

# SERVICE LEARNING IN LOW-INCOME COMMUNITIES

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# Overview

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- SERVICE LEARNING INCORPORATED INTO UNIVERSITY CLASSES & GRANT
- VITA – VOLUNTEER INCOME TAX ASSISTANCE
- FAFSA - FREE APPLICATION FOR FEDERAL STUDENT AID
- INTERNSHIP PROGRAM
- HUD GRANT – DRUG REHAB PROGRAM

# PERCEPTION OF BUSINESS EDUCATION

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- FOCUS ON FUNCTIONAL, RATHER THAN HOLISTIC
- EMPHASIS ON SHAREHOLDER WEALTH
- BEHOLDING TO CORPORATE INTERESTS
- NARROWNESS OF BUSINESS EDUCATION
- ALL ABOUT MAKING MONEY

# SL ENHANCES LEARNING

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## CHINESE PROVERB:

- “TELL ME, AND I WILL FORGET;
- SHOW ME, AND I MAY REMEMBER;
- INVOLVE ME AND I WILL UNDERSTAND”

## HAWAIIAN PROVERB:

- “A’ OHE PAUKA ‘IKE IKA HALAU HO’OKAKI”
- “ONE CAN LEARN FROM MANY SOURCES”

# Background

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- SL ALLOWS FOR EFFECTIVE UTILIZATION OF THE COMMUNITY AS AN ENVIRONMENT FOR LEARNING
- REQUIRE 20 HOURS OUTSIDE OF CLASS
- A REFLECTION PAPER
- CLASS DISCUSSION
- OPTION FOR CLASS ASSIGNMENT:
  - SL PARTICIPATION OR TERM PAPER

# VITA – (TAX ASSISTANCE)

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- PREPARE FEDERAL AND STATE INCOME TAX RETURNS
- LOW-INCOME, ELDERLY, HOMELESS.
- AT THE UNIVERSITY, HOMELESS SHELTERS, DOMESTIC VIOLENCE SHELTERS, AND COMMUNITY CENTERS
- 30 STUDENTS, 3 PROFESSORS, 3 COMMUNITY VOLUNTEERS
- ONE-WEEK TRAINING & TEST

# VITA (continued)

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- COMMUNITY PARTNERS: IRS, UNITED WAY, HAWAII ASSET BUILDING COALITION, AND VOLUNTEER LEGAL SERVICES, AARP.
- EVERY SATURDAY – 9:00AM – 2:00PM DURING FEBRUARY AND MARCH AT THE UNIVERSITY
- EVENINGS AND WEEK-ENDS AT HOMELESS SHELTER & OTHER SITES

# EITC – EARNED INCOME TAX CREDIT

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- LOW WAGE EARNERS – TAXES ARE FULLY REFUNDABLE; UP TO \$4,536 DEPENDING ON EARNED INCOME
- EITC RESPONSIBLE FOR BRINGING OVER 5 MILLION PEOPLE ABOVE THE POVERTY LINE EACH YEAR
- NOT EASY TO CALCULATE (SHORT INSTRUCTIONS OVER 9 PAGES LONG)
- 15-20% OF FAMILIES LOSING OUT ON THIS REFUND.

# DATA FOR VITA (2008)

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- TOTAL NUMBER SERVED: 344 RETURNS
- TOTAL EITC RECEIVED: \$159,311
- CTC (CHILD TAX CREDIT): \$77,916
- TOTAL TAX REFUNDS: \$460,712

# FAFSA – FREE APPLICATION FOR FEDERAL STUDENT AID

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- FORMS ARE DIFFICULT TO FILL OUT; DONE ONLINE, REQUIRE PARENTS' INCOME TAX RETURNS TO COMPLETE APPLICATION
- MEET COMMUNITY PARTNERS AT EVENTS FOR STUDENTS AND COUNSELORS
- COMMUNITY PARTNERS: HIGH SCHOOLS IN RURAL, LOW-INCOME COMMUNITIES
- PROJECT FOR ACCOUNTING CLASSES
- COLLEGE STUDENTS HELP HIGH SCHOOL STUDENTS FILL OUR FORM FOR FINANCIAL AID

