

The New Wage You Need to Earn to Put Yourself Through College

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As recent as a generation ago, it was reasonable for many students to pay their way through college by working between attending classes. This may be a less realistic option for students today, though [financial aid](#) can often help cover some of the burden. Here's a closer look at how it might play out today if you wanted to pay for college "the old-fashioned way" – with a full courseload *and* full-time job.

For background, we first looked at average annual tuition numbers (not including room and board) and paired them with the hourly rate estimates from Mike Kantrowitz, senior VP and publisher of [Edvisors.com](#) and a student loan expert, on the wages he thinks you'd need to earn to cover the cost at the different schools:

In-state, public, 4-year colleges

- Tuition: \$9,139/year*
- Required hourly rates to cover tuition: \$10.39/hour**

Private, nonprofit, 4-year colleges

- Tuition: \$31,23/year*
- Required hourly rates to cover tuition: \$35.49/hour**

*As reported by College Board's Trends in College Pricing

<http://www.onlinecolleges.com/rankings/the-wage-you-need-to-put-yourself-through-college.html>

**Calculation based on a student working 880 hours per year, a 12-hour week during the academic year and full-time during the summer.

Note: The federal minimum wage is \$7.25 per hour.

However, in this scenario, the student would be dedicating 100 percent of her earnings to tuition, which is not realistic for most. So how much income could a person reasonably apply toward a college education if she were going to try to pay out of pocket? For this calculation, let's assume:

1. The student can put 20 percent of her income toward education.

Michael Chadwick, CFP, CEO of Chadwick Financial Advisors, says the average American family might only be able to afford 10 percent of their income toward education. Doubling that number may simulate the financial situation of a student truly committed to paying out of pocket.

2. Tuition numbers are for the 24 most popular schools.

How does one determine which schools are most popular? We've used 2014-2015 college admissions yield data from the National Center for Education Statistics (NCES). Yield in college admissions is the percent of students who choose to enroll in a particular college or university after having been offered admission.

Take a look at the findings to see how you'd fare if you tried to pay your own way at one of these schools.

#1 - Middle Georgia State College

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$16.70/hour
 - 30 hours per week: \$11.13/hour
 - 40 hours per week: \$8.35/hour
- Tuition: \$3,474/year
- Percent admitted who enrolled: 85%

With the cheapest tuition on the list, Middle Georgia State College offers an education you may just be able to pay for out of pocket. It just recently transformed into a four-year, residential, bachelor's degree-awarding university. Prior to that, as one of Georgia's oldest colleges, it went through many changes over the years, including its name, which was formerly Macon State College, among others. Today, its academic programs include traditional liberal arts, professional majors, as well as flight and aviation studies.

#2 - Gordon State College

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$16.88/hour

30 hours per week: \$11.25/hour

40 hours per week: \$8.44/hour

- Tuition: \$3,510/year
- Percent admitted who enrolled: 81%

Gordon State College offers four-year degrees in the areas of early childhood education, mathematics, biology, history, English, nursing, health services and informatics administration, human services and management and administration. Located in Barnesville, Georgia, the school enrolls about 4,000 students, and is part of the University System of Georgia.

#3 - Rogers State University

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$27.52/hour
 - 30 hours per week: \$18.34/hour
 - 40 hours per week: \$13.76/hour
- Tuition: \$5,725/year
- Percent admitted who enrolled: 86%

Rogers State University is a public four-year institution serving students in the Claremore, Oklahoma and surrounding regions. Over 4,000 students are enrolled in the school's three campus locations and online programs, with a wide range of studies offered from business to biology to communications. The school has a high-tech learning environment, and transfer partnerships with area community colleges.

#4 - Northwestern Oklahoma State University

- The wage you need to earn to attend this school if working...
 - 20 hours per week: 28.09/hour
 - 30 hours per week: \$18.73/hour
 - 40 hours per week: \$14.05/hour
- Tuition: \$5,843/year
- Percent admitted who enrolled: 65%

Northwestern Oklahoma State University is a public 4-year regional institution with its main campus located in Alva. The top five majors at the school are education, business administration, accounting, nursing, psychology, and criminal justice.

