study coordinators, and other administrators involved with FWS at the six campuses. We also collected survey data from over 900 students. Finally, we draw upon administrative records of FWS employment from the 13 undergraduate CUNY campuses participating in the broader study. Available in a separate document, Appendix A contains a detailed description of our data collection and methods.

## Pandemic-Era Program Context

Our study data were primarily collected during and after the COVID-19 pandemic, although we also draw upon administrative records to describe FWS jobs prior to this crisis. Although the pandemic period is a distinctive one, it illustrates some underlying aspects of program operations and adaptability that may be useful for policymakers with an interest in optimizing the program going forward.

In March 2020, the COVID-19 pandemic halted in-person operations and classes at most U.S. higher education institutions. This resulted in a rapid shift to online and remote formats for faculty, staff, and classes. These changes affected FWS student workers, preventing some students from coming to their jobs due to campus closures and social distancing requirements.

To address these challenges, the CARES Act in March 2020 offered increased flexibility for program administration and waivers for funding requirements. During the spring and summer of 2020, institutions could pay qualifying students with FWS funds for which they had been awarded even if the students were unable to work due to pandemic-related disruptions. Though that accommodation ended in the fall of 2020, the CARES Act enabled institutions to transfer up to 100% of their unspent FWS allocation to the Federal Supplemental Educational Opportunity Grant (FSEOG) program, essentially eliminating the typical penalties associated with FWS underspending.<sup>2</sup> Most COVID-19-related FWS flexibilities and waivers ended on May 11, 2023, coinciding with the officially declared conclusion of the federal public health emergency.

Not surprisingly, given that FWS has historically subsidized primarily on-campus employment, the administrators we interviewed observed that the onset of the pandemic initially resulted in a steep decline in the number of work-study jobs available. However, after

campuses (and system administrators) had time to adjust, they found new uses for FWS funds, such as subsidizing clinical internships and other work-based learning required for some credentials.<sup>3</sup> Some campuses also used the opportunity to innovate and create new jobs that students could perform online. One community college administrator described creating a new set of jobs in which work-study students would help their peers navigate the new, online world.

*We would like to improve our service with the students, right? Because it's a challenge for the students with the school that operates remotely, right? We want this for the student—this process to go smoothly. ... We're going to have enough Federal Work-Study [students] who will help all other students go through the processes at the institution.*

These new positions provided work opportunities for FWS students while also helping CUNY institutions build what administrators referred to as an “orbit of care” to support students adjusting to remote learning.

During the pandemic, CUNY also had some additional flexibility in FWS usage due to its participation in the 2020 Federal Experimental Sites Initiative (“ex-sites”), which temporarily removed limits on the amount of FWS funding that institutions could allocate for student jobs at private-sector employers that typically would not be eligible. At the six campuses in our implementation study, only 56% of FWS student workers participated in the traditional FWS program; the remainder were in “ex-sites” eligible positions, largely clinical placements.<sup>4</sup>

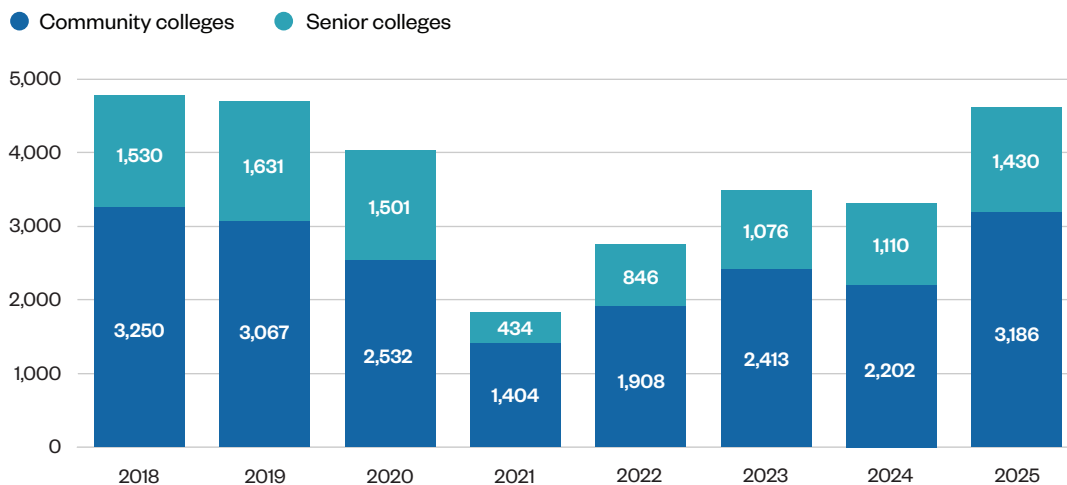
The administrators we interviewed also reported changes in administrative processes resulting from the pandemic lockdown. For example, during this time, administrators were authorized to confirm eligibility to work online, which may have reduced administrative burdens for students needing to bring paperwork into the financial aid office. One administrator also described holding online rather than in-person meetings with students to go over paperwork and review program rules, which ultimately saved them time and eased scheduling.

