

Making Personal Finance Personal: The Use of Service-Learning in Personal Finance Classes

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ABSTRACT: Service-learning integrates community service and classroom instruction and promotes civic awareness and significant learning. This paper describes an innovation in pedagogy through a service-learning project within personal finance classes at a Christian university. In this project, college students create art projects explaining basic personal finance concepts to second graders and lead an interactive lesson at a local school. This project provides an example of biblical financial stewardship through giving of one's money, time, and talents.

INTRODUCTION

“Santa Claus didn’t come to my house last year. Do you think he will this year?” the outgoing second-grade boy earnestly asked the college student over the din of the cafeteria noise. The college senior kept a smile on her face and replied that the most important thing about Christmas is spending time with family and friends. Inside, she said, “My heart broke for the little boy.”

The college student was all too familiar with the reason Santa was absent from this home: the school at which she was completing her service-learning project was located in a district with a relatively high poverty rate and prevalence of households with single mothers who often struggled to make ends meet. These families lacked the financial opportunities and financial management skills she herself had been afforded. That moment exemplified why her college class was visiting the school to begin with: to provide hope and plant a seed of financial education for these young community members.

Christian colleges and universities have a primary interest in spiritual formation and the integration of faith and learning. One method Christian institutions can use to accomplish these worthy goals is service-learning, which seeks to integrate community service and classroom instruc-

tion with the goal of fostering civic awareness and promoting significant learning. Smith (1996) states that spiritual formation within the academic setting is “most effective when the classroom is both affirmed and complemented and where vital elements of the spiritual life are nurtured, taught, and encouraged in settings other than the classroom. There is nothing quite like service to test the inner person and potentially inform not only our spiritual growth but also the classroom.” This paper describes an innovation in pedagogy through the implementation of a service-learning project within personal finance classes at a Christian university. In this project, college students “adopt” a classroom at a local elementary school in order to share financial wisdom with the next generation. Each college student is provided with information about a specific second grader as well as a drawing created by that elementary student. Throughout the semester, college students visit the second graders during their lunchtime. The college students create art projects explaining basic personal finance concepts to these second graders, and some visit the elementary school to lead an interactive lesson. Donations from the college students fund a personal finance-related craft project for the students. This service-learning project emphasizes a course objective of fostering spiritual formation by enabling college students to practice giving three resources: their time, talents, and

money. This paper discusses the characteristics of successful service-learning projects according to the academic literature and provides the author's motivation for integrating service-learning with personal finance. Additionally, this paper offers a detailed description of the project and the contributions this project makes to personal finance pedagogy and the field of Christian business education.

LITERATURE REVIEW: DEFINITION OF SERVICE-LEARNING AND BEST PRACTICES

A growing body of work within the academic literature seeks to define and identify best practices in service-learning. Eyler and Giles (1994) offer a theoretical basis for service-learning predicated upon John Dewey's philosophy of learning through experience. Eyler et al. (2001) provide an overview of additional contributions to the pedagogy of service-learning. Salam et al. (2019) provide the most recent and comprehensive literature review of service-learning.

Although various definitions exist, Bringle and Hatcher (1995) provide a robust definition of service-learning as "a credit-bearing educational experience in which students (a) participate in an organized service activity that meets identified community needs and (b) reflect on the service activity as a means of gaining a deeper understanding of course content, a broader appreciation of the discipline, and an enhanced sense of civic responsibility." Novak et al. (2009) expound upon this definition, stating, "First, the experience involves a reciprocal relationship that meets an identified need within the community; second, academic content is integrated into the service experience; third, participants are encouraged to reflect and connect the experience and content to their personal perspectives." An important tenet of service-learning is that learning flows from service activities; both those who provide service and those who receive it "learn" from the experience (Sigmon, 1979, 1996). There is a clear distinction between service-learning and volunteerism; the idea that service-learning is intended to benefit the provider *and* the recipient is further emphasized by Furco (1996).

