

Service Learning and Faith Integration in Accounting

WILLIAM E. FOWLER

Abilene Christian University
bill.fowler@coba.acu.edu

JOHN D. NEILL

Abilene Christian University
john.neill@coba.acu.edu

O. SCOTT STOVALL

Abilene Christian University
scott.stovall@coba.acu.edu

ABSTRACT: *In this paper, we describe a graduate level tax course that we added to our curriculum that was devoted entirely to service learning. Specifically, the major requirement of the course was for our students to participate as volunteer tax return preparers in the Internal Revenue Service's Voluntary Income Tax Assistance program at a local air force base. The purpose of this paper is to describe how our students grew intellectually, personally, and especially spiritually as a result of their participation in this service learning tax course.*

INTRODUCTION

Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability.

Matthew 25:14-15 (NIV)

The King will reply, 'I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me.'

Matthew 25:40 (NIV)

Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.

Colossians 3:23-24 (NIV)

The mission of the College of Business Administration at Abilene Christian University is to:

create a distinctively Christian environment in which excellent teaching, combined with scholarship, promotes the intellectual, personal, and spiritual growth of business students, and educates them for Christian service and leadership throughout the world.

While the faculty heartily endorses this mission statement, many of us have struggled in our attempts to implement it in the classroom. In particular, how does one go about preparing students for Christian service and leadership in a classroom setting? We often point to Biblical passages such as those listed above, and yet sometimes falter in making practical suggestions for our students concerning how they can apply their business-related talents to further God's Kingdom. In this paper, we describe a graduate level tax course that we added to our curriculum that emphasizes community service. Through participation in this course, many of our students came to understand that seemingly "secular" abilities such as tax preparation skills are gifts from God that they can use to serve their fellow man and thereby to glorify God. In other words, the students came to understand how accounting can be used to put into practice the words of Peter in I Peter 4:10: "Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms."

Based on our recognition of the importance of integrating faith and service into our curriculum, we developed a master's level tax course devoted entirely to service learning. In this course, our students participated in the Internal Revenue Service's (IRS) Voluntary Income Tax Assistance (VITA) program at a local air force base. We believe that

this course enhanced our students' intellectual, personal, and spiritual development. However, the primary emphasis of this paper is to report on our students' personal and spiritual growth. We will only briefly touch on our students' intellectual growth since we described in great detail how our students grew professionally and intellectually as a result of their participation in this service learning tax course in a previous paper (Fowler et al., 2005). In addition, Strupeck and Whitten (2004) and Carr (1998) have previously documented the intellectual growth of students through participation in the IRS' VITA program.

It is important to note at the outset that the procedural details and course administration of our VITA course do not significantly differ from the VITA courses previously described in the business education literature by Strupeck and Whitten (2004) and Carr (1998).¹ Specifically, our course (as well as the ones previously described) contains a period of training, a period of volunteer service at a VITA center, and a period of reflection that includes the writing of a paper. What is distinctive about our course is the emphasis we place on the spiritual aspects of service. It is our goal in this paper to convey this unique aspect of our service learning course.

The remainder of this paper is organized as follows: First, we will explain the major policies and procedural details of this service learning and faith-in-learning tax course. Then in subsequent sections, we will describe (often in our students' own words) how this course promoted our students' intellectual, personal, and spiritual growth. We then conclude the paper by suggesting some ways that the course could be improved and by providing some insights on how others may effectively implement such a service-learning course.

PROCEDURAL DETAILS AND COURSE ADMINISTRATION

During each of the spring semesters of 2003 and 2004, the students and the professor in this graduate level tax course contributed more than 1,000 hours of their time and prepared approximately 900 to 1,000 income tax returns for the air force personnel at Dyess Air Force Base. Specifically, in addition to their professor, 18 and 20 students served as volunteer tax preparers in the 2003 and 2004 spring semesters respectively. As will be explained later, students were given a choice to either volunteer for 60 hours of service to receive an "A" for the participation component of their grade or 45 hours for a "B." It is interesting to note that only four out of the 38 total students across the two semesters opted for the lesser grade. This tax

preparation activity saved these military families thousands of dollars in tax preparation fees and also helped them to claim over a million dollars in tax refunds each year.

