

“We Have Bills to Pay Too”: The Juggling Act of Working While Attending a School of Nursing

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Many students juggle multiple responsibilities while completing their undergraduate nursing education. In our work as nurse educators at an Atlantic Canadian school of nursing, we noted that students often had to work at their paid job after a full day of lectures, labs, and clinical experiences. Anecdotally, we observed that students' engagement in outside employment often resulted in their requesting extensions to deadlines, feeling tired in clinical practice learning, and missing lectures because of work commitments. These informal yet striking observations, at a university with one of the lowest 2022–2023 undergraduate student tuition rates in Canada (Statistics Canada, 2022) prompted us to further investigate the incidence and effects of students working paid jobs while completing a baccalaureate nursing program.

Students needing to work while studying is not unique to nursing. Issues related to students working while attending post-secondary schools have been widely studied (Kroupova et al., 2021; Remenick & Bergman, 2021; Summer et al., 2023). A variety of effects have been described; a recent American study found that college students who worked were less likely to complete their degree on time, if at all (Ecton et al., 2023). Furthermore, students who worked while attending school have reported effects such as challenges related to time constraints (Summer et al., 2023) and a decline in academic motivation (Jach & Trolan, 2022). The negative effects of student employment have been associated with a higher number of hours worked (Salamonson et al., 2021; Zhang & Yang, 2020). While negative effects have been identified, studies have also uncovered positive effects of working while attending school, in addition to the obvious financial benefits, such as personal fulfillment (Summer et al., 2023), enhanced learning on a broader scale (Halper et al., 2020), and increased exposure to more diverse peer groups (Rossmann & Trolan, 2020).

Despite the fact that multiple research studies address issues related to undergraduate students who work (Remenick & Bergman, 2021; Summer et al., 2023), limited recent research examines the unique experiences of nursing students who engage in paid employment. Many schools of nursing originated using an apprenticeship model in which students were paid as hospital employees for the duration of their training (Tesseyman et al., 2023). With the evolution of nursing education favouring baccalaureate-level preparation, however, nursing students are no longer remunerated for their studies (Lusk, 2024; Wytenbroek & Vandenberg, 2017). While we were unable to locate any research related to long-term trends in nursing student employment, it is reasonable to consider that working while attending a school of nursing is a relatively recent phenomenon.

The need for undergraduate nursing students to engage in paid work while attending a school of nursing has been documented internationally (Abou-Elwafa et al., 2017; Clynes et al., 2020; Garcia-Vargas et al., 2016). Research conducted in locations such as Australia, Estonia, Ireland, and the United States has demonstrated that an increasing number of undergraduate students are engaging in paid employment while attending university (Beerens et al., 2011; Hall, 2010; Salamonson et al., 2012, 2020). The rates at which nursing students, specifically, engage in paid work demonstrates some variance in the literature; it has been reported that between 23.3% (Abou-Elwafa et al., 2017) and 95% (Rochford et al., 2009) of nursing students have engaged in paid employment since commencing their nursing education program. A longitudinal study by Salamonson et al. (2012) found that students in Year 3 of the nursing program were more likely to work than first-year students.

In addition to variances related to the incidence of students engaging in paid employment, study results also vary in terms of the number of hours worked by nursing students. Overall, an

upward trend in the number of hours worked was noted in the literature (Hall, 2010). Studies by Reyes et al. (2012) and by Salamonson and Andrew (2006) both found that 50% of nursing students worked more than 16 hours each week. Other studies reported a mean weekly hours worked of 16 (Clynes et al., 2020; Rochford et al., 2009). Working more than 16 hours per week has been shown to have detrimental effects on academic success and time available to study, as well as contributing to increased fatigue (Mitchell, 2020; Reyes et al., 2012; Salamonson et al., 2012). The incidence of students working based on program year has also demonstrated variance. While Salamonson et al. (2012) found a 14% increase (70% to 84%) in the number of nursing students who participated in paid employment from Year 1 to Year 3 of the program, Clynes et al. (2020) found no significant differences in hours worked based on a student's year in the program.