#5 - Dickinson State University

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$29.09/hour
 - 30 hours per week: \$19.39/hour
 - 40 hours per week: \$14.54/hour
- Tuition: \$6,050/year
- Percent admitted who enrolled: 66%

As a regional four-year institution within the North Dakota University System, Dickinson State University serves nearly 1,500 students. With 51 bachelor's degrees to choose from, students can follow most any academic pursuit at Dickinson. And, if you make just double the minimum wage, working full-time, you may even be able to afford its yearly tuition out of pocket.

#6 - Louisiana State University - Shreveport

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$29.65/hour
 - 30 hours per week: \$19.77/hour
 - 40 hours per week: \$14.83/hour
- Tuition: \$6,168/year
- Percent admitted who enrolled: 66%

With more than 20 undergraduate programs, Louisiana State University - Shreveport (LSUS) offers degrees for the more than 4,000 students who choose to pursue their education at the public institution. As part of the Louisiana State University System, the Shreveport campus boasts a smaller than average student-to-faculty ratio. Its relatively affordable tuition makes LSU-Shreveport a popular choice.

#7 - Minot State University

- The wage you need to earn to attend this school if working...
 - 20 hours per week : \$29.93/hour
 - 30 hours per week: \$19.95/hour
 - 40 hours per week: \$14.96/hour
- Tuition: \$6,225/year
- Percent admitted who enrolled: 76%

As a regional, public institution located in the northwest region of North Dakota, Minot State University takes a student-first approach, offering small class sizes and collaborative learning. Well known for its affordability and online degree offerings, Minot has a robust selection of academic

programs ranging from the most popular fields to more specific disciplines like geology, sports medicine, and Native American studies.

#8 - Marshall University

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$31.37/hour
 - 30 hours per week: \$20.92/hour
 - 40 hours per week: \$15.69/hour
- Tuition: \$6,526/year
- Percent admitted who enrolled: 84%

Located in Huntington, West Virginia, Marshall University is a historic public institution named after US Supreme Court Justice John Marshall. Founded in 1838, the school currently enrolls over 13,000 learners per year. In addition to its top-notch academic programs (which includes 55 bachelor's degrees), Marshall is an NCAA Division I school, and has over 230 recognized student organizations on campus.

#9 - Southeastern Louisiana University

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$31.48/hour
 - 30 hours per week: \$20.98/hour
 - 40 hours per week: \$15.74/hour
- Tuition: \$6,547/year
- Percent admitted who enrolled: 74%

Southeastern Louisiana University is the third-largest public institution in the state, with over 15,600 students. While the school offers more than 60 degree programs, it aims to retain a small college feel, with lots of student support services, programs, activities, and events on campus. Southeastern also offers some distance education, in addition to courses provided by the 18 on-site academic departments.

#10 - Delta State University

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$31.55/hour
 - 30 hours per week: \$21.03/hour
 - 40 hours per week: \$15.77/hour

- Tuition: \$6,562/year
- Percent admitted who enrolled: 81%

Located in Cleveland, Mississippi, Delta State University is a public institution offering dozens of degree programs to over 4,000 students. Its roots are in teacher education, which is no doubt why it still offers a strong program for aspiring educators. However, Delta State also offers unique areas of study like Commercial Aviation and Geospatial Information Technology.

#11 - University of Arkansas at Little Rock

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$35.73/hour
 - 30 hours per week: \$23.82/hour
 - 40 hours per week: \$17.87/hour
- Tuition: \$7,432/year
- Percent admitted who enrolled: 71%

Over 12,000 students attend the University of Arkansas at Little Rock, a popular metropolitan research university. The school offers programs of study in fields like nursing, engineering, data quality, and education, to name a few. On campus, school spirit and student pride is evident among the many student groups and organizations that are active.

#12 - Brandman University

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$58.65/hour
 - 30 hours per week: \$39.10/hour
 - 40 hours per week: \$29.33/hour
- Tuition: \$12,200/year
- Percent admitted who enrolled: 80%

With over 150 years of academic tradition, Brandman University is a private, non-profit university headquartered in Irvine, California. Students can pursue a degree in over 50 areas of study in the arts, sciences, business, education, or nursing disciplines. It has over 25 campuses in California and Washington state. The school in Irvine also school boasts a high graduation rate and offers six 8-week class sessions throughout the year. A little over 7,700 students attend Brandman each year.