The primary component of the service-learning tax course was active participation in the IRS' VITA program. As is fitting for a service-learning course, the VITA program is a needs-based program. Specifically, according to the IRS Web site:

The VITA Program offers free tax help to low- to moderate-income (\$37,000 and below) people who cannot prepare their own tax returns. Volunteers sponsored by various organizations receive training to help prepare basic tax returns in communities across the country. VITA sites are generally located at community and neighborhood centers, libraries, schools, shopping malls, and other convenient locations. Most locations also offer free electronic filing.

As established initially in the course syllabus, we based 75% of the students' grades on their level of participation in the VITA program. The initial part of this participation grade included a period of training during the first three weeks of the course before we allowed them to go to the tax center and prepare tax returns. As a requirement to participate in the VITA program, the IRS requires that all volunteers complete a series of IRS-prepared self-study modules. In addition to modules that cover basic tax compliance and tax return preparation for individual taxpayers, the training materials that we utilized included tax rules that were specifically relevant to military families such as provisions regarding hazard/combat pay and living and housing allowances for military personnel. These military-specific training materials were especially relevant for our students since their service was at a VITA center on an air force base during a period of military conflict.

We deemed that our students successfully completed their self-study training period after they passed a series of IRS-supplied quizzes administered by the faculty member assigned to the course. In addition to completing the self-study modules, we also required the students to complete a formal in-class training session on the use of tax preparation computer software. Specifically, the volunteer military and civil servant personnel assigned to the Dyess VITA center conducted this tax preparation software training at an on-campus computer lab. The objective of this tax preparation software training was to reinforce the students' knowledge of the income tax provisions for individual taxpayers that they learned in the self-study modules and their previous course on individual taxation while they became familiar with the software program used at the Dyess VITA

center to prepare and electronically file tax returns.

After this three-week training period, each student was required to serve at the VITA tax center until they accumulated a certain number of hours. The students had to accumulate their volunteer service hours between the opening of the tax center during the first week of February and the close of the tax season on April 15. Specifically, in order for a student to receive an “A” for the participation portion of the course, they had to successfully complete the training and work at least 60 hours at the VITA center beyond the training time described earlier. However, the students could have chosen to receive a participation grade of “B” by volunteering at the tax center between 45 and 59 hours. Since participation represented 75% of a student’s grade, and since most of our Master of Accountancy students are highly motivated, the vast majority worked enough hours to meet the requirement for an “A.”

As the second major component of the course, we required the students to write a paper that described their experiences at the VITA center and their reflections on this service-learning course. This reflection paper constituted 25% of the course grade. In the paper, students were expected to reflect upon and explain how their participation in the VITA program helped them to grow intellectually, personally, and spiritually. As an aid to help them write their paper, each student was strongly encouraged to keep an informal diary of their experiences during the semester. As a faculty, it was our hope that this process of self-reflection caused each student to carefully consider how service to others not only helps the people served, but also benefits every aspect of the life of the one providing the service. In the following sections, we incorporate passages directly from the students’ reflection papers in order to demonstrate how this service-learning course enhanced the intellectual, personal, and spiritual dimensions of our students’ lives.

HOW THE COURSE FOSTERED INTELLECTUAL DEVELOPMENT

Before a student may be admitted to our Master of Accountancy program, he/she must have previously passed an undergraduate individual taxation course with a grade of at least a “C.” Our graduate level service-learning tax course was designed to enhance our students’ intellectual development in two distinct ways. First, the successful completion of the IRS-supplied self-study training modules was intended to reinforce the material that was covered in the prerequisite undergraduate individual taxation course referred to above. However, the IRS training materials

often include topical areas that are not typically covered in undergraduate tax courses. As stated earlier, in our case, the training materials include very specific taxation rules that are relevant only to military personnel. Therefore, in the initial three weeks of training, our students learned or re-learned important tax rules and requirements via a traditional textbook-oriented approach.

Second, this service-learning course provided our students with “hands-on” tax preparation experience that is not feasible in a typical textbook-based and lecture-based tax course. This “on-the-job-training” feature of the course was often cited as a positive component of the course by the students in their reflection papers. For example, one student observed:

Being a volunteer in the tax center provided some real-world experience that the normal classroom setting could not provide. The knowledge normally gained in the classroom had to be learned quickly and then used on a weekly basis in a “real” setting. The normal concerns of whether or not an “A” grade would be achieved turned into a worry about if customers’ tax returns were done correctly.

