

THE OPPORTUNITY HAS A PRICE

The Receipts x Case Notes

Read the internship offer before rearranging your whole life

College and early adulthood / 45-minute core or 90-minute extended session

[The Why Files](#) · [Case Notes](#) · [The Receipts](#) · [Save This](#) · [Make It](#) · [What Changed?](#) · [Behind the Case](#)

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Student packet

Rowan, the employer, university, grant, and costs are fictional. Federal sources provide general information, not an individual wage determination. Check the relevant institution and jurisdiction before using a real offer.

What you will work out

- Separate the employer's offer from university credit approval and grant eligibility.
- Calculate direct costs and foregone earnings without counting either twice.
- Make a conditional decision supported by written terms and specific unanswered questions.

The story

Rowan, a fictional college junior, finds an internship through a creator's career roundup. The post shows a recognizable skyline, a nice office, and a line about getting your foot in the door. The link leads to a small for-profit media studio. Its internship pays a \$600 stipend after eight weeks and says academic credit is available.

The work sounds relevant: community interviews and short videos. Rowan wants a portfolio that connects communication with education. The schedule is three full days each week, though, and taking it would mean dropping one weekly paid shift. A friend says the credit makes up for the low pay. Another says every unpaid internship is automatically illegal. Neither has read the university's credit policy or asked about supervision.

Rowan has \$250 set aside and cannot use money reserved for rent. There may be a university grant, but the application closes after the employer wants an answer. The role could be valuable and still be impossible under its current terms. Prestige does not move a stipend to the beginning of the month.

Build a decision Rowan can actually use: what is confirmed, what it costs, what needs written clarification, and which change would make a difference. You are not required to accept or reject. You are required to show why your recommendation fits the evidence rather than the post's mood.

Words we need

Stipend / estipendio: A stated payment; check its amount, timing, conditions, and what it is meant to cover.

Foregone earnings / ingresos a los que renuncias: Money from other work you would give up because of the choice.

Academic credit / crédito académico: Credit awarded through an institution's academic process, not simply promised by an employer.

The receipts

A / The offer

NPW fictional practice record

Fictional for-profit media studio | September 23, 2026

Scope: One eight-week internship

Schedule: Tuesday-Thursday, 9-5, in person, for eight weeks. Stipend: \$600 after completion. Transit is not reimbursed. A personal laptop is required; approved software is supplied. Tasks: interview preparation, editing short clips, and weekly audience reports. A supervisor will review work on Fridays; meeting format and training schedule are unspecified. Academic credit available. Respond by September 30.

Establishes: The stated hours, payment timing, duties, equipment expectation, and deadline.

Does not establish: Approval for academic credit, the actual training quality, grant funding, employment status, or a guaranteed future job.

While you read: Which attractive phrase still needs a different decision-maker?

B / Rowan's planning sheet

NPW fictional practice record

Rowan | September 24, 2026

Scope: Budget assumptions for this scenario; not current local prices

24 internship days. Incremental round-trip travel: \$7 per day. Additional food cost compared with staying home: \$4 per internship day. Rowan owns a suitable laptop. Giving up one six-hour shift at \$18 per hour each week means losing \$108 in weekly gross earnings. Other living costs remain unchanged. Savings available for this opportunity: \$250.

Establishes: The assumptions needed for a transparent comparison.

Does not establish: Taxes, unexpected expenses, whether shift changes are possible, or another student's costs.

While you read: Which amounts require cash during the internship, and which describe an alternative given up?

C / The university's reply

NPW fictional practice record

Fictional university experiential learning office | September 25, 2026

Scope: This invented university only

Credit requires departmental approval and course enrollment. The employer cannot award it. The department has not reviewed this role. Tuition or enrollment effects must be checked with the relevant university offices. Students may apply for a \$300 access grant; awards are competitive and decisions arrive October 8. No grant is promised. Students should request a learning plan, supervision details, and written duties before review.

Establishes: Who controls credit and that grant funding is uncertain and later than the offer deadline.

Does not establish: Whether Rowan will receive credit, a grant, a waiver, or a schedule adjustment.

While you read: What should stay out of the confirmed-income column?