Not surprisingly, multiple studies found that the majority of nursing students who worked participated in health care–related employment (Abou-Elwafa et al., 2017; Christiansen et al., 2019; Mitchell, 2020). Other areas of work included retail and catering services (Rochford et al., 2009). Carnevale et al. (2015) reported that 60% of students who engaged in paid work mainly worked in sales, office support, and the service industry. These findings were also supported by Mitchell (2020) and Salamonson et al. (2020).

Interestingly, multiple studies (Clynes et al., 2020; Salamonson et al., 2012) have reported that the type of employment that nursing students engage in changes as they progress through their nursing program, with students in later years engaging in more health care–related work. Despite potential benefits, unique challenges have been identified for nursing students who engage in this type of work. Armstrong and Owens (2019) identified the potential for role confusion between employment and clinical rotations, which in turn could lead students to place less value on clinical experiences that they have already had through employment opportunities. As well, Armstrong and Owens (2019) noted that employment in health care sectors increased the risk of students learning improper techniques, which could then be transferred to clinical experiences in their nursing program.

Overall, regardless of other factors, students experience challenges and benefits related to engaging in paid employment. Studies focusing specifically on issues related to nursing students reported that work had an inverse relationship with nursing student academic performance (Mitchell, 2020; Salamonson et al., 2018, 2020). A study by Abou-Elwafa et al. (2017) demonstrated that 15.6% of undergraduate nursing students reported missing classes and clinical experiences because of difficulty in balancing their workloads. A significant contributor to this inverse relationship was not only decreased study time but also a trend of students frequently missing classes because of work schedules and fatigue.

While working presents challenges, nursing students can gain beneficial experience through paid work (Abou-Elwafa et al., 2017; Beerkens et al., 2011), regardless of whether or not they engage in health care–related work (Mitchell, 2020). These experiences ranged from supplementing their clinical practice in their nursing program (Algoso et al., 2019; Armstrong & Owens, 2019; Mitchell, 2020) to increasing interpersonal communication, confidence, conflict resolution, and time management skills (Algoso et al., 2019; Crawford et al., 2020; Mitchell, 2020; Salamonson et al., 2020). Christiansen et al. (2019) discussed how working provided students with the opportunity to have “me time”—a chance to socialize while in the workplace and be removed from their studies for a period of time. These authors also identified significant mental health benefits to working. This was echoed in a study by Moxham et al. (2018), who indicated that the paid employment status of nursing students was a significant contributor to positive emotional

well-being. A study by Kerbage et al. (2021) highlighted the fact that Australian nursing students who worked had higher resilience scores than did their peers who did not engage in employment. Interestingly, resilience scores were notably higher for students engaged in nursing-related work than for those working in non-health care sectors.

Despite the challenges and benefits associated with working, undergraduate nursing students have described engaging in paid employment as a “necessity not a choice” (Salamonson et al., 2018, p. 4144). Not surprisingly, financial and socioeconomic factors have been widely cited as the main reason for working while attending school (Abou-Elwafa et al., 2017; Garcia-Vargas et al., 2016; Mitchell, 2020; Rochford et al., 2009; Salamonson et al., 2018). The need to engage in paid work, however, highlights socioeconomic challenges and barriers faced by students, who are also often attending school full time. Previous studies have called for the establishment of undergraduate nursing student employment models to better meet the needs of this population (Salamonson et al., 2012), although these have yet to materialize on a broad scale.

The nursing workforce is currently experiencing unprecedented challenges post-pandemic. The International Council of Nurses (2023) has declared a “global health emergency” related to the current worldwide shortage of nurses. Stakeholders must be aware of barriers and challenges experienced by the next generation of the nursing workforce. Nurse educators have a key role to play in promoting student success despite the financial roadblocks experienced by students.