# FAFSA (CONTINUED)

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- HIGH SCHOOL COUNSELORS AND STUDENTS ARE OVERWHELMED AND NEED HELP
- 2 HOURS OF TRAINING ON COMPUTER SOFTWARES (ONLINE)
- 2 PROFESSORS, 22 STUDENTS, 3 FINANCIAL AID OFFICERS FROM OUR CAMPUS (7 SESSIONS)
- 75 HIGH SCHOOL STUDENTS HELPED

# HUD GRANT - INTERNSHIP

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- DRUG RECOVERY CENTER COUNSELOR NEEDED HELP WITH PATIENTS
- 3 PSYCHOLOGY STUDENTS TAKING COURSE IN DRUG REHAB SIGNED UP FOR PRACTICUM CREDIT.
- 15 HOURS A WEEK – HELP COUNSELOR WITH THERAPY SESSIONS AND PAPERWORK.
- PARTICIPATION OF FACULTY AND STUDENTS IN GRANT PROGRAM.

# VITA - POSITIVE RESULTS

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- MANY STUDENTS RETURN AFTER GRADUATION TO HELP
- SURVEY SHOWED HIGH LEVEL OF SATISFACTION – NO DIFFERENCE BETWEEN STUDENT, CPA, & TAX ATTORNEY. BETTER THAN H&R BLOCK
- STUDENTS REPORT SIGNIFICANT LEARNING AND SOCIAL AWARENESS
- STUDENTS FIND EMPLOYMENT AFTER GRADUATION.

# REFELCTIONS

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- “GREAT LEARNING EXPERIENCE”
- “I LEARNED A GREAT DEAL ABOUT MYSELF AND THAT SOCIETY CAN BE UNFAIR AND CAUSE NEGATIVE EFFECTS ON THOSE OF LOW-INCOME AND THE HOMELESS”
- “I UNDERSTAND THAT THE STEREOTYPES THAT I HAD ABOUT THE POOR WERE COMPLETELY WRONG”
- “I HAVE LEARNED THAT GIVING HELP NO MATTER HOW BIG OR SMALL IS BETTER THAN GIVING NO HELP AT ALL”
- “ONE PERSON CAN MAKE A DIFFERENCE IN THIS WORLD”
- “IT IS OUR JOBS AS CITIZENS OF THIS SOCIETY TO TAKE CHARGE AND GIVE A HAND IN CHANGING THIS SOCIETY INTO A POSITIVE ONE”

# Summary & Conclusion

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- SIGNIFICANT OUTCOMES:
  - INCREASE STUDENT AWARENESS OF CIVIC AND SOCIAL RESPONSIBILITY
  - IMPROVED LEARNING IN THE TECHNICAL AREAS BEING STUDIED
  - POSTIVE FEELINGS ABOUT THEMSELVES AND THEIR ABILITIES
  - HELPED THE LOW-INCOME FAMILIES, ELDERLY, AND PEOPLE IN SHELTERS.

# OTHER BENEFITS

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- COMMUNITY MADE AWARE OF YOUR UNIVERSITY.
- POSITIVE IMAGE OF STUDENTS AND UNIVERSITY
- EXCELLENT PUBLICITY FOR CAMPUS
- RECRUITED HIGH SCHOOL STUDENTS FOR COLLEGE (PARENTS MADE AWARE)

# Summary and Conclusion (continued)

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- SL INCORPORATED INTO A COURSE GREATLY ENHANCES LEARNING.
- DEVELOPMENT OF SENSE OF RESPONSIBILITY TO DO SOMETHING ABOUT COMMUNITY PROBLEMS.

## FUTURE SL PROJECTS

- FINANCIAL LITERACY PROGRAM – TEACH HOW TO MANAGE MONEY
- TEAM UP WITH “GEAR UP”

# THANK YOU

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