

2022 Complete Financial Hardship Survey Findings

These are the complete results from a survey of 120 current UT social work students conducted by FED UP (Field Education & Development: Undergraduate/Graduate Placements) in the Spring of 2022. Free response student testimony is included at the bottom of this document.

Working in addition to field & wellbeing

- 60% of respondents have a job in addition to being in classes and/or completing their field work (usually both), and 47% do odd jobs/side hustles
- Of the students who reported that they work outside of Field, 91% agreed with the statement "My ability to care for myself (mind, body, and spirit) is impaired by the need to work outside of Field."
- 91% of respondents on the three-year track indicated that their need to work was the primary factor in choosing the extended course.
- 92% of students in final field reported having to adjust their work hours in order to graduate on time.
- 95% of students reported that receiving a fair pay stipend for field work (\$17-\$20/hr) would allow them to stop working outside of the program or to work substantially less.

Financial Hardships

- 83% regularly experience stress about being able to pay for monthly expenses
- 72% of respondents reported that, on a scale from 1 to 5, with 1 being "Not at all financially stressful" and 5 being "Very financially stressful," their field experience ranked at a 4 or 5

Student Debt

- 60% are "quite worried" or "extremely worried" about their ability to manage and pay off student debt after graduation. Overall, 85% of respondents reported that they were worried about managing their student debt after graduation.

Emotional Stress

- 68% of respondents reported that, on a scale from 1 to 5, with 1 being "Not at all emotionally stressful" and 5 being "Very emotionally stressful," their field experience ranked at a 4 or 5
- 92% of respondents agreed or strongly agreed with the statement "I frequently feel like I have no time to myself."

Funding Available

- 28% of respondents reported receiving a stipend from their agency, averaging \$2,119.
- 27% of respondents reported receiving a field scholarship, averaging \$7,083. International students are not eligible for scholarships.

Attitudes toward Administration

- 88% of respondents strongly disagreed or disagreed with the statement "I understand the purpose of the tuition I pay for my Field class and what it is used for."
- 86% of respondents responded "very little" or "not at all" to the statement, "I believe the Field Office and SHSSW administrators take student financial hardship seriously."
- 7% of respondents strongly agreed or agreed with the statement "I believe the current model of Field education is sustainable."

Compromising Education

- Of the students who reported that they work outside of Field, 76% reported that working outside of their Field placement has negatively impacted or compromised their ability to learn from my Field work "quite a bit" or "very much"
- 73% of respondents reported that they regularly show up to their Field placement well-rested, energized, and excited to learn "not at all" or "very little"

Impacts on the profession

- 76% of respondents strongly disagreed with the statement "I believe the current model of Field education is inclusive of students from a diverse set of racial and economic backgrounds." Overall, 94% disagreed or strongly disagreed.
- 90% of respondents disagreed or strongly disagreed with the statement "I believe the current model of Field education honors the NASW Code of Ethics' emphasis on challenging social injustice."
- 54% of BSW respondents reported that the financial realities of field internships are impacting their decision to continue on with a Masters of Social Work.

Testimony Submitted in the Student Survey

It makes no sense that we say we want more diversity in the field of social work, but the current structure makes it so that only those from more privileged backgrounds get to partake in the current field structure. Those that take it are set back financially further after graduation, burdened with loans and a lower income level.

In my first semester, I was driving 35 minutes one way for my field internship with no stipend. Every 2 weeks, I was filling up my gas tank, trying to minimize any and all driving outside of going to field to mediate the cost of gas. Not only was this field internship unpaid, but I completely lacked supervision and training before being thrown into intensive work with clients. I advocated for a change in my field internship for second semester, and was relocated to a hospital much closer to home. It saved me money and time, and yet did not take away from the fact that I took up 2 jobs in order to be able to pay my rent and bills because field internship was still unpaid. I often worry about finances, and think about how my week is already over 50 hours, and then I have to find time to complete assignments outside of that. It has most definitely created anxiety for me and taken a toll on my mental health.

Fortunately, I'm financially stable and my lack of incoming funding is not negatively impacting me much. However, I know that others are struggling and have more expenses than I do. It excludes people from engaging in the field and encourages burn out. No one should work for free, especially the amount of work social work interns do.

With the rising costs of living in Austin, there is no way I could pay for both tuition and rent without working a side job. I am disappointed that the field education office/agencies are not able to even supplement the cost of gas, since many of us, including myself drive to field and campus for the field seminar. Not to mention, the cost of graduate school if I want to go to an out-of-state university (a lifelong dream of mine) is approximately equal to a social worker's annual salary. This is simply not a sustainable lifestyle if we are expecting students to work for free in preparation to make pennies. I love social work, but recently I have considered changing job fields because I don't want to continue being constantly stressed about money for the rest of my life.

Field has left little to no time for self care, let alone a job outside my placement. Due to how time consuming field is, it needs to offer liveable pay. During the semester before field, I considered leaving UT and not continuing my education because of the financial hardship. I do not understand why I am paying a semester's worth of tuition to work.