Despite new opportunities and reductions in the administrative burden of applying for a work-study job during the pandemic, program participation was very low in 2021. Some students may have simply been too overwhelmed to participate. According to the work-study coordinator at one community college,

*Honestly, many of the students we found that were originally awarded as a work-study recipient in the fall, not many of them accepted it. Not many of them decided to take advantage of it. Many of them were like, “We really just want to concentrate on school. This remote learning is way too hard. I can't take on something [new].”*

This administrator went on to describe a student who had been given permission to use FWS to earn money from his clinical internship. All he had to do was turn in the I-9 and other paperwork, but he decided not to do it. In addition to the obvious challenges that closing campuses would create for a campus-based program, such as FWS, the stress and fear of the pandemic also likely affected students. Even beyond 2020-21, administrators indicated that limited availability of FWS positions further hindered student participation.

Administrative data confirms what we learned from campus administrators: The COVID-19 pandemic significantly affected student employment at CUNY campuses. As shown in Figure 1, the number of FWS student workers employed by CUNY fell by 43% from approximately 4,700 FWS jobs in fiscal year 2018 to just over 2,700 FWS jobs in fiscal year 2022.

**Figure 1.****Total Number of FWS Jobs at CUNY, by Year and Undergraduate Campus Type**

Source. Authors' tabulations of CUNY administrative records. Figures for 2025 are based on preliminary data.

This pattern was not unique to CUNY. Nationally, the number of students supported by the FWS program declined by more than a third, falling from nearly 579,000 students in 2019-20 to under 372,000 students in 2020-21, before recovering to 455,000 in 2022-23 (U.S. Department of Education, n.d.). Many colleges, like CUNY, took advantage of the ability under pandemic waivers to transfer unspent FWS funds to the FSEOG need-based grant program: In 2020-21, 38% of FWS expenditures nationally were transferred to FSEOG (with transfer rates over 50% at community colleges).<sup>5</sup>

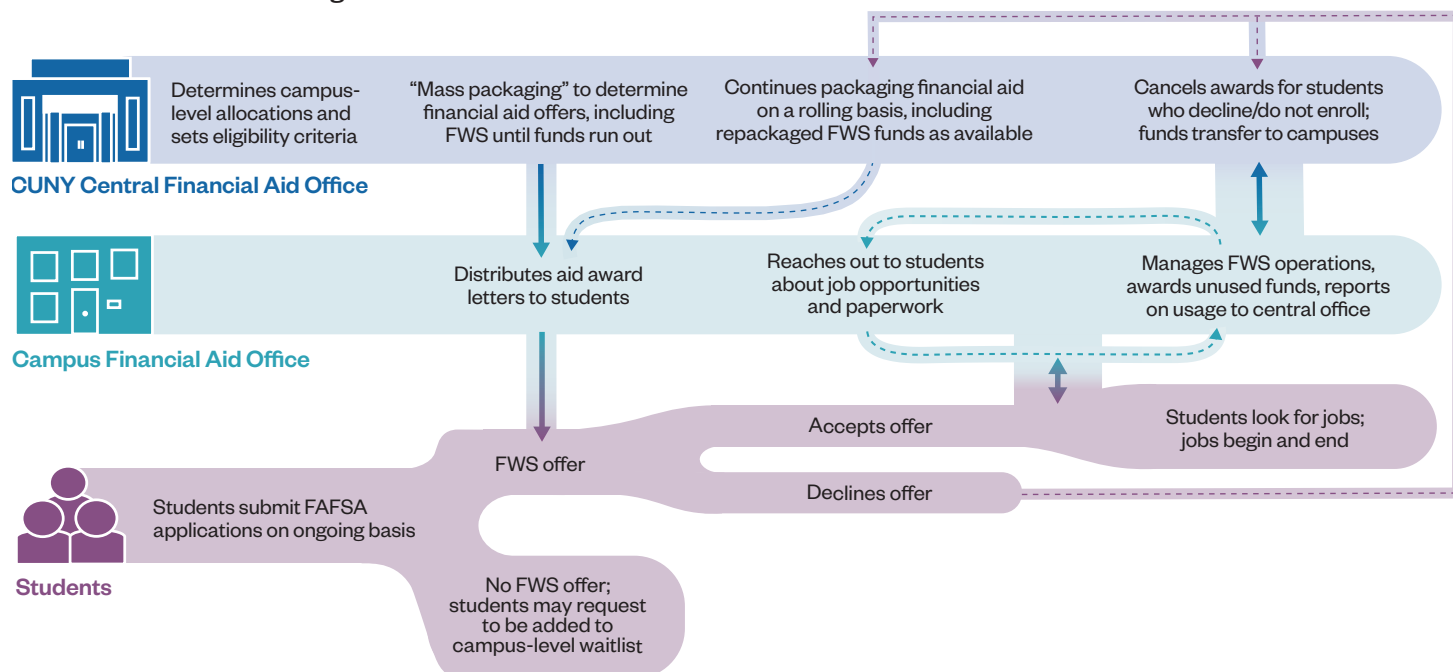
The 2023-24 academic year was the first one for which COVID-related program waivers were no longer in effect, meaning colleges would once again face penalties for underspending. CUNY was rarely at risk of underspending in the years prior to the pandemic, but it became a real possibility after the pandemic, and this led to new efforts to improve program uptake.