Another student expressed it this way:

Preparing returns was an excellent professional growth experience. It was great to put my knowledge into practice in a different sense than we do everyday in the classroom. I was not doing problems out of the book or even a simulation problem that approximates real life. I was actually preparing someone’s tax return that would go to the IRS. My work determined if the client got a refund or owed money. My work was no longer just for a grade; I had to do my best so that the client would get the greatest benefit possible. This was serious, just like it will be in the professional realm.

In a practical sense, it is apparent that all courses cannot be such a “hands on” experiential learning course. However, our experience is consistent with the conclusion that such service learning courses have the potential to enhance students’ intellectual development in ways that are simply not possible in traditional textbook-based and lecture-based courses.²

HOW THE COURSE FOSTERED PERSONAL DEVELOPMENT

A number of experiences during their service at the VITA tax center at Dyess Air Force Base fostered our students’ personal development. In this section, we highlight

two specific types of personal development experienced by our student tax preparation volunteers.

First, our students gained an appreciation for people who were often much different than themselves both socio-economically and culturally. It has been our experience that a Christian university often becomes an “island unto itself” where students are isolated from the “real world” during their college years. In our case, the vast majority of our students are from Christian homes that may be classified as either middle-class or upper-middle-class in terms of socio-economic status. It was indeed eye-opening for some of these students to volunteer at the military base since many of the air force families that were served earned incomes that would place them barely above the poverty level, if at all. In addition, it was somewhat shocking for some of our students to serve a clientele that often did not embrace their Christian principles and values.

A number of the military families that our students served at the tax center were currently undergoing personal and/or economic problems. The students became aware of these problems during the often rather lengthy interview process that is necessary before a tax return volunteer can accurately prepare a family's tax return. In their reflection papers, many of our students described tax center clients who were divorced (sometimes multiple times) at a very young age and who were raising numerous children with limited resources. However, a common theme among the student comments was that they grew personally as a result of this exposure to people from vastly different backgrounds than theirs. For example, one student put it this way:

At the end of a day of volunteering I tried to reflect on the different clients I served and how interacting with them affected me personally and spiritually. Some clients that I helped were definitely hard-pressed. Others had little opportunity for education. Many were involved in broken relationships or had been divorced and remarried on numerous occasions. This forced me to think about the blessings that God has given me and the plan that he has for my life. It affected me even further when I realize how lucky I have been to secure employment in the field I have always wanted to work in and have an opportunity to go work in a city that I want to be in. I am very thankful for all the opportunities that I have had. I have had so much given to me. Nothing I have is because of what I have done. Working at the tax center made me realize how much God has given me and provided me with.

Second, the experience of serving at the Dyess Air Force VITA center helped to promote our students' per-

sonal development by providing them an increased appreciation of the hardships that military families often endure in an effort to assure the freedom that most of us take for granted. One student expressed this sentiment as follows:

One of the things that I took from VITA was a sense of giving back to the people who protect the United States. I have so much respect for everything that people in the armed forces do. I think that is one of the things that helped me to keep my patience with the more annoying and pushy customers. I have a lot more respect for people in the armed forces after seeing how much they get paid for what they do. I know that in the grand scheme what I did was not that big of a part of their lives, but I like to think of it as a way for me to give something back to them.

By way of summary, working at the tax center fostered personal growth among the student volunteers. The process of preparing a family's income tax return often necessitates a detailed interview procedure in order to determine the family's filing status, number of dependents, gross income, deductions, etc. During these sometimes lengthy interviews, our students learned very detailed information about their clients' personal lives and financial condition and through this process they often came away with an increased appreciation for people who were different from themselves both socio-economically and culturally.

HOW THE COURSE FOSTERED SPIRITUAL DEVELOPMENT

It would be common at Christian universities to find purpose statements that set out goals for spiritual development. It would also be likely that the implementation of those objectives takes place primarily in a theology or religion department, in chapel/devotional assemblies, or in campus service organizations. In the classroom, professors often struggle with how to integrate goals for spiritual development with the teaching of material that is fundamentally secular in nature. Consequently, and not without merit, professors' attempts to foster spiritual development generally fall back on their personal commitment to be a good example of a Christian role model to their students.

However, consider the consequences of the Christian academy not finding some practical way for students to have an expectation that they can develop spiritually in their chosen vocation. Are we subtly sending the message to students that their vocation is separate from their spirituality? Are we saying that the purpose of their work is to develop professionally and that it is separate from their

need to develop spiritually?