Although I have financial privilege in the sense that I do not need to work outside of my unpaid internship, I am limited in what I do because I want to save as much money as possible to pay back student loans after graduation. At my field placement, I am unpaid but last October my agency sent a email to all of the MSSW students about a paid position at the agency. I was furious because it showed that they do have money to pay us interns but for some reason they choose not to. I also do not understand why I am not only unpaid, but also PAYING to be at this internship (2 credit hours). The field education model actively goes against the NASW code of ethics and I'm shocked that this has been going on for as long as it has.

It's utterly exhausting. I am relatively privileged financially but every day expenses like groceries and gas etc add up (not to mention the gas is mostly to get to and from field and school). To pay for those I need to do some type of work. So I'm juggling a part time job 5 courses and 16+ hours of emotionally draining field work. I feel devalued and exhausted all the time. Self care feels like a joke when I hardly have time to sleep or eat. It is not a sustainable or healthy way to live and it effects how I am able to show up to class and field. It also acts as a barrier for people to go into social work and it shows up in the demographic make up of the school and the field.

I already had debt from undergrad, and I'm accruing more debt from being in this program, which will likely equate to 6 figures in the end.

When I discuss with other MSW current and previous interns they are always surprised with how many hours we have to complete with our internship along with also having so many classes. Some days I feel so drained that I need to take a mental health day but I do not have the ability due to having to complete so many hours and having a full time job outside of school and my internship in order to financially sustain myself.

It's been brutal. Not sure if I'll make rent this month or next.

When I started final field, I had to quit my job and be fully supported by my partner (which I'm fortunate to be able to do)

Balancing field and work left me exhausted and short on time to complete all my class readings and immerse myself in the learning content like I wanted to. I am so thankful that I chose the three year track so I had more room to breathe. I don't see how full time grad students that work, do field and take the full class load are able to actually retain what they learn or have quality personal time unless you have superhuman time management skills and/or no one else depending on you for their care. It seems sacrifice is just the expectation, but that hurts not only students, but our current and future clients as well. Grad students especially are a high risk population for mental health issues.

During orientation when I was told by administrators that I could not work full time during my MSSW program, I almost had a panic attack. I became discouraged and almost didn't pursue my MSSW.

Another experience I had during orientation was when current students on a panel were asked how they managed their personal finances most of them said they were using their federal loan money. I am a non-citizen and not eligible for federal loans, I felt that I would not be able to sustain myself throughout this program and felt this program was non inclusive. I have been getting by through working multiple jobs and borrowing money from family members.

I think the school just straight up does not care, even with the internship fund, there's fasfa caps and it's taking so long to hear back from them. I understand the school has its limits and there's laws but UT has the money to pay us and advocate for us, they just straight up don't want to. It's hard, struggling to feed myself and pay rent while this school just says "o sorry about that :(“ and does nothing to actually help the students.

Working nearly full time, doing field, classes and managing a chronic health condition has been exhausting. I also was unable to pursue field opportunities I was interested in because they required even more hours of unpaid labor on top of what is already required.

i want so badly to be able to immerse myself in this work, but i felt like i was barely keeping my head above water, and really struggled to feel present. sometimes i literally could not be present, needing to leave trainings early to get to work on time

My personal hardship is limited/occasional, but we should not have to justify being paid for our labor. So many other fields have done away with unpaid internships. If we want social workers who have lived experience with the populations we serve, we need to change the field education model.

Because I have to work two full days unpaid at my internship, I don't have time for a job on top of my full course load. Plan A is spending my life savings down to zero before taking on debt, and that's a privileged situation. Since my work is unpaid, I can't qualify for in-state tuition next year. Many days I feel heavy guilt that I can't better plan for the students I support at my placement since I'm so exhausted.

During fall semester, I chose to work 10 hours/week in my GRA position, just to have some extra income. Fortunately, I have a spouse who works full-time and is able to cover most of our expenses, but money was a little tight, especially because the cost of living in Austin is outrageous. In December, I was diagnosed with Hashimoto's disease and decided to see a specialist, who unfortunately does not accept insurance, therefore I have to pay hundreds of dollars out-of-pocket for each visit. At that point, we were also paying \$350 each month just for my insurance through my husband's work. I decided to increase my GRA hours to 20 per week so that I qualified for free student health insurance (which would save my husband \$350 each month from his pay checks) and so that I would have some extra income to pay for my thyroid specialist appointments.

With an autoimmune disease, I have to take extra precautions to manage my stress levels and take care of my body. A solution I had for that was to decrease my field hours from 16 down to 12 each week, so that I could fit in 20 hours of GRA work and still maintain a healthy balance of time and low stress levels in my life. By decreasing my field hours, I have not been able to contribute as much follow-up with my clients and I have missed out on opportunities to meet with clients in-person, therefore contributing to a less-rich experience this semester. Furthermore, working 20 hours each week in addition to field work and attending classes had caused me to have less time to focus on my coursework. I am not learning as much from my readings and assignments as I would like to because I cannot dedicate enough time to dig in and think critically about application. I am just doing the assignments to get them done and often don't complete my readings.