## Findings

### **Managing FWS requires more active institutional management than other forms of student aid, and how this is done varies across campuses even within a single system.**

Figure 2 provides a visual overview of CUNY's FWS distribution process, which has remained stable since before the pandemic. Once the overall system allocation for the year is determined by the U.S. Department of Education, administrators in CUNY's Central Office determine campus-level allocations as well as uniform criteria for student-level eligibility and priority.<sup>6</sup> Initial awards are then made centrally via a mass packaging process that distributes all major forms of financial aid (e.g., Pell Grants, federal loans, and state aid) each spring.

**Figure 2.**  
**FWS Distribution and Management at CUNY**



Note. CUNY's overall annual FWS allocation, and basic student eligibility rules, are set by the U.S. Department of Education. See text for additional details.

At mass packaging, FWS is over-awarded to account for anticipated take-up rates. During the years of our study, CUNY typically packaged 2.5 times its total federal allocation (implying an expected take-up rate below 40%). If funds remain unused during the year, individual campuses can re-package FWS awards to other eligible students who may not have received an award through the centralized mass packaging process, using their own priority criteria. Administrators at all of the six campuses in our implementation study sample described awarding these funds using a waitlist. At campuses using waitlists, if students meet the eligibility criteria set by the CUNY Central Office, they are then awarded on a first-come, first-served basis.

Except during the pandemic years, when multiple restrictions on the FWS program were suspended, central and campus-level administrators typically have strong incentives to ensure that all available FWS funds get used by the end of the year. Besides wanting to ensure that the maximum number of students and offices can benefit from the program in any given year, institutions can have their allocations reduced in future years if they do not spend all of their FWS funds. Thus, an important element of FWS administration is projecting and monitoring fund usage, and re-packaging funds as needed throughout the year.

If a student accepts their work-study offer, they must then find an FWS eligible job in order to receive the funds. Across our sample of six campuses, administrators took a variety of approaches to match students to jobs and manage paperwork and payroll throughout the year. In general, administrators described posting FWS jobs on an online job board. On some campuses FWS-eligible jobs are posted along with other jobs, while on other campuses they are posted separately.

At some campuses, administrators (either financial aid directors or work-study coordinators) described providing detailed orientations for work-study students. In addition to helping students retain their

awards, get paid, and have a positive experience with FWS, campus FWS coordinators potentially serve as an important point of contact for students within the financial aid office. A work-study coordinator at one community college explained,

*And then I also meet with them, once they're hired, individual[ly]. And I think this only works because [our campus] is smaller. Once we scale up and we are doubled in size, as they keep on saying, I probably won't be able to do this as much. But I do meet with them individually, after the orientation, to highlight some key points and policy of maintaining enrollment and lunch breaks, things like that. How to process time sheets, I go over that.*

We also observed variation across campuses in the extent to which FWS coordinators collaborate with other offices on campus to administer the program. Some administrators described working with the campus career services office in the process of matching students to jobs or in an effort to expand the potential jobs available to work-study students. Others, such as the following community-college administrator, worked with the career services office in order to provide workshops that could increase the skills of work-study participants.