If we are sending this message (and we hope we are not), then it would appear that we are contributing to the notion of a spiritually compartmentalized person instead of a spiritually transformed person. In his book, *The Spirit of the Disciplines*, Willard (1988, p. x) states, “Faith today is treated as something that only should make us different, not that actually does or can make us different. In reality we vainly struggle against the evils of this world, waiting to die and go to heaven. Somehow we have gotten the idea that the essence of faith is entirely a mental and inward thing.”

The challenge for us as Christian faculty is to make faith development practical, active, and external. In the particular case of our service learning tax course, there were no specific course outcomes related to spiritual development. However, this course provided an opportunity for students to develop spiritually in several different ways. In a sense, the course provided the soil in which seeds of spiritual development could grow. We identified three distinct expressions of spiritual development in our students as a result of their participation in this service learning tax course.

First, through this course, students were called into a greater awareness of God’s place in their vocation. The struggle to find an awareness of how God connects to their profession was expressed by one student in this way:

Being a business major, I have always struggled (as many business majors do) with the integration of my faith into my career. I firmly believe that Christian principles and morality are very appropriate for Christian people to apply in the workplace. Also, Christians should bring their faith into their job and be witnesses by example to all those around them. But are these things enough? Does God call us to more actions than these?

Reflections such as these are insightful and encouraging. For spiritual development to occur, one must have a spirit that is willing to engage God in all activities and in all places, including the workplace.

Secondly, because of this course, our students developed in the discipline of service. Willard (1988, p. 182) describes the discipline of service as follows: “In service we engage our goods and strength in the active promotion of the good of others and the causes of God in the world.” Willard continues by stating, “Such discipline is very useful for those Christians who find themselves — as most of us by necessity must — in the ‘lower’ positions in society, at work, and in the church. It alone can train us in habits of

loving service to others and free us from resentment, enabling us in faith to enjoy our position and work because of its exalted meaning before God.”

One student reflected on the struggle to understand the relationship of service to a career in accounting as follows:

I actually never viewed accounting as a way to serve others. I must admit I was very relieved to learn that opportunities such as VITA existed. I suppose my view concerning the different aspects of accounting was limited. I often wondered during the course of my college career how I could use accounting to serve others. I remember actually being discouraged about the path I had chosen (accounting) because I saw little service opportunities resulting from it. After all, that should be our goal in life — to serve.

Another student expressed a similar concern like this:

However, while I felt that the desire to serve others was a gift from God, it had always been difficult for me to see that the ability to understand accounting could be a talent from God to be used to help others.

Still another student came to realize that serving others not only benefits both the server and the one served, but it is also a vital component of one’s Christian walk. In his reflection paper, that student stated:

From a Christian service standpoint, I found this experience to be very rewarding and informative. I think volunteering is a weird thing. No matter how much you put into it, you always receive more than you give. I like the saying, “To whom much is given, much will be expected.” I think that God not only expects us to use our talent of being able to prepare tax returns to serve others, I suspect that He demands it.

Third, because of their participation in this course, our students developed an attitude of thankfulness. Thankfulness is an expression of our awareness of God’s goodness to us and leads us to generous giving of our time and talents. It appears that many of our students developed a spirit of thankfulness as a result of their service in the VITA program. It is evident from the previously quoted passages from the students’ reflection papers that the VITA experience caused many of our students to (1) recognize the unique opportunities they had in their education, (2) acknowledge their material blessings compared to those they served, (3) express thanks for the work of the military, and (4) acknowledge God as the provider of all blessings, including their own talents.

After serving as volunteer income tax preparers for a semester at the Dyess Air Force Base tax center, a number of our students came to realize that tax preparation skills are indeed a gift from God that can be used to His glory. One student commented that:

My volunteer work at Dyess also helped me realize that I have been blessed by God with unique gifts that enable me to help others in ways that other people are unable to.

As a faculty, we believe that this VITA course was successful in enhancing our students' spiritual development in ways that a typical textbook-based lecture course could never accomplish. Students appeared to develop a greater awareness of God's place in their everyday life, they grew in service, and they came to an attitude of thankfulness. We as faculty could preach every day in a classroom setting about the importance of using one's gifts in service to others. However, in a "hands on" learning course such as this VITA course, students can experience for themselves the satisfaction and blessings that come from serving others. Also, the process of helping real people with real problems demonstrates vividly to students how one can use seemingly "secular" skills to serve others and thereby to glorify God. In this VITA course, spiritual development occurred because students came to understand and put into practice Christian service. As one student reflected, "Peter puts it very simply in I Peter 4:10, 'Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms.'"