I am truly grateful for the experiences that I have had working in my field placement this year. I have seen immense growth in myself and my knowledge base. However, not getting paid for my work has ultimately resulted in consequences not only for myself, but for my clients, and my peers who have had to patiently wait for me to get my portion of group projects done.

I have felt for the entirety of this program that I am simply going through the motions, checking the boxes until I can get out of the woods. Any learning that happens is typically incidental, as I am typically more concerned with securing enough income to cover my expenses and maintaining enough of a social life to ensure I do not fall into a depression. I know people in the program with less class privilege have it worse than me, and I don't know how they do it without being full to the brim with resentment at our backwards, hypocritical social work institutions. We should be LEADING in modeling economic Justice for students, not falling dead last. The learning I am able to do at my field work—on top of it being a very low-quality internship that I paid tuition for at an agency that is about to get shut down for its gross dysfunction—is largely compromised by my need to prioritize my physical and mental health and work enough to pay my rent in Austin.

I notice that students who do not come from privileged backgrounds experience much higher stress levels, often times related to finances, than their peers who come from more privileged backgrounds.

Not having a stipend for field, I've struggled to find time for self care and for adequate sleep this semester, and I've definitely noticed an impact on my performance within field.

Not paying students for our valuable work in this field is the perpetuation of white supremacy. The field office's unwillingness to take a meaningful stand and advocate for us to be paid also furthers white supremacy. It means that people with access to inter generational wealth are the only ones who can afford to pay to work in this very difficult and important field.

I have chronic health problems that require significant time and attention to my health, but that has been disrupted by the field requirement being so time-intensive and unpaid. Because I need to work outside of my unpaid field placement (on top of using student loans), I am strapped for time regarding needs such as sleeping, exercise, cooking, and resting. If my field internship was paid, I would be able to spend more time attending to my physical and mental health, thus performing better at my field placement.

I also think about those who had to switch placements due to their first not meeting their educational needs. For those who were paying to be there (i.e., did not receive a stipend or scholarship), that was quite literally a waste of their resources: time, money, and energy. Why are we required to take a gamble in spending our money and other resources on an experience that may or may not meet our educational needs, especially in such a short and intensive program?

Due to the significant costs of tuition (increased by paying for field hours) I am also working 20 hours a week. This gives no time for personal life outside of work school and field. The field office totes that a high percentage of placements do receive stipends yet this includes a large chunk of us who are placed at CIS and offered the Americorp Education Only Award position in which we do significant extra work to receive and it is less than \$2000 that can only be used towards past loans or future tuition. Students don't see any of this money for the work and labor they contribute to their placement sites.

I'm a first-generation, Latinx student who was raised in poverty. I was raised in a mostly single-parent home with a Mother who worked 2-3 jobs to keep food on the table. Although today my mother is better off, the financial struggle still exists. Thus, I don't have the option to receive financial support from my family for my education or other endeavors. This is a big reason (and loan predators) why I'm about \$50,000 in student loan debt.

The fact that I've made it into grad school is something I'm deeply grateful for. At the same time, I've struggled immensely to get here. I'm a two-year MSSW student attending full time, paying UT to work 15-18 hours a week for free at my placement, and working part time just to survive. When I bring up concerns about how I'm struggling with my course load due to being overwhelmed with school, work, and life--I'm often told I should consider moving to the 3-year track. Time is money, and that plan doesn't logically make sense to me. What makes sense is for students to stop being exploited. These settler colonialist type values are outdated and disproportionately discriminate against people of color like myself. Also, the notion from some people from older generations of, "I struggled, so you should struggle too" is not trauma-informed and petty. The question administration should be asking themselves is not about whether stipends should be given to students in field, but HOW to get funding to ensure students receive universal stipends to improve their overall well being.

SHSSW is seen at one of the top ten SW programs in the nation. An important way to make that title actually seem true is by compensating students for their work and making the field placement process actually equitable.

While I appreciate the opportunity to apply my learning in the field, it is very stressful to work in my field placement part time and take classes full time. I did not think I would also manage a part time job, and so I've had to rely on scholarships for tuition and loans for living expenses. With a high cost of living in Austin, this is particularly stressful. I am also worried about the debt I will have post-graduation and the fact that my salary will likely not compensate me well to pay off that debt quickly.

My placement is at a program at UT. I did not express an interest in a placement at UT, but was assigned this internship. I am not provided parking nor a stipend. My commute, including the walk from the C lots to the building on campus, is an hour to an hour and a half each way from my home. There are GRAs in the same department as my internship, who are Masters students at the School of Social Work, who are paid for their work in the department. The attire expectations for me are more "professional" than those for the GRAs. The GRAs also receive more free perks than I do from their positions. The program I work in has only two paid staff and requires my free labor and the free labor of the final field intern to carry a larger caseload than they could otherwise. The program is designed around our free labor. Additionally, my program could qualify for the BRIDGE scholar program. I was not prompted to apply for this program when I was placed, which would have provided me significant funding for my field. When I reached out to apply, the deadline had passed. I am unable to receive CARES act funding for my placement, since it is at UT.