Service-learning is described as a "high-impact practice" resulting in increased rates of student retention, student engagement, citizenship, and self-esteem (Brownell & Swaner, 2009). According to Astin et al. (2000), in-depth case studies of service-learning on three different campuses "suggest that service-learning is effective in part because it facilitates four types of outcomes: an increased sense of personal efficacy, an increased awareness of the world, an increased awareness of one's personal values, and increased

engagement in the classroom experience." Hatcher et al. (2016) find that service-learning has a positive effect on student learning outcomes.

Service-learning has also been highlighted within the literature as a successful method of experiential learning in personal finance classes. DeLaune et al. (2010), describe a service-learning project in which Beta Alpha Psi chapter members interact with and educate underclassmen on personal finance principles. Philipot and Wright (2002) describe a service-learning project which solidifies time value of money concepts in their students. Palmer et al. (2009) find that students who participate in service-learning projects relating to financial planning while in school are more likely to participate in and organize pro bono personal finance-related activities as professionals.

MOTIVATION: SERVICE-LEARNING IN CHRISTIAN PERSONAL FINANCE COURSES

Service-learning was employed in this personal financial management course in order to better achieve the course goal: "Students will practice biblical financial stewardship and will possess the knowledge, discipline, and motivation necessary to achieve financial maturity." What, then, is biblical financial stewardship? *Biblical stewardship* holds that we have been entrusted with God's creation; thus, we have a responsibility to effectively manage it in a way that is consistent with his commandments. Biblical *financial* stewardship encourages Christians to see our careers and our money as gifts from God that must be effectively managed for his glory (see Matthew 25:14–30).

At the university in which the service project was implemented, Personal Financial Management is an upper-level elective that seeks to prepare students for the financial decisions they will make in the years directly following graduation. Though the class is required for business majors, it is largely populated by non-business majors seeking to enhance their understanding of financial concepts. Three sections of the course are offered annually with 15 to 35 students in each course. The course is a unique opportunity for the business school to directly shape the financial and stewardship decisions of approximately 75 college students each academic year. For personal finance to be taught effectively, the professor must serve as both a financial advisor and friend; they must provide a wealth of knowledge and information but also must motivate, inspire, and care about students and their futures. In short, personal finance must be *personal*. Course experiences and class projects must, therefore, be **personal**; they must do more than inform and educate.

The service-learning project that was ultimately adopted to assist in solidifying the concept of biblical financial stewardship was inspired by Fink (2003) and the process of backward course design. Fink encourages instructors to ask themselves, “What do you want students to learn by the end of the course, that will still be with them several years later?” This question enables the instructor to identify what students can learn that is truly significant and encourages moving beyond “understand and remember” kinds of learning to several additional kinds of significant learning which Fink identifies in his Taxonomy of Significant Learning: application, integration, human dimension, caring, and learning how to learn. Fink proposes that these significant methods of learning are interactive and that creating classroom experiences that accomplish one of the significant learning objectives aids students in achieving the other significant learning objectives. Fink defines learning in terms of change, encouraging instructors to seek transformation of their students through experiential learning.

In answering Fink’s question for a personal finance course, it is important to note that the information and lessons learned in a personal finance course are all very practical and useful. In short, one might be tempted to answer with “everything.” From compound interest to budgeting, retirement accounts to insurance, delayed gratification to discipline, all the lessons of personal finance will hopefully make a lasting impression on students. However, for the Christian personal finance classroom, the answer to Fink’s question must be rooted in biblical principles. If stewardship is the model of Christian money management, then *giving* a portion of our money to God and others is the first and most important way that we express that it is not *our* money to begin with. Christian business schools should seek for their students to give of their money but also of their time and talents if they hope to have a healthy spiritual life. In the personal finance course modeled in this paper, students are encouraged to have an all-encompassing view of giving; they should give three important resources: their money, their time, and their talents. Biblical support for the giving of our money can be found in Acts 20:35 (“It is more blessed to give than to receive”), Deuteronomy 16:17 (“Each of you must bring a gift in proportion to the way the Lord your God has blessed you”), Galatians 6:10 (“Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers”), Proverbs 19:17 (“Whoever is kind to the poor lends to the Lord, and he will reward them for what they have done.”), and Malachi 3:10 (“Bring the whole tithe into the storehouse, that there may be food in my house.

