

Money for nothing

Students find ways of earning cash without actually working

BY SUSAN OVERCASH
The Battalion

When Keith Kasprzak, a senior electrical engineering major, wakes up in the morning to go to work, he does not travel far. Instead of flipping burgers or mixing drinks at a local hangout, Kasprzak earns his money watching fluctuations in the stock market.

"I decided to start investing after my aunt, who's 32-years-old, retired because of what Dell's stock did," Kasprzak said. "I'd like to be retired before 40, too, and its possible the way the market is going and you invest smartly."

Students are finding more and more unconventional ways to make money. From giving plasma to investing in stocks, Aggies are finding ways to avoid the office and still pay rent.

Marilyn Hood, an instructor of personal finance in the Lowry Mays College of Business, said students can make money in the stock market but should consider their financial situation carefully first.

"If a student has extra money and they invest, but they need that money later for an emergency, they may have to cash out at a loss," Hood said. "Everyone must look at their own situation and determine if its appropriate; if you don't need that money in the next year, you could think about investing it."

Kasprzak said he made extra money after working at summer internships, and wanted to invest the cash he made rather than spend it. "I knew if I kept that money, I'd blow it," Kasprzak said. "My brother started in right before me, and he helped a lot; I could ask him questions."

Those who decide they have money to invest, have many options in choosing a broker. Hood said discount brokers are the best way for students to invest because most students do not have a lot of money to pay traditional brokerage commissions, and discount brokers may have a lower set amount necessary to invest.

"Some brokerage firms apply piddling little amounts all the time," Hood said. "Brokers may have other services or require less money for an initial investment."

Kasprzak said he decided to use a discount internet brokerage firm because he felt they charge the least for each trade and also allows him to research companies on the Internet.

"Since September, I'm up 84 percent on one of my stocks, and 15 percent on the other," Kasprzak said. "It's fun, but it can get really addictive."

Hood said students should research and understand investing in the stock market before they make a decision to invest.

"Whenever you don't work at it, you're really gambling," Hood said. "When the market goes down, that's the true test; even the savviest investors get hurt."

Other students have succumbed to the temptation of a quick buck at plasma donation centers, which offer students money if they donate plasma twice a week.

Nadia Hekimian, a senior petroleum engineering major, said she visited a local plasma center to earn some extra cash at the end of the spring semester.

"At the end of the semester, a friend and I decided we needed extra money," Hekimian said. "You can make \$45 the first week, and every time you go after that you make at least \$15."

Carlos Franco, a phlebotomist at Westgate Plasma Center and a junior microbiology major, said students can earn good money by donating plasma.

"The first time you go, you make more, kind of as an incentive," Franco said. "The least a student will make is \$35 dollars a week,

and they may make more during bonuses or 'push weeks.'"

When a student gives plasma, they go through a screening process at their first visit, and, if they pass the screening, are then allowed to donate twice a week. Blood is drawn intravenously, and the plasma is removed. The red blood cells are then recycled and returned to the donor's blood stream.

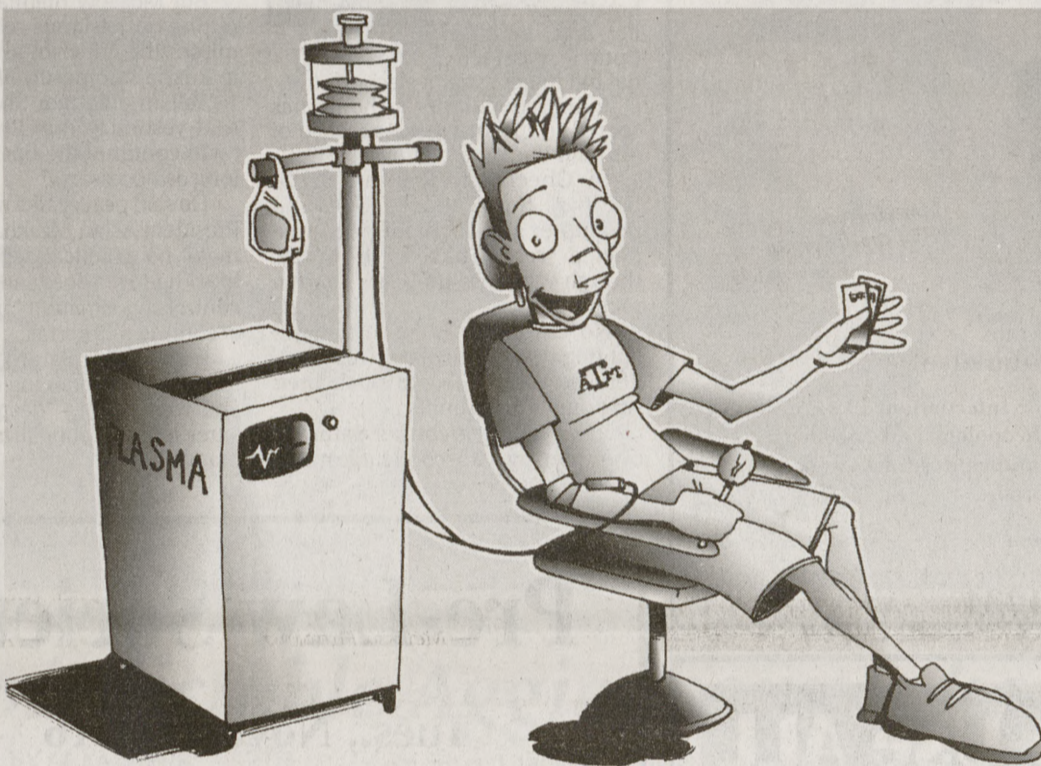
Franco said there is very little risk in giving plasma, and, after the initial screening process, only takes about an hour to an hour and a half to complete the process.

"People may have natural reactions, like getting dizzy if they haven't eaten," Franco said. "But there are no severe health risks."

Franco said students may only donate plasma to twice a week because it takes the body 48 hours to replenish the fluid removed.

Hekimian said although she enjoyed the extra cash, she felt that giving plasma put too much stress on her system.

"It's for a good cause, for burn patients and vaccines, but for people in school who are already tired, it puts too much stress on your body," Hekimian said.



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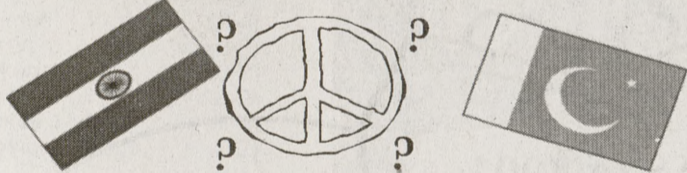
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