I am working 30 hours a week plus doing field, and it has taken a toll on my physical and mental health. The expectations at field aren't low either, and it feels unfair that we are genuinely being used as unpaid part-time employees.

i had to quit my job to be full time field and now i am very down with money. I need a job straight out of college just to sustain myself when i could've used a break

Weekly, I leave my role in supporting victims to immediately serve in a restaurant. The transition is emotionally challenging for me, as I have no time for self-care after particularly challenging client interactions or triggering experiences. Restaurant work is the most money I can make, but it is making my physical disability worse, creating compounding compassion fatigue and making me less present and engaged as a learner in my field placement and in the classroom. I have the luxury of a 1500\$ stipend at my placement, which covers approximately 2 months of rent for the entire school year. I am facing increasing debt, physical illness, emotional exhaustion and general fatigue.

Because I do not receive my stipend for field until the end of the year (and it is meager), I have to work part-time as a full-time student. The hours that I work are barely enough to make a living and I have to rely on the loans awarded to me from the FAFSA. I will likely be tens of thousands of dollars in debt and am sure that since I chose social work, I will be living paycheck-to-paycheck after I graduate. I can see why the degree is not sustainable for many people and am anxious for my own future.

The fact that I have to work every hour I'm not at field or in class definitely impacts my learning. I don't have time to prepare for/process what happens in field every week.

If I did not have a partner who is working, I would have to work a paid job in addition to field to afford to live in the Austin area to go to UT. If I was doing that, I would not have enough time to complete assignments and would probably have to switch to part-time status. My physical health would also greatly suffer. Asking students to pay for their Field class and work unpaid for 16+ hours per week (even more for final field students) greatly favors potential students who have financial privilege. It also stretches students so thin, that their learning at field and in class may be greatly impacted.

I have tried to work part-time through the program and was not able to juggle the responsibility and additional stress. This semester I had to borrow money from my family in order to pay rent.

I wish I could trust Steve Hicks School of Social Work, or at least the entities that allocate its financial resources, to use its students' voices as policies and procedures. Things seem to be getting better with town halls, stated faculty interest in the issue, etc.

Yet the relevant faculty -- amorphous and unknown as they are -- were not all present at the town hall. If they want the trust of students, they shouldn't just offer to lecture us for 40 minutes with a hired mediator (a union busting tactic old as time). Trust is built on transparency. Participatory action -style policymaking, public records of SHSSW expenses, what current "encouragement" for agencies to provide stipends looks like -- these are the kinds of actions that would feel authentic.

As my social work professors state wisely and often: uncomfortable work means we're growing, learning. If SHSSW truly wants to implement universal intern stipends, they need to speed up their timetable and invest resources to the point of discomfort. It needs to be uncomfortably fast, or their well-intentioned commitments will be lost to attrition and quiet retraction.

In my BSW my field supervisor didn't realize I wasn't getting paid a stipend. She assumed I was getting a stipend from UT. Had a conversation between field office and agency happened prior to me starting field, she says they would have paid me. We need to be having individual conversations with each agency rep about HOW they can financially support us. This does not mean sending mass unpersonalized emails "encouraging" them to pay their interns.

Because of being unpaid in field and taking a full course load, I also TA 10 hours/week, contract barista on the weekends, and try to sell my art to pay my bills and tuition. One of the things I have most sadly sacrificed is my access to a life in which I feel present, grounded, and mindful of being a living, breathing human being. Because I'm hustling to make money, I so rarely get to enjoy a quiet, slow moment in which I'm just grateful to be alive. This program talks about self care. Self care? With what time? Time is one of our most precious resources and not being paid directly confers on how much time I have to laugh, rest, play, and take care of my loved ones. Additionally, I avoid going to the doctor and the dentist, and getting things fixed on my car, because I don't know where the money would come from. I come from financial privilege, so my parents have helped me pay some of these medical bills. But what about the people in this program who don't come from the same? I guess they'll keep avoiding taking care of themselves too — until when?

Dedicating 16 hours a week to unpaid labor means I must spend more time working a couple different jobs to make ends meet. In truth, given this time crunch I more often choose to tend to get my 7/8 hrs of sleep than to be fully prepared for class.

