

Foundation news



Conquering the Hidden Costs of Internships through Private Support

As we journey through life we encounter many events that forever change how we think and live. Education, marriage, work and parenting all alter our perspective on issues, events and the world around us. At each step along the way we receive guidance and support while benefitting from the knowledge and wisdom of others. An internship is an important step on this journey, with long-lasting results.

Regardless of the business or industry, internships offer a rare combination of rewards for both student and employer and depending upon the major, may be a required part of the academic curriculum. They also provide an opportunity to inspire the confidence, develop the skills and increase the competitiveness of a Northern Michigan University student. Even if an internship is not mandatory, it is an

invaluable part of preparing for the post-graduation world.

Unfortunately, too many of our students are forced to pass up these opportunities. Internships are typically unpaid and interns are responsible for covering their own expenses, such as transportation and housing. In addition, there are many hidden costs that must be included in the price of interning. NMU senior Anna Prah states that one of the biggest challenges during her internship was “coming up with the everyday expenses such as food, gasoline, utilities, etc.”

That is why private support has never been more important in helping students overcome financial barriers and take advantage of internships that set the stage for personal fulfillment and professional achievement.

The Hidden Costs

As budgets get tighter, it is becoming harder and harder for students and their families to find the personal resources necessary to pay for internships and related expenses. In addition to tuition costs, students may need additional money for everything from room and board to the health insurance required for internships at hospitals and clinics. A student may even find that a new wardrobe is required if the internship takes place in a formal office environment.

More often than not, internships require relocation. This is especially the case for NMU students.

For instance, Professor Linda Riipi, department head and clinical education coordinator for NMU clinical sciences, says, “We place students at the Mayo Clinic in

Rochester, Minn., and at 10 affiliated hospitals located throughout the state, so a majority of our students have to relocate for their internships.”

A student fulfilling a six-month internship in Minnesota or the Detroit area would very likely have to cover the costs of housing, food, transportation and other miscellaneous personal expenditures. Conservatively, these costs could easily total over \$5,000 for a six-month internship. Add in tuition and the total jumps to over \$6,000.

Students can roll some of the costs into their student loans, but it is a difficult choice when considering that the average debt load of a 2008 NMU graduate was over \$18,000.

Maryellen Charbonneau '00 BS participated in three internships while she was a student at NMU, two in Washington D.C., and one in Madison, Wis. “From the start I was very willing to incur some loan debt.

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I wanted the experience more than anything, and, in the long run, adding a few thousand dollars to my student loans was totally worth it,” she says. “If I was forced to use my own resources, it would've been much, much more difficult. I didn't have the money in the bank, both my parents were working to pay their bills and, as a 20 year old, I would've felt lost heading into a bank.”

Moreover, students may give up the opportunity to take on a summer job or other employment that would typically help them to pay for schooling or to cover expenses. According to Charbonneau, “Most internships don't pay you a dime, but are

attractive because they offer experience. It can be scary for a student who needs money for the fall to take the summer off from a paying job and instead choose a non-paying internship.”

Some programs allow the interns to hold part-time jobs. However, Professor Riipi does not advise her students to do this. “The internships are 40 hours a week, plus coursework and classes. We are always concerned that a part-time job will detract from the internship.”

Anna Prahll notes that, “At least eight hours of the day are spent at the internship and it is hard to keep up with another job on top of that. I was fortunate enough to get a contingent job as a phlebotomist and would work a few hours after my internship to try to make some gas and food money. Finding time to keep up with homework and tests while doing this took a bit of balance work.”

Depending on the internship, there can be additional expenses to consider. For instance, when Prahll completed her internship she was required to take a national certification exam. It was \$175 for the exam and she had to get a hotel room the night before because the exams are only proctored in certain cities.

Despite the expense, internships are a life-changing part of a student's education. No NMU student should have to pass up these profound opportunities to lay the groundwork for a successful future. With private support, no NMU student will miss their chance.

For more information on how you can support internships at Northern Michigan University, contact the NMU Foundation, 906-227-2627, foundtn@nmu.edu, www.nmu.edu/foundation. ■



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1899 Society

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If you have arranged a planned gift but have not notified the NMU Foundation or have not completed a Planned Giving Declaration of Intent, please contact us so that we can make sure that your generosity is properly acknowledged and that you are recognized as a member of the 1899 Society.



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