*For some of them, they don't have experience writing professional emails and office etiquette and things like that, so we've partnered with the career center to provide those kinds of professional development, especially for students that are working off-campus. ... We really want to empower them and give them some skills before they go.*

Workshops on basic jobs skills might not only improve students' experiences and confidence at their work-study job but could also have positive effects on their labor market access and experience after graduation.

Finally, on some campuses, parts of the administration of the program, such as keeping track of the number of hours students work, are fully automated, while on others, administrators still do some of this work by hand.<sup>7</sup> This type of variation may affect the cost and efficiency of the program across campuses but seems unlikely to affect student outcomes. In an associated study of the campus-level costs of operating FWS, Minaya et al. (2026) provide additional detail about variation across campuses in resources used to support the FWS program. Overall, the high level of active management required to operate the program may be one reason why, when given the flexibility and facing the constraints of the pandemic, many campuses nationwide opted to shift substantial portions of FWS funding to the FSEOG need-based grant program instead.

## Information constraints and administrative burdens may hinder access to FWS participation.

Receiving an offer of FWS on a financial aid letter is no guarantee that a student will ever work via the program. At CUNY, when students receive an offer of work-study funds on their financial aid letter, they immediately receive basic information on the program as well as links to where they can learn more. Once students accept the FWS offer, they receive more information and instructions regarding next steps. When we asked students on our survey if they had ever received an offer of FWS, and if they declined it, why, only 12% of the sample indicated "I don't know what work-study is."<sup>8</sup> Still, it remains unclear to what extent students engage with the information provided or understand, before making a decision, how FWS jobs may be different than outside work. In recent years, both the Central Office and individual campuses have expanded advertising around the program; because some of these efforts may have occurred after the survey was administered, student awareness may have further improved over time.

A larger proportion, 19%, indicated “I don’t know how to find a work-study job.” For students who do choose to take an FWS offer, finding a job is a multi-step process. Students must identify and apply for work-study jobs. As described above, most campuses provide some sort of orientation that may help students navigate this process, though if it is not available asynchronously online, not all students may have access. Students must also complete standard state and federal employment forms, such as I-9s or W-4s, and bring them to be processed during certain office hours, which can be a burden.

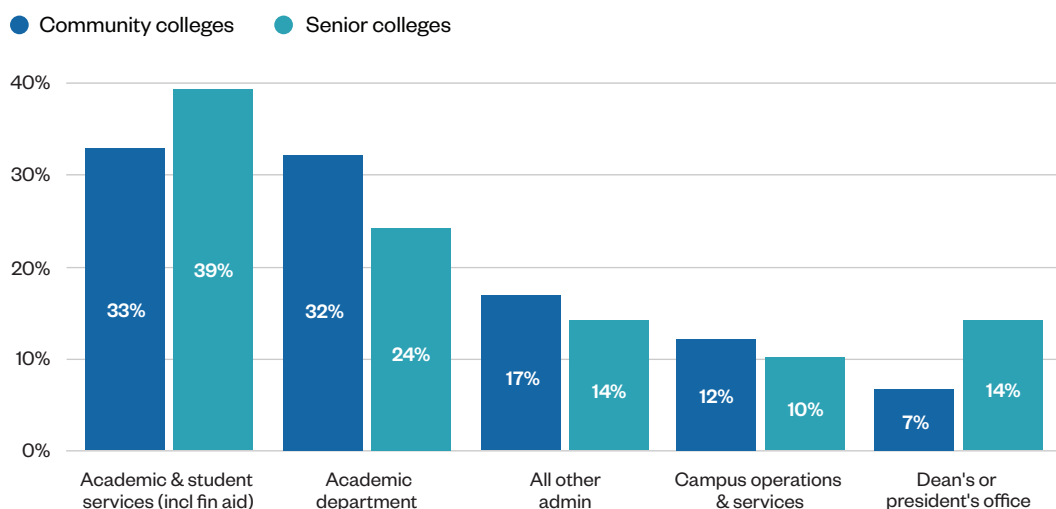
Finally, when asked why they declined work-study, the most common response (49%) was “I already have a job.” This suggests that students in general may not perceive FWS as having any special benefits relative to outside employment. In fact, as described in more detail below, students who actually work in FWS jobs report a number of advantages over non-FWS jobs, including greater relevance to their majors and future careers and fewer conflicts with their academic schedules. But these features may be less salient to students than wages, which may be higher in non-work-study jobs.<sup>9</sup>