#13 - Carlos Albizu University - Miami

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$58.85/hour
 - 30 hours per week: \$39.23/hour
 - 40 hours per week: \$29.42/hour
- Tuition: \$12,240/year
- Percent admitted who enrolled: 67%

Carlos Albizu University in Miami is a unique, historic institution, originally founded as the first institution specializing in graduate study in psychology in Puerto Rico and the Caribbean. Today, the Miami Campus is home to the Goodman Psychological Services Center, a clinical training center for students who are enrolled in the doctoral program in clinical psychology. Though the school is extremely niche, focusing just on psychology specializations, its high enrollment yield is indicative of its strong reputation.

#14 - Herzing University - Madison

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$61.49/hour
 - 30 hours per week: \$40.99/hour
 - 40 hours per week: \$30.75/hour
- Tuition: \$12,790/year
- Percent admitted who enrolled: 68%

As a private, nonprofit university, Herzing offers flexible academic programs aimed at adult learners in 8 states at its 11 campuses. The Madison, Wisconsin campus is among its most popular, thanks to its state-of-the-industry classrooms and labs, which even includes a game design incubator. Hands-on learning is offered in a number of fields including nursing, design, public safety, business, healthcare, and technology.

#15 - Hodges University

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$63.55/hour
 - 30 hours per week: \$42.37/hour
 - 40 hours per week: \$31.78/hour
- Tuition: \$13,220/year
- Percent admitted who enrolled: 90%

Located in Naples, Florida, Hodges University has a total enrollment of 2,078. They specialize in providing career-focused educational programs that lead to associate and bachelor's degrees.

Flexible class schedules and support services make it a learner-focused environment. From its Nichols School of Professional Studies to its Fisher School of Technology, Hodges offers a range of degree programs from which to choose.

#16 - Remington College - Memphis Campus

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$76.90/hour
 - 30 hours per week: \$51.27/hour
 - 40 hours per week: \$38.45/hour
- Tuition: \$15,995/year
- Percent admitted who enrolled: 67%

Once known as the Southeast College of Technology, Remington College's Memphis, Tennessee campus has expanded greatly in the last couple of decades. Because of its ties to the community, Remington is able to incorporate a real world, hands-on component to the academics by inviting local businesses and organizations to campus to share industry knowledge. Several associate degree programs are offered, as well as a bachelor's degree in criminal justice.

#17 - Remington College-Dallas Campus

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$76.90/hour
 - 30 hours per week: \$51.27/hour
 - 40 hours per week: \$38.45/hour
- Tuition: \$15,995/year
- Percent admitted who enrolled: 84%

Located just outside of northeast Dallas, this vibrant campus offers students a unique, hands-on learning approach in career-focused disciplines including pharmacy technician, HVAC, and criminal justice, among others. While Remington College has other campus locations throughout the country, its Dallas campus offers several bachelor's and associate degree programs, making it a popular choice for both traditional and adult students.

#18 - Keiser University - Fort Lauderdale

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$81.42/hour

30 hours per week: \$54.28/hour

40 hours per week: \$40.71/hour

- Tuition: \$16,936/year
- Percent admitted who enrolled: 68%

Those seeking career-focused education in Florida are probably familiar with Keiser University, since it has many campuses throughout the state. The Fort Lauderdale campus in particular made the list of high-yield schools, thanks to its small class sizes and hearty array of interesting academic offerings, from forensic investigations to imaging sciences.

#19 - Cleary University

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$92.31/hour
 - 30 hours per week: \$61.54/hour
 - 40 hours per week: \$46.15/hour
- Tuition: \$19,200/year
- Percent admitted who enrolled: 72%

As a predominately online university, Cleary offers high quality degree programs that students can complete without setting foot on campus. The school also offers some blended undergraduate programs in which students can take a mix of online and classroom-based courses at the Livingston or Washtenaw campuses in Howell and Ann Arbor Michigan, respectively. Academic degree are very business-oriented, including programs in executive management, entrepreneurship, and corporate finance, for example.