I'm a full time employee and full time student (taking 9hrs/semester and one class during the summers since I'm on the three year program) who has felt the stress of juggling a 40-hour work week, school, and an internship on top of all of our personal responsibilities. Though there have been challenging times financially, most of my stress comes from too many requirements on field education. As someone who comes with over 7 years of experience in social services and must keep a consistent salary (because of living costs, home mortgage, other personal responsibilities etc.), it's been challenging to not only manage all things but also even have the energy to show-up 100% all of the time, be able to build meaningful relationships with professors and peers, or be able to process all that we're learning. Scholarships, stipends, and part-time jobs are not sufficient to keep up with the living costs of central Texas. Sure, financial preparation and saving would have helped me, however, I'm the first in my family to graduate from a university and now the first to attend graduate school. Navigating the educational, financial, and white-centered systems are challenging with plenty of barriers for BIPOC folks. I've decided to keep my full time job because I know that scholarships and stipends will not be sufficient for my

personal needs and value. Often these two latter are the bare minimum, if at all.

My field placement has been an extreme waste of money and time. I am at a field placement that has me only doing administrative tasks and my supervisor is an outside source since there is not a single social worker within my program. I am paying thousands of dollars to be in an internship where I am not even interacting with a social worker on a day-to-day basis and feel as if I am worse off now than I was before the internship. I have been fortunate enough to get assistance from my parents throughout undergrad and in my field placement and use my savings when necessary. However, that means that the financial burden has been placed onto my parents, and since I am in a full time internship and do not have time to work another job, my parents are required to pay for my rent and other expenses to prevent me from being evicted or going hungry. The school has done very little to prepare us for this experience in terms of warnings about the financial burdens. I was under the impression that most field placements would be paid up until my junior year. It is a known fact that social workers are underpaid and undervalued, and we have been taught throughout undergrad about the importance of advocating for yourself and higher payments, but when we try to do so, we are shut down and silenced. How can we ask that everyone else value us as a profession and match the payment to that value when we cannot even value our own work?

I understand it's a complex issue, but other fields (LBJ School) have living wages for their students. I feel like this ask is feasible and much needed to address racial/ethnic/SES disparities in our program. I saw several of my BIPOC peers either drop out or move up to 3 year programs because of the hardship they experienced. I also know a few people who are working for for-profit placements, so I don't understand how that's legal for them to not be paid under current labor laws.

I think my whole year of post bsw grad school has been stressful. Taking 5 classes in the summer meant I couldn't work and pay my mortgage each month so before I even applied I had to make sure I had enough saved. Each week I try to have some money incoming so I can use it to spend on daily expenses (gas, groceries, bills) but its scary not knowing if I will be able to pay them each month. If I don't I have to put it on a credit card which quickly adds up.

I am a full time MSSW student on a student visa. I rely heavily on my TA position which pays me for 20hr/week and helps cover my tuition. If I was paid adequately from my field placement (which I am not), I could focus my attention more on developing my social work skills and not have to work as many hours outside of field. In addition, I feel like I cannot bring to light my financial situation at my field placement because even though they offer me a stipend, it's so little that it feels a bit insulting.

I have the privilege of having a partner who works full-time who pays the bills. I do not take this for granted and it has alleviated significant financial stress. Also, to obtain his current job that covers our living expenses, he had to complete three years of graduate school and we have \$175,000 in student debt from that education. Even with his salary, I still have to take out student loans to now cover my graduate schooling. To obtain jobs that invest in our communities (both of ours are considered to be in "helping" professions), we've had to accumulate massive amounts of debt in order to actually make a living wage in our career areas and eliminate ceilings (we HAVE to have masters to enter our careers). We will be paying off our student debt for decades to come, and both of us, by the end of our programs, will have spent hundreds, maybe thousands, of hours working for free in order to obtain our degrees that we are paying tens of thousands of dollars to obtain. And due to the time demands of school, were and are unable to take on meaningful forms of paid employment to help offset the burden of debt. A paid field experience would make a significant difference in decreasing the level of our financial stress and overall well-being.

I feel that I'm extremely worried about the future because I will be paying off my loans. I decided to take another job with catering at the UT athletics centers to earn some income to pay for my current expenses like rent, food and other necessities. I have found it very difficult to balance working at the catering (getting enough hours to pay for necessities), attending the 240 hours per semester and completing the 15 hours semester load.

The current field education structure implicitly teaches us to undervalue ourselves (and the profession of social work as an extension), and to continue doing so later on in our careers. It creates incredible cognitive dissonance between the high ethical standards we're supposed to operate under, what we want for our clients and communities, and what we're expected to settle for ourselves - which in Austin means we can barely afford a living. Within this context, the newest "self-care" clause feels insulting, because this is a structural issue, and not an individual one.

It's demoralizing, and as an international student who is not eligible for 99% of the financial assistance everyone else is (CARES act, federal student loans, most scholarships), and is not allowed to work outside of the university, (I will be looking for a part-time job that meets my visa standards next year, the criteria are very stringent and there is a lot of bureaucracy that comes with it which adds an extra burden, but I need the income), the opportunities to supplement my finances are basically non-existent, and having no income for two years is extremely scary. In order to do this program at 31, I am depleting the entirety of my life savings and taking out a loan from my sister to avoid the 12% interest rates that international students taking out commercial loans are exploited with.