Existing research has provided consensus on the reasons students engage in paid employment, as well as its challenges and benefits. However, there continues to be variance in the incidence of nursing students engaging in paid work and the number of hours worked. Furthermore, no articles were found that examined the issue of students engaging in paid employment through a Canadian lens. Previous data have limited generalizability to the Canadian context given that there is significant variation in how post-secondary education is funded internationally. Accordingly, the aims of our study were to identify the incidence of students who work while attending a school of nursing and explore the factors involved in nursing students participating in paid employment while attending school, the characteristics of students’ work patterns, and student perceptions of how work impacts their academic and professional development and personal lives.

Methodology

This mixed method exploratory descriptive study was conducted at an Atlantic Canadian school of nursing in the 2019–2020 academic year. The school of nursing is situated in a city that has an average provincial rental cost of \$836 per month and an average mortgage expense of \$1,522 per month, according to the 2016 census (Statistics Canada, 2019). The minimum wage at the time of this study was \$11.15 (Statistics Canada, 2019).

We received approval to conduct the study from the provincial ethics committee, the health authority review board, and school administration. At the time of data collection, the school offered a bachelor of nursing (BN) (collaborative) program with a four-year option, a two-year fast-track option, and a three-year accelerated option. Approximately 250 students were enrolled in the nursing program. Inclusion criteria included students who indicated a willingness to participate by completing the questionnaire.

The school administration team sent a recruitment email to the entire student population using school mailing lists on our behalf. This email advised students of the study and the study administration plan, their rights as potential participants, and contact information for the principal investigator and provincial ethics committee should they have any questions.

Data were collected using the Paid Work Questionnaire, a previously validated questionnaire developed by Rochford et al. (2009). We obtained permission from the authors to use and modify the questionnaire. The questionnaire was reviewed by a small number of fourth-year nursing students who were not involved in the study to ensure readability and clarity before administration. Their feedback was incorporated into the tool. This questionnaire collected descriptive quantitative data. The first section of the questionnaire collected demographic information. Additional sections collected quantitative data related to the types and hours of work that students undertake, hourly rates of pay, and the reasons students work, as well as an exploration of students' perceptions of the effects of their work on aspects of their personal and professional lives. The questionnaire also included space for participants to provide open-ended responses related to positive and negative effects on their student experience, as well as any other comments.

A student research assistant was hired to administer the questionnaires in-person during class time. Consent was implied based on students opting to complete the questionnaire. Students were offered a chance to win one of four gift cards upon questionnaire completion.

We recognize that reliability and trustworthiness are paramount in ensuring the validity and credibility of research findings. This study included several measures to enhance these aspects. First, adopting a previously validated questionnaire for data collection strengthened reliability by ensuring consistency and accuracy in measuring students' experiences. Second, using a mixed methods approach, combining quantitative and qualitative analyses, allowed for a comprehensive understanding of our investigation. The mixed methods design increased the trustworthiness of the findings through triangulation—a strategy helpful in enhancing credibility and validity in qualitative analysis (Denzin, 1978; Donkoh & Mensah, 2023; Patton, 1999; Heale & Forbes, 2013). We took steps to address potential biases, such as self-reporting, by transparently acknowledging limitations and providing thorough methodological descriptions.

The importance of descriptive statistics is often overlooked. Non-inferential analysis of data provides research context, draws attention to data ranges and outliers, and reports critical measures of central tendency (Credé & Harms, 2021). Descriptive statistics also increase the likelihood of comprehension by nonspecialists (Murphy, 2021). This study purposefully focused on non-inferential testing. The intent is to disseminate cross-tabulation and chi-square results in a subsequent study that involves a larger and more geographically diverse sample size. Participant responses were saved into .xlsx (MS Excel) and .csv (comma-separated values) formats for exploratory data analysis. The data were then tidied and binned for group-by and table pivoting.

Each of us performed thematic analysis individually. We then compared qualitative findings to confirm them and identify themes.