SUGGESTIONS FOR IMPROVEMENT AND IMPLEMENTATION

Up to this point, we have described what we feel are the many benefits of our service learning VITA course. However, all courses should be analyzed periodically and changes should be made when needed. In this concluding section, we will offer some suggested improvements for this course and also offer some insights on how to effectively incorporate a service learning component into the business school curriculum.

We feel that this course could be improved by the addition of a second major writing assignment. Currently, we require the students to complete a paper in which they reflect upon how the course enhanced their intellectual, personal, and spiritual development. We feel this reflection paper is important, but no one would argue that it is a rigorous research project. We believe that the addition of a more traditional research paper would enhance the rigor of

the course. This is especially important given that the course has always been offered at the graduate level.

The reflection paper currently required provides us some valuable qualitative feedback on how the students viewed the course, as well as their perceptions of how they grew intellectually, personally, and spiritually. We feel that the addition of a more quantitative assessment of the students' views would be useful. In other words, we believe that the course could be strengthened by the inclusion of a course-specific evaluation in which the students rate their intellectual, personal, and spiritual growth on a five-point scale.

In terms of implementation, a major decision to be made is whether the student tax preparation volunteers will be sent to an existing VITA center, or whether the accounting department (or college of business in some cases) should start its own VITA center. In our case, it was an easy decision since the VITA center at the local air force base contacted us seeking assistance. This existing VITA center possessed a good deal of supervision and infrastructure and was in need of workers, so there was no need to start an on-campus VITA center. However, in the absence of an existing VITA center, the department could contact the IRS about the possibility of starting its own center on campus. A department that chooses to start its own VITA center could incur several challenges including assuring adequate supervision of volunteers, infrastructure needs such as computers and securing a location, and client recruitment.

A second implementation consideration is whether such a service-learning course can be added to the existing curriculum. This consideration has been particularly problematic for us. As stated earlier, our graduate-level service-learning course was offered in the 2003 and 2004 spring semesters. Unfortunately, it has not been offered since and will not be offered again in the foreseeable future, at least not in its current form. At the current time, we do not have sufficient faculty resources to provide us the luxury of offering electives in our Masters of Accountancy program. During the 2003 and 2004 spring semesters, we had an opening in our masters program, and this service-learning tax course was a perfect fit. However, in subsequent years this course has been replaced by an accounting ethics course that is now required for all Texas CPA candidates. This ethics course (which we view as a valuable course) is mandated by the Texas State Board of Public Accountancy.

At this point in time we are uncertain as to when we will have the faculty resources to offer this course again and meet our other curriculum requirements. This is particularly troubling to us given the numerous positive outcomes that have been expressed by former students in the

course. In our opinion, no other classroom experience we offer has created such a blending of academic, professional, personal, and spiritual experiences. Unfortunately at this point in time, it appears that we, like many other programs, must creatively consider how to implement a serv-

ice-learning component as part of our curriculum. However, we will now do so with an increased appreciation for its unique contributions to learning and with even greater enthusiasm because of its potential to enhance our students' spiritual development.

ENDNOTES

¹In addition to these articles that describe courses such as ours that are entirely devoted to service learning, other articles describe situations in which VITA participation represents a small component of a traditional lecture-based tax course.

²Working at the VITA tax center also enhanced our students' problem-solving skills, communication skills, and ability to work effectively in a team environment. See Fowler et al. (2005) for additional information on how this course fostered our students' intellectual and professional growth in these areas.

REFERENCES

- Carr, J. (1998). Service-Learning in Accounting: A Role for VITA Tax Programs. *Learning by Doing: Concepts and Models for Service-learning in Accounting*. Washington, DC: American Association for Higher Education.
- Fowler, W., Stovall, S., and Neill, J. (2005). Service Learning: A Valuable Experience. *The International College Teaching Methods and Styles Journal* (Fall), 99-108.
- Strupeck, C., and Whitten, D. (2004). Accounting Service-Learning Experiences and the IRS Volunteer Income Tax Assistance Programme: A Teaching Note. *Accounting Education* (March), 101-112.
- Willard, D. (1988). *The Spirit of the Disciplines: Understanding How God Changes Lives*. New York, NY: HarperCollins Publishers.
-