All in the hopes that someone will want to hire me and sponsor me for a work visa after graduation (which I will have three months to secure). This precarious position means that I might be forced to accept any kind of position, and the idea of negotiation and holding out for a better salary is a privilege I don't have.

In this program, I feel like I have to choose whether to be intensely stressed over time management/exhaustion or finances. It impairs my ability to show up for my classes and field in the way I truly want to when I'm investing so much in my education. It is in direct contrast with what the school/profession says about the importance of self care. It is also a huge barrier to having a more diverse student body at our school, since systemic oppression results in BIPOC students having less generational wealth/resources to be able to self-finance this program.

It's not only the field hours required, the required assignments for field are absurdly time consuming on top of completing field hours and all our other classes. Having to do so many field hours, and THEN having to do so much schoolwork related to it/reflecting on it is a hugely draining exercise, and does not feel educationally enriching, it simply feels like busywork requirements. We are paying to work for free, unskilled and not trained, and yet doing the work of people who have graduate degrees. It doesn't align with any of the values of social work, and it seems unethical to have students doing the roles we are. At least if this is required, we could be paid for our time and effort.

I am a dual student, and my last semester has been absolutely insane. Because my field internship is unpaid, I had to continue working 20hrs/week and extend graduation of both programs through August. I also am doing 6 credit hours in my other program and wrapping up required graduation materials on that end - in addition to the 22 hours a week for (extended) field per UT requirements and the UT capstone night class. I haven't had a moment to breathe, and I would have loved to quit my job in order to wrap up both of my programs, but that was just not financially possible with incoming bills. To make matters worse, spending tuition money in order to work unpaid just feels like a slap in the face. I implore the School of Social Work and the UT System at large to address this issue and support their students in achieving success - preferably through paid internships, but at the very least, the issue of paying tuition for unpaid

labor can be amended.

yall, I just do not have the time. I gotta graduate but I just feel so burned out

In the fall semester, I worked 20 hours per week so I could receive income, a tuition reduction benefit, and health insurance premium coverage. Last semester, I was incredibly stressed working 20 hours for my TA position, 16-20 unpaid hours for my internship, and taking a full course load. I had very little time to devote to taking care of myself, and I often sacrificed rest and spending time with loved ones.

This semester, I felt my only option was to cut back my work hours, so I'm just working 10 hours per week. That said, I still find it quite challenging to balance work with my internship. I'm also now paying \$300/month for student health insurance, which I find very burdensome. In order to relieve some of the burden of working while in school by taking one less credit during the semester, I plan to take a couple summer courses, which are a little more expensive and may or may NOT include an in-state tuition waiver (which I received during the fall and spring semesters).

I am concerned about how little income I receive and how high rent is in Austin. I'm having to rely more on student loans, which I find very stressful. The opportunity to have a stipended internship for final field significantly impacted my decision to apply for one of the few final field internships that is paid. All in all, having stipended field internships would significantly relieve the financial stress of existing in this MSSW program!

This semester has been the hardest year of my life. While interning for free at a place serving those who experience homelessness ... my parents became homeless. I am obligated to work for free to help serve, yet I'm unable to serve my family because of it. I also am working a job till 3 am on weekends to help suffice

I'm living off loans! I have no financial support from my family, so I have to survive off of money I make from loans. I was lucky to get a grace scholarship for half of the year, and find a work-based placement this semester to help fund my education and relieve some of my loan burden. But honestly, I am spending all of my loan award and all of my income on living, so there really isn't any saving, and money is still very tight. Getting a work-based field placement was a huuuuge stressor, and I am lucky to have had the time/energy to make this happen. It took a lot of self-advocacy, and from my understanding a lot of other students do not know this is an option. This needs to be a more mainstream option, and MUCH more accessible for all students.

I have had to work 20 hours/week in outside employment (in addition to my 17 hour/week field placement) in order to afford my basic needs. I also had to take out significant loans to pay for tuition and fees. I am often concerned about affording rent and gas, especially since I have to drive to my placement multiple times per week. The education benefit I will receive from AmeriCorps is not allowed to be used for basic needs and will not be dispersed until the completion of my field placement. I am effectively working 60+ hours/week, when considering Field Education, my part-time job, a full 15 hour course load, and homework. It is extremely unsustainable and I have noticed my stress increase significantly and overall physical health decline. This is not acceptable, and this unnecessary and undue hardship excludes so many individuals from attending this program. We are trying to make the world a better place, but in doing so, we are subjected to unacceptable conditions. This must change.

I cannot afford to live without field stipends and end up going further into debt because of it.

I am so incredibly fortunate to have a scholarship that covers (most) of my rent and food but I am still losing a considerable amount of money to expenses such as gas and tolls. Gas prices are on the rise and traveling to my field placement rather than traveling to campus uses a lot more gas. I could not image the immense stress this would put on people who are experiencing financial hardship. Additionally, field hours and the toll that field puts on the body and mind make it next to impossible to sustain another job outside of field. Field is making people choose between their own health/well-being and earning money.