Findings

Quantitative Findings

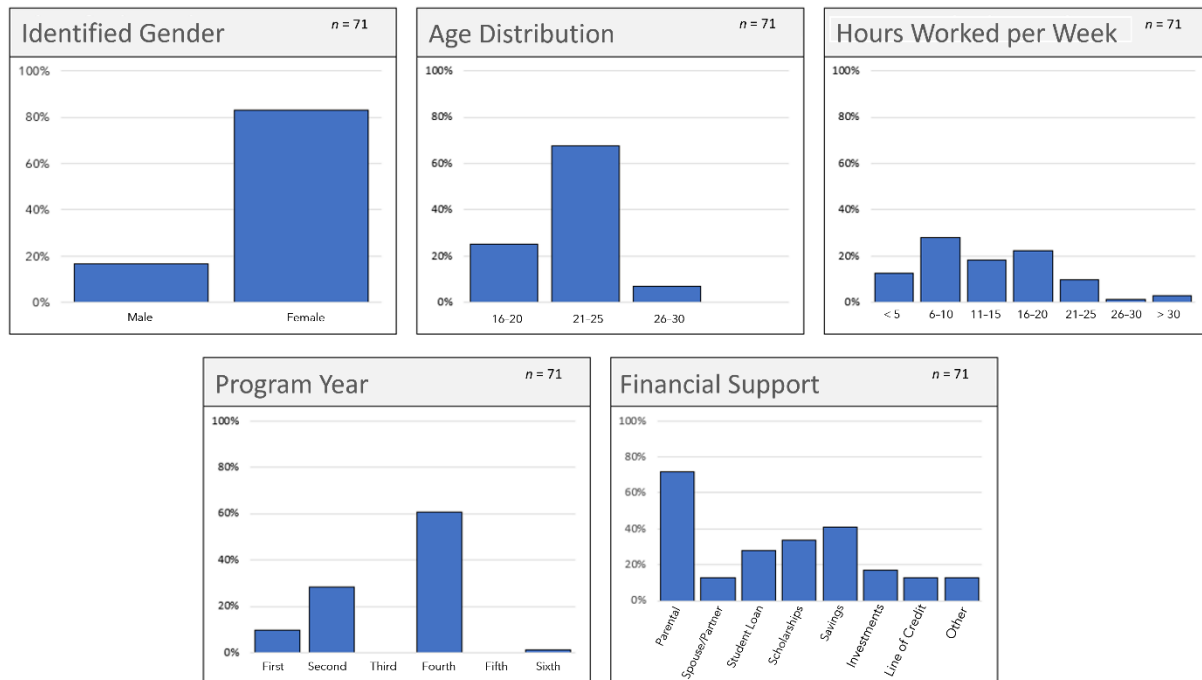
Incidence of Students Who Work While Attending a School of Nursing

Of the 128 nursing students who completed the questionnaire, 71 (55.5%) reported a history of, or were currently engaging in, paid employment during their nursing studies.

Of the participants who indicated working, most identified themselves as single (88.7%), female (83.1%), in their fourth year of the program (60.6%), ages 21–25 (67.6%), and living in their family home (49.3%). See Figure 1 for a more comprehensive reporting of participant demographics.

Figure 1

Demographic Data



Factors Involved in Nursing Students Participating in Paid Employment While Attending School

Understandably, living expenses (83.1%), social recreation (83.1%), and tuition (49.3%) were selected as major reasons for seeking employment while enrolled in school. Unsurprisingly, the majority of students worked because they were experiencing financial need. Independence (52.1%) and tuition (49.3%) were also the top categories with regards to financial needs, that is, reported reasons for engaging in paid employment.

Although a majority reported receiving financial support primarily from their parents (71.8%) and savings (40.8%), they also relied on scholarships (33.8%) and student loans (28.2%) to meet their financial needs. Most of the participants identified their primary residence as the family home (49.3%), followed by a rental (26.7%), the school residence (14.0%), and a home they own (7.0%).

Characteristics of Students' Work Patterns

These descriptors include the nature of the job, the hours of work, rate of pay, why they work, and other sources of income. Over 28% of the participants indicated that they work between 5 and 10 hours per week (see Figure 1), predominantly in the health care (28.2%), retail, (28.2%), and food service (25.3%) industries. On average, participants working in the food-service industry worked the greatest number of hours per week, while those working in university and health care settings worked the least number of hours.

