This is an empirical analysis of formative assessment implementation in university differential equations courses where a regression was performed with the student’s final course points as the dependent variable. Controlling for differences in ability, being in one of the formative assessment sections added 10.30 points to the final score, the equivalent of a whole grade difference, that is, a "B," instead of a "C". Difference scores, predicted score minus actual score, were calculated for each student. The students were then sorted into those who achieved well above what was expected (80th -100th percentile) and those who achieved well below what was expected (0- 20th percentile). Students in the first group devoted time early in the semester to their course work, while those in the other group spent almost twice as many hours at a paid job at the beginning of the semester and the reallocated their time at the end. (Received September 16, 2008)