I was lucky enough to receive a stipend from the school, and that did help immensely. I'm also aware that, without that money, I wouldn't have been able to do field and finish my degree, and cannot imagine the strain experienced by those who didn't get the kind of support I did. Final field is tough, particularly when doing daily direct practice with clients who are going through very hard, painful experiences. It's a lot to ask of students to have them both do the work, attend class, and find the time to do wage-labor so they can keep a roof over their heads. You couldn't dream up a better recipe for burnout, financial hardship, and impaired ethical practice.

I frequently fall behind in classes and on assignments due to my need to work and/or sleep.

It is not sustainable to ask that students work for free as a requirement of an internship position. I am currently concerned about my ability to make ends meet at the end of the semester despite taking on an additional part-time job to survive. Free labor should not be an incentive of internships. Additionally, It is not fair that UT continues to be complacent of this situation, allowing students to struggle for the benefit of an education when the worry of financial and time-constraints impede on their ability to learn.

I have been privileged to work for about a decade since my undergraduate experience and have been in situations where I could save up money for a graduate degree. That savings is a protective factor from stress as I can care for myself and loved ones in need. During this graduate degree that savings has been depleted at a faster rate than expected. The high price of living in Austin is making schooling increasingly unattainable. I question getting another job daily, during this degree where employment is discouraged.

I selected my Field placement solely based upon if the placement offered a stipend or wage. The stipend I received from my field placement was significantly less than what I would have made working for minimum wage (\$4.63/hour). Choosing an internship at UT along with receiving this small stipend disqualified me from receiving other financial aid that was available for Final Field.

The model of field education is antithetical to the social justice values we are meant to adhere to as social workers. Advocating for payment for all of us, is in line with what we advocate for on behalf of our clients and our workplaces. I don't understand how on one hand, the SHSSW hosts a food pantry knowing students are food insecure. Then on the other, expects us to work for years for free when placements such as hospitals and the university itself, could easily pay workers a living wage. The system is exploitative and the school expects us to accept this because "that's what they had to do." It's unempathetic, unjust and unacceptable.

I believe that my experience of conducting my first field while working for 40 hours as a single mom led to my ultimate pancreatic cancer diagnosis. This is not tenable and was not doable, but I had no choice as I have to feed, house and clothe myself and my son. I ended up having to work every other weekend, meaning I was working 14 day stretches with no break. I was utterly exhausted and so stressed out trying to also eek out assignments for two classes. This was unfeasible and should not be a situation, especially given the very low amount we will end up making in actual social work practice.

For my field placement, I am placed at Cross Creek Hospital, receiving minimal supervision and working 16 hours a week. I complete the same tasks that full time employees do but for no money and minimal supervision/learning. It's hard for it to not feel like exploitation at that point, especially when financial hardship is experienced.

I am lucky enough to be supported by parents during my field assignment, but I am well aware that is not the norm. Furthermore, I know that I did not have my parents supporting me I would need to work on top of field to make ends meet, likely taking out loans as well. This model is not sustainable and must change.

I am a post BSW in final field of my MSW for context. I had to take the 2 year track instead of the accelerated 1 because I needed to rebuild some of my savings after being unable to work part time while doing my BSW final field. Now I'm in my MAW final field, the entirety of my stipend goes to rent, food, and other living expenses. I was unable to build connections to the MSW community because I spent my first year of my masters doing first field, 4 classes, and working 20+hrs a week to pay my bills. I haven't consistently had time to myself since transferring into the social work program as an undergrad. For comparison I had more consistent time for myself as an undergrad honors engineering student. It is deeply frustrating that I am paying the school full time tuition in order to work 40 hr weeks, I am lucky enough to have a stipend but the hourly rate calculated to lower than my retail gig I was working previously. I am someone who can afford this decision. I cannot imagine the amount of debt being heaped on our community through final field alone. And for our MSW final field we don't even have a field practicum class to pretend like that's what I am paying for. Doubling down I am a domestic long distance student with an established UT affiliate, the university did absolutely nothing to assist me in trying to find housing, to transition to a new city, and once I was there I experienced consistent radio silence from my faculty liaison. I felt abandoned by the university I am paying to train me in my field.

In my crisis class (strongly recommend) we learned about "moral injury" which is the idea that we are REQUIRED by our jobs to carry out tasks that go against our values. The NASW and social work in general always encourages us to think about the dignity and worth/overall well-being of clients BUT THEN we are paid nothing and in fact are paying large amounts of money through tuition to work 40 hours a week. It feels like a constant moral injury which can lead to burnout. It's unacceptable that the way this education system is set up inherently sets students up to burn out. If we truly value social workers then we should value the way our education systems supports them when they are getting the degrees to become social workers.

In addition to 5 classes and a 16+ hour a week field placement, I work 16-20 hours a week to ensure I can make ends meet. There are so many times I have wanted to invest deeper in my learning in field and class, be it reading an extra article or book or visiting office hours, that I haven't been able to because of my work obligations. I believe I would be a much better, more experienced, and more rested social work student if I didn't have to work addition hours to get payed.