Test me in this,’ says the Lord Almighty, ‘and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it”). Biblical support for the giving of our time can be found in Romans 12:15 (“Rejoice with those who rejoice; mourn with those who mourn”), Galatians 6:2 (“Carry each other’s burdens, and in this way you will fulfill the law of Christ”), and Philippians 2:3 (“Do nothing out of selfish ambition or vain conceit. Rather, in humility value others above yourselves”). Biblical support for the giving of our talents (and spiritual gifts) can be found in 1 Corinthians 12:7 (“Now to each one the manifestation of the Spirit is given for the common good”), Ephesians 2:10 (“For we are God’s handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do”), and 1 Peter 4:10-11 (“Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace in its various forms”).

Although it might seem obvious that giving is important in the Christian life, the Christian personal finance classroom must be careful not to neglect this crucial aspect of biblical stewardship. Personal finance courses are traditionally taught with an emphasis on self. At universities across the nation, students learn strategies for self-improvement and complete assignments focused on bettering their own financial futures. In addition to the many “self-focused” assignments that students complete each semester (for example, a personal balance sheet, a personal budget, an online car search, an amortization analysis of 15- and 30-year mortgages), the Christian personal finance classroom should use projects which stress the importance of giving one’s money, time, and talents to God and others. This paper provides a concrete example of a meaningful, memorable, and personal service-learning project which accomplishes this goal. This project integrates community service and instruction in personal finance in order to achieve faith integration and aid students in reaching the higher levels of Fink’s Taxonomy of Significant Learning: application, integration, human dimension, caring, and learning how to learn. According to Fink (2013), “By adding an experience component that involves both service to others and a chance to observe significant community problems or issues, students add a whole new dimension of quality to their learning.” For further information about service-learning in higher education and examples of successful implementation, see Jacoby (1996), Rhoads and Howard (1998), and Zlotkowski (1998).

PROJECT DESCRIPTION

This project satisfies the five stages of successful service-learning outlined by Kaye (2004): investigation, preparation, action, reflection, and demonstration. Kaye's five-step process was used in the creation of this personal finance service-learning project in order to better accomplish the project goals of integrating faith and learning, meeting community needs, fostering civic responsibility, enhancing students' understanding of the value of financial literacy, and providing opportunities for reflection and growth.

Investigation and Preparation

Investigation and preparation involve identifying the needs of participants and planning the project. The college students needed a concrete experience of giving their time, talents, and money. Additionally, they needed a meaningful way to apply their newfound financial knowledge. The community surrounding the university is impacted by both poverty and crime. Financial education, which college students could provide at an introductory level, could assist in breaking this cycle of poverty and providing alternatives to future criminal activity. For these reasons, a service-learning project was created which partners the university with a local elementary school.

In choosing the elementary school, financial demographics were considered in order to impact a population of elementary students who desperately need personal finance skills. According to the U.S. Census Bureau, approximately 24% of residents in the city where the university is located live below the poverty line (compared to a national and state average of 11.8% and 15.3% respectively) and many of the children who attend a particular elementary school come from these families. Area relief ministries have programs in place that target this school due to the financial problems of many of the students' families. Furthermore, a majority of these elementary students come from different racial and socioeconomic backgrounds than the college students who mainly attended private primary and/or secondary schools and come from relatively affluent backgrounds. Therefore, the potential gains to both college students and elementary students are many.

In initially planning the project, the professor met with elementary school officials to gain approval to adopt one second-grade classroom each semester. Second graders were targeted because they have sufficient math and comprehension skills necessary to understand basic money management principles. The professor also coordinated with the university to obtain travel waivers for students who would be leaving campus to visit the elementary school.