## The types of jobs available through the FWS program vary across campuses and years.

We used administrative data from CUNY to further explore FWS job placements. Though this data shows only the office that employed the student, not the specific job, it allows us to observe job placements across all of the campuses participating in our broader study. As illustrated by Figure 3, between 2018 and 2025, 32% of FWS participants at senior colleges worked for academic departments, compared to 24% of community college participants. Seven percent of FWS students at senior colleges worked in the dean’s or president’s office, compared to 14% of participants at community colleges. Most of the remaining students, pre-pandemic, were in other administrative offices such as academic and student services, admissions, and finance and budgeting. Twelve percent of senior college FWS students and 10% of community college FWS students were in campus operations or services.

**Figure 3.**

### FWS Job Locations at CUNY, by Undergraduate Campus Type



Source. Authors' tabulations of CUNY administrative records.

The pandemic also had implications for what types of jobs traditional FWS participants (i.e., those not paid through the ex-sites initiative) were able to obtain in fiscal year 2022. While the number of jobs in all areas shrunk overall, the number of positions in academic and student services shrunk by less than the other four categories. Proportionally, the declines were largest in academic departments and campus operations and services.

The administrators we interviewed highlighted a variety of examples when asked where work-study students most commonly work on their campuses. One community college administrator listed the early childhood center, library, and business department as the most common places of employment for FWS students on her campus, while the work-study coordinator at another campus listed the game room, library, and IT department. One financial aid director at a senior college noted that the mix of positions changes from year to year depending on specific supervisor interests: “It depends on who wants to be involved.” This administrator also reflected on changes due to the pandemic, especially that more students were using work-study funds for the clinical internships required for their major: “We lost a lot of jobs, but I think that opened up a big portal—the clinicals and the internships.”<sup>10</sup>

## **Student survey responses support the hypothesis that FWS jobs offer advantages in several dimensions compared with non-FWS jobs.**

Choosing a work-study job may have non-wage benefits for students that they are not readily aware of. We used the survey to explore this possibility by asking students questions such as whether their job was related to their career goals and whether their work schedule allowed them to prioritize school. Working students with FWS jobs reported working a total of about 5 hours less per week than respondents with non-FWS jobs (21 hours versus 26 hours, across all jobs). Respondents with FWS jobs were also more likely to report having a job that was related to their major (47% compared to 29%) or was related to their post-graduation goals (47% compared to 28%).<sup>11</sup>

Students with FWS jobs were also substantially less likely than other working students to report instability in work schedules from week to week (15% compared to 22%), to report that they could not change their schedule if they had a busy week at school (11% versus 17%), or to report that they had ever chosen a class to fit around their work schedule (55% versus 77%). Finally, we explored whether participating in the FWS program may have increased students’ campus connections, which research suggests has a positive effect on persistence. We found that students with FWS jobs were more than four times as likely to report that they spent more time on campus as a result of their job (43% versus 9%), providing some suggestive evidence for the campus connection hypothesis.

## **The COVID-19 pandemic severely impacted FWS operations and has led to persistent changes in program implementation.**

Prior to the pandemic, CUNY faced the challenge of how to distribute limited funds among so many eligible students, but the post-pandemic period introduced a new challenge: how to get more students interested in the program, after a period of relative dormancy. Since the ending of

pandemic-related program waivers, the federal incentive to ensure that all FWS funds are used each year (or face funding reductions in subsequent years) has returned, and CUNY, for the first time in recent memory, faced the possibility it would not use all of its FWS funds.

CUNY has made several strategic adjustments since 2023 to address this challenge. First, it doubled the typical award size from \$4,000 per year to \$8,000 per year, ensuring that students' awards could support year-long placements. In addition, CUNY is offering campuses more flexibility to pay above minimum wage for some jobs (the NYC minimum wage also increased to \$16/hour in 2024). Finally, CUNY's central financial aid office has made additional efforts to create new work-study jobs and encourage campuses to more actively advertise the program.

## Discussion and Conclusion

The complex structure of the Federal Work-Study program can be a double-edged sword. It creates a heavy workload for administrators and may be mysterious for students, but the flexibility it permits also gives campuses opportunities to evolve the program. During the years after the pandemic, CUNY created new FWS positions placing students as college mentors in local high schools and assisting other students on campus with the FAFSA. Because of the flexibility of the program, administrators could continue to innovate. For example, if campuses want to increase the number of undergraduates participating in research, the financial aid office could prioritize using FWS funds to support student research opportunities.