Knowing my labor is unpaid has heavily impacted the long-term sustainability of my field placement, as it becomes harder for me to justify the strain I am experiencing and the felt disinterest in my work on behalf of my field placement, UT, and the SHSSW. I feel taken advantage of and uncommitted to my field work, particularly as I do not very much like my placement and feel I am not learning as much as I had hoped. Overall, I have watched my capacity for work and school drop as the year goes on and I continue to internalize the devaluation of my work.

I worked at the beginning of the fall semester in addition to my field placement and had zero time for myself. I quickly became exhausted and overwhelmed. I was fortunate to receive the GRACE funding, which allowed me to quit my job. If it were not for the GRACE funding, quitting my job would not have been possible. In addition to the GRACE money, I also have had to take out 20,000 in student loans in order to pay my tuition, and afford to live. I am very stressed about paying off my debt. I am planning on working more this summer to save up for next year, but I will also be taking two classes.

I would also like to note that I grew up with relative economic privilege. I do not have loans from undergrad. I have family I know would take care of me if I were to experience an emergency. I am extremely grateful for what I have been afforded. Yet I am still in a stressful position financially and can only imagine what it is like for people who already have debt and/ or do not have a safety net.

At my internship I have a caseload of about twenty people who are actively seeking to escape domestic and interpersonal violence situations. Clients come to me with complex anxieties and trauma and I do my best to provide trauma informed guidance and counseling, but with so many clients in addition to coursework I'm falling behind and my stress has increased exponentially. Clients regularly try to reach me on weekends and when I'm not working, sometimes it takes me a few days to get back to them and this just heightens their anxieties, too. One recently emailed the CEO of my field placement organization to complain about me because they felt I was not being as communicative as they wanted. I'm not getting paid to put up with this and it just makes showing up and doing my best that much harder. I know it's my job to not expect anything in return, that I signed up for an unpaid placement, but the org is constantly talking about how much money they have and the new positions they want to hire. I work for free, pay tuition, and have no income because I spend all my time working and scraping by with my assignments.

I am grateful to have employers who allow me flexibility with my hours to accommodate my field education. I chose the extended placement so I could continue working, but that delayed graduation and had other financial consequences. Despite holding two jobs outside of field, I am taking up odd jobs to try to make ends meet.

After graduating with my BSW at another institution, I was drowning in student debt. I had to work 2 side jobs aside from my full time work to make rent and bills. It would have made my transition into the professional realm much easier if I had been given a stipend. Young social workers are set up to fail when they are sent into the workforce with exorbitant amounts of debt.

Austin's living expenses are rising. It is not sustainable to ask students to work for free when the cost of living is so high. It is hard to promote diversity when it is impossible to juggle finances. A lot of scholarships are offered to the 2 year MSW program and not the 3 year. The three year program is more accessible and supportive to working students who often need financial help more.

There is not enough clarity into how the field office is working on getting paid field internships. The students do not know how hard the office is working to push organizations into paying a fair stipend/wage. I believe we all serve as an essential part of our organizations and are expected to do similar labor to full time staff. A common argument is that we need training, but all staff no matter if they have experience or not, will need training in any new position. It is time that we are paid for our labor to help decrease the financial and emotional burden of field placements.

I feel like I'm being used to generate money and I'm not seeing any of it. Internships are free labor and it seems like nobody cares and everybody benefits except the student.

Unpaid internships are hard for people who do not have any financial help which is mostly all of us. Living in Austin isn't cheap either and that is an added stress for us. I had to reduce my hours at my serving job to become a full-time student and a full-time unpaid intern. Technically I only work 2 days out of the week now and it is not enough to pay for my living expenses. We need paid internships!

Although I am in the 3 year program, it has been very difficult to maintain clear time organization. Between school work, field work, and my additional two part time jobs, I tend to be extremely exhausted from all the code switching and instability of flow throughout my days. I have had to spend so much money driving back and forth from my field placements because I had to divide my hours into 3 days instead of 2 to have time for my jobs. Although the 3 year program does allow for more time and leeway it feels so long and I wish it was over by now. I am also spending more money on tuition and I'm not eligible for health care from my job or from school because I am part time.

It is complicated to plan for not working when in internship

In order to keep myself afloat this semester I had to work 6am-7pm on the weekends on top of my internship. halfway through it became too much and I had to significantly cut down my hours to protect my mental health. Due to the decrease in pay I had to start living off student loans. Every dollar I spend feels like I am pushing myself further into a financial hole. This reality effects my day to day life.

To put it bluntly, I am currently working two part-time jobs in addition to my unpaid field internship. Besides my own bills, I am frequently assisting family with rent, as the housing situation in Austin has become untenable. To say that I am anxious about my financial situation is an incredible understatement. Every time professors and administration bring up the topic of self care and appropriate boundaries it feels insincere. My placement is at UT. If they care so much about my health and my education, why can't they pay me?