D / Fact Sheet 71 Internship Programs Under the Fair Labor Standards Act

Primary-source summary written by NPW

U.S. Department of Labor | Updated January 2018

Scope: U.S. federal wage guidance for internships with for-profit employers

The Department of Labor describes a flexible, seven-factor analysis of who primarily benefits from a for-profit internship. Education, academic commitments, duration, compensation expectations, and whether interns complement rather than replace paid staff are relevant. No single factor settles employment status. Academic credit alone therefore does not settle whether an internship may be unpaid. Other applicable laws may need separate checking.

Establishes: Why the label internship or the possibility of credit alone cannot settle federal wage status.

Does not establish: A final conclusion about this fictional role from an incomplete offer.

While you read: What concrete training and staffing facts would a qualified reviewer still need?

<https://beta.dol.gov/research-data/fact-sheets/fact-sheet-71-flsa-internships>

E / Job Scams

Primary-source summary written by NPW

Federal Trade Commission | March 2023

Scope: U.S. consumer guidance

The FTC warns about offers that demand payment for a job and fake-check arrangements in which a supposed employer asks an applicant to send money onward. It recommends checking the company and discussing the offer with someone trusted. Familiar branding or an apparent campus connection does not prove a recruiter is genuine.

Establishes: Specific warning signs for fraudulent job offers.

Does not establish: That the studio is fraudulent because its pay is low, or legitimate because it has a polished page.

While you read: How would an unexpected request to send money change the next step?

<https://consumer.ftc.gov/articles/job-scams>

Case Notes

Read the offer as a set of commitments

Make four columns: confirmed, unclear, decided by employer, decided by university. Place the stipend timing, academic credit, supervision, software, and access grant. A detail can be unclear while its decision-maker is identifiable. Write one question beside every unresolved item that affects your decision. Output: A five-item commitment map.

Calculate both cost and timing

Using B, calculate travel plus extra food, foregone gross earnings, and the stipend minus those two categories. Label this last figure a simplified opportunity comparison, not take-home pay or a wage rate. Separately compare \$250 savings with cash needed before the completion stipend. Do not count the possible grant as confirmed. Output: Four calculations with assumptions and a cash-timing note.

Ask for the missing terms

Draft a 100-140 word employer email. Ask about supervision and learning, payment timing or travel support, and whether the response deadline can move. Then write a separate 40-60 word question to the university about credit approval and cost. The university email should not ask the employer to guarantee a university grant. Output: Two recipient-specific drafts.

Make a conditional decision

Write a 150-word recommendation to Rowan. State accept, decline, or seek revised terms; support it with the offer, budget, and university reply. Name one condition that would change your recommendation and one issue the packet cannot resolve. Include a legitimacy check without asserting fraud. Output: A decision note with a measurable condition.

Put your reading to the test

Which next step addresses the most immediate documented constraint?

- A. Count the \$300 grant now because Rowan meets the application criteria.
- B. Accept because academic credit means the university will cover the costs.
- C. Ask for an advance or travel support and a response extension while checking the learning plan and university requirements.
- D. Publicly accuse the studio of a scam because the stipend is small.

Exit ticket

- Who can approve the fictional academic credit?
- What is the difference between the \$14 gap and the negative \$528 comparison?
- Write one unanswered question that matters more than the skyline in the post.

Take the conversation further

Discuss with a trusted person what would make this offer worthwhile for Rowan. Which support would change access: earlier payment, schedule flexibility, travel reimbursement, or a clearer learning plan? Use the fictional numbers. The learner controls whether to share any real offer or personal finances; family participation is optional.

Paper and offline route

Print A-E and draw the commitment map on paper. All required figures appear in B, and both official-source summaries are included. Calculate with a basic calculator. No job application, employer contact, social account, or disclosure of personal finances is part of the assignment.

Behind the Case

EDUCATOR AND FACILITATOR EDITION

Teaching in 45 minutes

5 minutes: Read story and identify Rowan's goal and constraint.

10 minutes: Map A and C into commitments and decision-makers.

10 minutes: Compute B with a calculator; distinguish timing from total cost.

15 minutes: Read D-E, then draft conditional decision and key email questions.

5 minutes: Exit ticket and one uncertainty statement.

Teaching in 90 minutes

10 minutes: Read scenario and compare first reactions privately.