Exploratory data analysis also revealed that participants' external employment hours were mainly weekdays (70.4%). Of note, 30.9% and 22.5% reported working weekend and weekday overnights, respectively (see Table 1).

Table 1

Percentage of Participants Working in External Employment by Time of Day

	Weekday	Weekend
Day	29.6%	57.7%
Evening	70.4%	57.7%
Night	22.5%	30.9%

Student Perceptions of How Work Impacts Their Academic/Professional Development and Personal Lives

Students recognized and acknowledged that employment, although often necessary, can influence their studies; 42.2% of the participants agreed or strongly agreed with the statement "I do not do as well academically as I could because of work." Employment also appeared to affect student academic performance. While most of the participants (85.9%) disagreed or strongly disagreed that working has increased their rate of failure on individual assignments, a concerning number agreed or strongly agreed that their overall marks have significantly decreased (42.3%).

Most participants indicated that they have less time to study (64.8%), feel tired (66.2%), and are stressed (56.3%) because of work commitments. Further, the fatigue and stress interfere with their concentration in both class and clinical environments, often leading to decreased attendance (28.2% reporting that they miss lectures). It is worth noting that 19.7% agreed or strongly agreed that fatigue from employment interferes with their concentration in clinical practice learning. Concerning from an attrition perspective, 14% of participants thought about leaving university because of financial difficulties.

Despite challenges, the survey exposed several perceived social and mental health benefits resulting from employment. Participants agreed or strongly agreed that work teaches them valuable skills that they would not learn in class (52.1%) and skills they can use to enhance their course work comprehension (53.3%). Additionally, employment improved communication

(85.9%), provided better time management skills (69%), and increased confidence (66.2%). Participants indicated that employment that was necessary to pay tuition and living expenses also relieved the stress of financial obligations associated with being a nursing student (64.8%).

Qualitative Findings

Qualitative data analysis revealed themes related to personal and professional effects. Within each theme, challenges and benefits were identified. Sub-themes were also developed and are identified and supported by participants' quotes from the questionnaire.

Challenges

Theme 1: Maintaining Work–Life Balance

One participant noted that there are “always things on (my) to-do list” and added that they feel “tired, burning the candle at both ends.” Participants indicated that working reduced the time for social activities. One participant stated, “Working sometimes interferes with social or school related gatherings,” and “I don’t get to hang out with friends as much as I used to.” Some participants indicated feeling the need to work more hours than was manageable from a work–life balance perspective, with one participant pointing out that the “low minimum wage causes me to have to work more hours to make payments and pay bills, which can interfere with deadlines or unexpected school issues.”

Theme 2: Managing Academic Responsibilities

Unsurprisingly, participants indicated that working negatively impacted their ability to manage school-related responsibilities. It was also stated that “it is hard to balance work and school,” with multiple participants sharing that they have less time to study as a result of working. One participant noted that the need to work 12-hour night shifts interfered with their study time. Another participant stated that working “could have damaged my school performance.”

Of note was feedback that nursing faculty should better recognize the unique needs of students who work while attending school. This participant shared that “we walk into your class every day dealing with this outside of school. We are adults, treat us like it. We have bills to pay too.”

Theme 3: The Added Stress of Working

Multiple participants commented on the stress that they experience as a result of working while completing their undergraduate nursing program. One participant stated that they “feel constantly busy, never time to relax.” Another participant added that work “adds stress because work is something else to worry about.” The extreme necessity of working was exemplified by one participant who, quite strikingly, shared, “Sometimes I don’t have food, I only heat my bedroom in my house,” adding that “this is my reality,” and that they are “stressed out all the time.”

Benefits

Theme 4: Opportunities for Connection

Socialization, as it relates to working, was identified as both a benefit and a challenge. Some participants noted that working provided them with the means to participate in more social activities. One participant noted, “It gives me a chance to socialize and get out of the house,” while another stated, “Work at university has caused me to make more friends.”