#20 - Robert Morris University Illinois

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$113.95/hour
 - 30 hours per week: \$75.96/hour
 - 40 hours per week: \$56.97/hour
- Tuition: \$23,700/year
- Percent admitted who enrolled: 84%

Among regional universities, Robert Morris University Illinois is nationally recognized for its diversity, its strong student retention track record, and its high performing business students. Students can choose from a wide range of academic programs, such as traditional business, computer science, networking, nursing, economics and more. What really sets Robert Morris apart, however, is its

accelerated approach in which over 90 percent of its graduates complete their bachelor's degrees in less than four years.

#21 - Principia College

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$129.09/hour
 - 30 hours per week: \$86.06/hour
 - 40 hours per week: \$64.54/hour
- Tuition: \$26,850/year
- Percent admitted who enrolled: 72%

As a private, liberal arts college in Elsah, Illinois, Principia College stands out as a school for Christian scientists. Those principles are applied and interwoven throughout all of the school's programs of study, of which there are 26 majors. While the school is small, with just over 500 enrolled students, it is diverse, with 37 states and 33 countries represented.

#22 - Harvard University

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$211.24/hour
 - 30 hours per week: \$140.83/hour
 - 40 hours per week: \$105.62/hour
- Tuition: \$43,938/year
- Percent admitted who enrolled: 81%

Not only is Harvard among the most prestigious schools in the world, it is also one of the most expensive. Even if you're working full time, you'd have to be paid over \$100 per hour to afford it. That doesn't stop the over 20,000 students from all over the country and world from enrolling in one of Harvard's Colleges that are located in Cambridge and Boston. The lucky ones have received plenty of financial support through scholarships and grants to help defray the high tuition. Residential life and campus participation is a big part of being a Harvard student as well as its rigorous programs of study.

#23 - Massachusetts Institute of Technology

- The wage you need to earn to attend this school if working...
 - 20 hours per week: \$216.42/hour

30 hours per week: \$144.28/hour

40 hours per week: \$108.21/hour

- Tuition: \$45,016/year
- Percent admitted who enrolled: 72%

Referred to most often as MIT, the Massachusetts Institute of Technology is world renowned for its innovative education and research opportunities in the science and technology fields. Students can choose from among 46 major programs. Located on 68 acres along the Cambridge side of the Charles River Basin, MIT's campus is bursting with student activity. However, you would have to make over \$100 per hour to afford it. For this educational opportunity, best seek a generous scholarship.

#24 - Stanford University

- The you need to earn to attend this school if working...
 - 20 hours per week: \$217.28/hour
 - 30 hours per week: \$144.86/hour
 - 40 hours per week: \$108.64/hour
- Tuition: \$45,195/year
- Percent admitted who enrolled: 78%

Often ranked among the most elite universities in the nation, Stanford University is a leading research and teaching institution. Located in Silicon Valley, California, there are over 7,000 undergraduates who attend Stanford each year to study in one of its seven schools: Business, Earth Sciences, Education, Engineering, Humanities and Science, Law, and Medicine. Due to its sticker price, the highest on the list, this is one school you may not want to pay for out of pocket, at least not without a hefty scholarship.

(Note: These schools exclude seminaries, schools that only offer up to the associate level, and those with less than 500 students enrolled. All data comes from the NCES and the official web site of each college.)

As you can see from the numbers above, the more affordable tuition offered at state institutions, such as Rogers State, Middle Georgia State and Gordon State, are within reach for someone who's trying to pay as they go, as long as they're willing to work and attend school simultaneously. Some of the more pricey private institutions, your Harvards and your MITs, would require three-digit hourly wages, which is just not realistic. Thankfully, financial aid helps bridge the gap and reduce sticker price for the majority of students, and having a nest egg of savings can also help put a dent in the tuition bill.

"The reality is most families are taking out mountains of debt to pay for college," Chadwick says .
"You can still pay as you go, but the best bang for your buck would be to spend the first two years at a local community college, then transfer to state school and get your bachelor's, all while living at home," he says.

Either way, it's good to know that in a perfect world, there is still the possibility to attend college without having to rely on student loans.

Sources:

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