15 minutes: Offer and university-reply annotation.

15 minutes: Cost calculation and sensitivity check.

10 minutes: Primary-source reading: wage-status and legitimacy questions.

20 minutes: Write the two emails and decision note.

15 minutes: Partner plays the recipient; check whether each question can be answered by that office, then revise.

5 minutes: Exit ticket.

Answer guidance

- Confirmed direct expense: \$168 travel plus \$96 additional food, totaling \$264. Foregone gross earnings: \$864. Simplified net comparison: negative \$528. Upfront gap against available savings: \$14.
- Do not treat the \$14 gap as Rowan's entire cost. It describes only the modeled cash needed before payment; lost earnings also matter.
- A supported decline or conditional acceptance can score fully. Assess the reasoning and conditions, not a preference for prestigious work or paid work.
- D introduces questions for appropriate review. Students are not being asked to make a legal determination.

Practice answer

C. The packet documents a cash-timing gap and unanswered academic questions. C targets those issues without treating possible support as guaranteed or converting an incomplete record into an accusation.

Model response

I would seek revised terms before accepting. Travel and extra food total $24 \times \$11 = \264 . Rowan has \$250 available, leaving a \$14 upfront gap even before unexpected costs. Eight missed shifts mean \$864 in foregone gross earnings. The simplified comparison is $\$600 - \$264 - \$864 = -\528 ; that is not a wage-rate or tax calculation. C says the grant is uncertain and credit needs university approval. I would ask whether the studio can provide an advance or transit reimbursement and extend the response deadline until the university clarifies credit and funding. A written learning plan could clarify the educational value. The offer alone cannot settle wage status or actual supervision quality. I would verify the contact through the employer's independently located site, and I would not send money in response to an unexpected payment request.

Misconceptions

- Credit approval, affordability, educational quality, wage status, and legitimacy are different questions. One positive answer does not settle the others.
- The employer's payment at completion does not make cash available earlier. A possible award is not a committed resource.

Language support

Offer stipend/estipendio and credit/crédito académico with the scenario definitions. Let learners draft questions in their preferred language before adapting for the recipient. Explain that familiar-looking terms can have institution-specific meanings.

Access and response options

Use the provided fictional budget so nobody must reveal finances. Allow calculators, a prefilled cost table, or an oral explanation of supplied totals. Provide the offer as selectable text with hours, timing, and duties separately labeled.

Challenge route

Model a revised offer with \$7 travel reimbursement per day and no missed paid shift. Calculate the new simplified comparison: $\$600 - \$96 = \$504$ before taxes and unmodeled expenses. Explain why this change improves affordability but does not answer every learning, credit, or wage-status question.

Rubric

Score each criterion 0-3, for a total of 12. A 0 indicates missing or unsupported work. Score the quality of evidence and reasoning, not agreement with a preferred decision.

Offer and authority

3: Separates employer terms, university approval, and uncertain funding.

2: Mostly distinguishes roles with one unsupported assumption.

1: Treats employer wording as university approval.

Costs and timing

3: Correct calculations with assumptions and distinct cash-timing analysis.

2: Mostly correct totals; timing or foregone earnings is unclear.

1: Counts uncertain funding or combines categories incorrectly.

Actionable questions

3: Questions target the correct recipients and request specific written terms.

2: Appropriate recipients but vague questions.

1: Requests guarantees from an office that cannot provide them.

Decision and uncertainty

3: Recommendation uses three scenario receipts and a condition that would change it.

2: Evidence-based decision with an imprecise condition.

1: Decision follows prestige, fear, or certainty the packet cannot support.

Exit ticket key

- The university through its departmental/course process.
- The first is the modeled upfront cash shortfall; the second also includes foregone gross earnings and the later stipend.
- Examples: supervision, payment timing, credit costs, schedule flexibility, actual learning duties, or verification of the recruiter.

Primary sources

Fact Sheet 71 Internship Programs Under the Fair Labor Standards Act

U.S. Department of Labor / Updated January 2018

Checked 2026-09-29. U.S. federal wage guidance for internships with for-profit employers

<https://beta.dol.gov/research-data/fact-sheets/fact-sheet-71-flsa-internships>

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