Theme 5: Developing Skills and Attributes

Skills and attributes such as confidence, communication, and independence were strengthened as a result of engaging in paid employment. One participant stated that working allowed them to “build communication and organization(al) skills.” Participants who engaged in health-care related employment expressed benefits related to nursing experience, stating, “I feel more confident in my nursing school knowledge because I apply it at work,” with another student sharing that “it helps me succeed in clinical settings.” Some participants also recognized that work helped to build their capacity to manage responsibilities, with one participant sharing that working “taught me how to manage my time.”

Theme 6: Financial Benefits of Working

Not surprisingly, participants indicated that some of the financial benefits included providing a sense of independence, such as being “able to have extra money to do what I want, get what I need” and “not rely on parents.” Working also allowed participants to provide for their basic needs, with one participant sharing that working “allows me to contribute to my family’s finances,” with another adding that “I can eat, I have a roof over my head.”

Discussion

The aim of this study was to explore the experiences of undergraduate nursing students participating in paid employment while attending full-time studies. This exploration included examination of student work patterns and the impact of work on students’ academic/professional development and personal lives. The bulk of our findings were consistent with those of other studies, including a noted high incidence (55%) of students who reported they work while completing the nursing program (Rochford et al., 2009). From our findings, more senior students in Year 4 of the program reported that they worked than those in earlier years of the program, which is consistent with the findings of Abou-Elwafa et al. (2017). Study respondents worked mainly in health care–related employment, which is consistent with the findings of Abou-Elwafa et al. (2017), Christiansen et al. (2019), and Mitchell (2020), followed by retail and food service (Rochford et al., 2009). As with other studies, respondents worked mainly to earn money to pay for living expenses and social activities, to gain independence, and to fund their tuition (Abou-Elwafa et al., 2017; Christiansen et al., 2019; Mitchell, 2020; Salamonson et al., 2018).

While we anticipated that most participants would work in the evenings, we found that 29.6% worked during traditional school hours. A further 30% of participants reported working overnight during the week and weekend, which is reflective of health care–related employment. Not surprisingly, participants also reported that engaging in paid employment left them feeling tired (66.2%), so much so that they have often missed classes as a result of their fatigue (28%), and that their tiredness has interfered with their concentration in lectures (39.4%) and during clinical (19.7%). Having decreased ability to concentrate directly impacts students’ fitness to practise, and thus their ability to provide safe, competent nursing care (Canadian Nurses Association, 2017).

Through engaging in paid employment, however, 65% of respondents reported they had less time to study, and 28% indicated their grades have dropped as a result. Paradoxically, engaging in paid employment while attending the nursing program resulted in stress and fatigue, and negatively impacted grades. Furthermore, 56% felt more stressed about university because of financial difficulty, and 14% had thought about leaving the program.

Students need a certain degree of financial support to complete the nursing program. The cost of tuition at the time of the study was \$1,275 per semester for students completing full-time studies (Memorial University, 2022), with tuition at Memorial University being recognized as the lowest in the country (Statistics Canada, 2022). The need to cover tuition fees, however, is sometimes not the main reason that students engage in paid work. A study conducted in Norway, a country that does not charge tuition fees, demonstrated that 60%–70% of students still opted to engage in paid employment (Hovdhaugen, 2015), despite the recognized challenges associated with working, thus representing the complex nature of student’s motivation to engage in term-time employment.

While working has clear benefits, the data captured in this study may expose a lurking variable associated with nursing students’ success. Multiple challenges related to working were identified. Despite these challenges, the many benefits of paid employment cannot be ignored. Participants reported that engaging in paid employment improved their time management, organization, communication, and leadership skills, all of which are foundational entry-level practice competencies (College of Registered Nurses of Newfoundland and Labrador, 2019).

A Call to Action

Nurse educators have a vital role to play in preparing the next generation of the nursing workforce. The Canadian Association of Schools of Nursing (2022) has declared that, despite current nursing shortages, “maintaining Canada’s high quality of nursing education is critical to the health and well-being of Canadians” (p. 9). Students’ engagement in paid work while attending school full-time presents challenges for schools of nursing, which ultimately cannot compromise fundamental program expectations. Despite the vital importance of maintaining program integrity, there is a clear need to create organizational structures that support the next generation of nursing professionals in completing their nursing education. A renewed call to action is being proposed for which creative, collaborative solutions are necessary.