Even if students want to take advantage of the program, there are still multiple steps they have to take in order to actually receive the funding, including searching for and being offered a work-study eligible job. This may discourage students from accepting work-study offers, which both increases the burden for administrators of distributing the aid and potentially deprives students of desirable employment opportunities. Some of the steps taken by CUNY campuses to increase FWS uptake, including more proactive marketing of the program, using tools to streamline paperwork, and increasing the hourly wage, may be valuable strategies for other institutions. In addition, students should be made aware that FWS jobs are more likely than non-FWS jobs to be tied to their future goals and to accommodate their school schedule.

Looking forward, while the pandemic created unprecedented disruptions for the program, it also opened the door for potential innovations and created a new urgency to modernize. This new phase of program evolution could be leveraged to further connect with broader efforts to expand work-based learning opportunities and internships tied to students' field of study. Overall, our fieldwork indicates that even a program as mature as FWS is capable of substantial change over time.

## Endnotes

1. The allocation of work-study funds to institutions has two parts: a base guarantee and a fair share component. The base guarantee makes up the lion's share of an institution's work-study allocation, and it is determined by the amount of work-study funding the institution received in previous years. The amount of fair share increase is determined by institutional need, and an institution's need is determined by comparing the cost of attendance to the average EFC of students who applied for aid at that institution (Smole, 2005).
2. Section 3504 of the CARES Act (2020) enabled institutions to use any amount of their FSEOG allocation (including funds transferred from FWS) to award emergency financial aid grants for students experiencing unexpected expenses and unmet financial need resulting from a qualifying emergency. It also waived the requirement for institutions to provide a non-federal share to match federal funds provided for the FWS Program for the 2019-20 and 2020-21 aid years (except for students working at for-profit employers).
3. Administrators had more flexibility regarding how FWS funds could be used during this period both because CUNY was part of a federal experimental sites initiative (discussed below) and because of temporary changes to rules during the pandemic.
4. See U.S. Department of Education (2019). Though CUNY originally intended to work with a set of off-campus employers with whom they were already cultivating relationships, the pandemic derailed this plan, and the extra funds were largely used to support students in clinical experiences required for their program of study.
5. Authors' calculations using data in U.S. Department of Education (n.d.), Table 17.
6. At CUNY, during the period of our study, students were eligible to receive FWS if they filed a FAFSA, indicated interest in work-study, had an EFC below \$1,500, had unmet need after all other grant aid was applied, and were not in any special programs, such as the Accelerated Study in Associate Programs (ASAP).
7. This may have changed since the year we conducted interviews. At least one of the campuses we spoke with had just recently automated when we spoke with them in 2020.
8. Students could check as many reasons as applied.
9. Many of the work-study jobs we observed offered students minimum wage, though there was some variation across jobs.
10. The clinical hours and internships that some colleges funded with FWS experimental sites funding during the pandemic were work-based learning positions, which, because they were program requirements, were not cancelled during lockdown, unlike most other in-person activities. They are field-specific. For example, some programs in allied health require that students complete a number of hours in a hospital or other clinical setting.
11. Respondents may have held multiple jobs, and they were not asked to respond based on a specific job.

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*This research was supported by grants from the Institute of Education Sciences, U.S. Department of Education (Grant R305A200250), and Strada Education Foundation. Adela Soliz also received funding from a William T. Grant Foundation Scholars Grant (#189169). The opinions expressed are those of the authors and do not necessarily represent the views of the foundations, the City University of New York (CUNY), or the U.S. Department of Education. This work would not have been possible without our partners at CUNY, including Colin Chellman, Sarah Truelsch, Edward Rubio, and Tara Twiste in CUNY's Office of Applied Research, Evaluation, and Data Analytics; Elaine Pimentel, Trudy Hilton, Mark Rivera, Sean Brown, and Waldemar Cotte in the Office of Student Financial Aid; as well as the campus administrators, work-study supervisors, and students who shared their experiences with us. We thank Amy Brown and Joe Hille for supporting qualitative data collection and early analysis, and Bianca Onwukwe for excellent general research assistance. We also thank Lauren Schudde and Coral Flanagan for providing valuable feedback on an earlier draft of this brief. The conclusions presented here are those of the authors alone, and any remaining errors or omissions are our own.*

