

1). In the past five years have you had to work a second job while working at the University? If yes, why?

*No, but I'm in graduate school at St. Kate's full time while working full time at the libraries for the University of Minnesota and have been lucky enough to have an extra resource to fall back on: financial aid. Of course, though, I will have to repay the amount. I've borrowed \$1000.00 extra to pay off my credit card which I've had to use for car repairs.*

2). While working here have you needed to borrow money or use a credit card to make ends meet?

*Yes. I've had to use my credit card for not only emergencies (car repairs), but a few times for groceries. I make \$12.83/hr and it's difficult in the winter to pay for car insurance (liability=\$97.00/mo) and Exel (December's bill=\$95.00, thermostat set at 63 degrees).*

*It's during the winter months that I mostly rely on my credit card for groceries. And maybe one night out for dinner with friends.*

3). If you made a livable wage, what would you be able to do that you can't do now? (In 2003 the Jobs Now Coalition estimated that the hourly wage needed to meet monthly basic needs for a family consisting of one adult with 2 children was \$19.46)

*My dream is to buy a house with a yard so I can have a garden, get a dog. Take said dog to old folks homes and hospitals to visit the ailing. Sounds like I'm trying to milk some sort of charitable/self-sacrificing vein and that is not my intention. I really want a dog so i can do those things and I can only do them if I have a house. Which I can't afford at \$12.83/hr. I'd also like to do those things without getting a second job so I'll have time to volunteer teaching English at a Second Language at the Hobbs Center, which I used to do.*

*And once I receive my Masters in Library Science, I will have to pay back my student loans, which I will not be able to do at my current pay rate. That will affect the chance of someone else receiving a financial aid award somewhere down the line. At least that is what Great Lakes Higher Education told the group of people at a meeting who were receiving financial aid for the first time. I've often felt a little guilty about that.*

*At a different level, an LA II friend of mine and I were talking about how it would simply be nice to be able to afford a hair cut and an oil change during the same pay period!*

4). At your present salary, what do you go without?

*I live pay check to pay check and sometimes over my means. I go without being able to pay Exel bills fully during the winter (half here and half there) and get caught up in the spring.*

*I go without comprehensive car insurance.*

*I go without being able to pay back my financial aid.*

*I go without being able to invest in a community/city by being able to buy a house.*

*I go without things I would like to eat and wear. Nothing has to be fancy, but it would be nice to treat myself from time to time*