While working was shown to provide students with multiple benefits, working also created challenges related to work–life balance and academic success. Those who develop curricula need to reconsider the fundamental principles of learning. For example, the traditional model of education, as currently exists today, creates the expectation that students attend lectures in person at a specific scheduled time. There is value, however, in recognizing the needs of students who work by implementing innovative teaching and learning modalities, such as hybrid and hyflex approaches. For instance, should a student miss a lecture because of work commitments, they would not be disadvantaged as a result of experiencing financial challenges and could avail themselves of the same learning that is afforded to those who do not need to engage in paid employment.

There are scenarios in nursing education, particularly clinical practice learning, where students must be fully present and engaged. Nearly one-fifth of students who work reported that fatigue from employment interfered with their concentration in clinical practice. There is a need to develop innovative approaches to support students in juggling these multiple responsibilities. Collaborative partnerships between schools of nursing and health care organizations can result in innovative, mutually beneficial solutions. Examples include establishing paid undergraduate nursing student work experiences. Such work terms promote strengthening of clinical skills while alleviating the effects of staffing shortages.

Governments also have a role to play in addressing the unique needs of students, particularly during a nursing shortage. A recent CBC news article indicated that the current provincial government spent \$100 million paying travel nurses in the past year (MacEachern, 2023). This is not a fiscally responsible long-term solution to address the nursing shortage. Governments must invest in innovative solutions if they hope to recruit and retain nurses. Such solutions include the creation of paid hospital-based employment opportunities for students to work to their current scope. As succinctly stated by Mitchell (2020), “Health care providers need staff and nursing students need money” (p. 4), particularly in the post-pandemic environment. During a time of severe global nursing shortages, health care organizations should explore the potential to financially support nursing students through supplementing tuition fees or offering remuneration for clinical placements. Such agreements could include expectations related to return-in-service. These initiatives would relieve some financial obligations of students while promoting recruitment and retention for health care organizations.

Limitations

The data were collected using a self-reported student questionnaire. We were unable to corroborate findings to ensure data accuracy. We completed this study at a small Atlantic Canadian university with a homogeneous sample, with the majority reporting they mainly live at home and receive financial support from their parents. The results do not capture the perspectives of diverse populations and thus may not be broadly generalizable. The data collection phase took place pre-pandemic, and the study was interrupted by the COVID-19 pandemic. This interruption resulted in an inability to collect data from a third-year class and final year fast-track class, which some previous studies have indicated are among those who work the most. Having this information from senior nursing students would have strengthened the data.

Future research would benefit from consideration of additional factors, such as linking objective measures such as GPA rather than using a self-reporting model of data collection. As these data were collected pre-pandemic, it is reasonable to consider that work experiences, patterns, and factors such as cost of living may have changed post-pandemic. Given that there may be regional differences in student work experiences, future research would benefit from larger-scale investigations involving multiple schools of nursing. We located only one longitudinal study that examined this phenomenon, which presents a potential gap in the literature. Thus, additional longitudinal studies may provide a more comprehensive perspective regarding the impact of paid employment on academic performance. Finally, it would be beneficial to explore the perspectives of diverse populations, including those of international students, who often face additional financial barriers such as increased tuition fees. Furthermore, future research might also consider students who left nursing programs because of financial barriers.

Conclusion

In this study we explored the incidence and experiences of undergraduate nursing students who engaged in paid employment while attending school. The evidence shows that participants experienced both benefits and challenges when engaging in paid employment. Regardless of the challenges associated with working, some nursing students have no choice but to engage in paid employment while working toward completion of their nursing degree. Schools of nursing are responsible for preparing the next generation of the nursing workforce. Educators and governments have a role to play in addressing the challenges experienced by students who work, in terms of minimizing challenges and maximizing benefits. Students and Canadian health care organizations

can mutually benefit from creative solutions related to educational and financial support for students to complete their education, particularly during a global nursing shortage.

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