Each semester the professor recruits a second-grade teacher who is willing to have her students participate in the project. The second-grade teacher has her students complete a short survey of their name, hobbies, and career plans. Each elementary student then creates a drawing for a college student. When university students discuss giving of their time, talents, and money during their personal finance course, the professor introduces the service-learning project. Each college student receives information about a specific elementary child as well as the drawing that has been created for them by that child. They also watch a video of elementary students who have completed the project in the past in order to better understand how the project will proceed. The giving lesson concludes with a discussion of the financial demographics of the city in which the university is located, with many college students surprised to learn how severe the poverty and crime rates are outside of their university bubble.

Action

Action involves project participants engaging in meaningful service-learning. In addition to learning course content and participating in assignments designed to foster biblical financial stewardship, college students are given the opportunity to visit the second graders during their lunchtime. These visits allow college students to serve as mentors and role models as they gain insight into community issues. The college students are encouraged to pray for their child and practice good stewardship by setting aside a small monetary donation to sponsor a craft project for their child. For the final assignment of the year, students are challenged to write an illustrated story which conveys a lesson about personal finance that is appropriate for a second grader. For example, one student authored a comic strip about "Retirebot," a robot who assists people in preparing for retirement. Another student wrote about "Penny the Pig," a piggy bank whose health and happiness depends upon how often she is "fed." Yet another student created a superhero "Insurance Man," who saves the day when emergencies happen. Each college student is videoed personally dedicating their artwork to their adopted child.

The professor and several college students visit the elementary students for an interactive lesson in which they share the artwork dedication video and illustrated stories. Seeing the reactions on the second graders' faces as they receive their drawings and hearing their squeals of excitement as they watch the video of the college students is a highlight of the school visit. The second graders are taught an original song about the importance of managing their money and enjoy a pizza party sponsored by the college students. The

elementary students then craft a colorful piggy bank with three separate compartments that encourages them to “give, save, and spend” a portion of any money they have. The elementary students are each given 100 pennies that they use to practice allocating money using the 70/20/10 principle (spend 70%, save 20%, and give 10%). These pennies are provided by donations from the college students. The piggy banks provided through this project hopefully serve as a lasting reminder of the importance of personal finance for the elementary students to take to their homes.

During one year of the project’s existence the professor was able to apply for service-learning grant funding through the university. This enabled the personal finance classes to present an iPad to each of three deserving second-grade classrooms to further enhance their personal finance education. Teachers were encouraged to download child-friendly personal finance apps which enabled students to practice their math and finance skills. The college students were excited to advance the elementary school’s classroom technology.

Reflection

Through reflection, college students understand the importance of the service-learning project in representing an all-encompassing model of biblical stewardship of their money, time, and talents. Students give money toward the interactive lesson, give time toward school visits, and give of their talents through the art projects. Students discuss their experiences at the school and share stories with the class about their lunchroom visits with the children. Their comments range from hilarious to heart-breaking. Elementary students are observed to be resilient and loving; they treat the college students like celebrities and hang on their every word. College students frequently note, however, that the children often share intimate information like the death of a parent from violence, the lack of a father figure in the home, and hardships related to taking care of siblings during their single mother’s extended work hours. The college students also complete an anonymous survey in which they further process their experiences.

Demonstration

Through demonstration, students share what they have learned. In addition to discussion with other students and the professor, the service-learning project is publicized on social media. The project was recently front-page news in the local newspaper. Additionally, the professor shared the project with two academic conferences as well as publicizing the results of the project throughout the business school. The project received a university-wide innovative teaching award,

which enabled the professor to encourage other instructors to embrace service-learning within their classrooms.

RESULTS

This service-learning project has been employed in all personal financial management classes for the past nine semesters (4.5 years). Eleven elementary classrooms (220 elementary students total) have been mentored through the project. Approximately 95 college students have visited the school to have lunch with the students and/or host the craft/interactive lesson. College students have provided \$360 in donations to fund the lessons. Three iPads have been provided in order to enhance financial education at the elementary school through a \$1,000 service-learning grant provided by the university.

Benefits of the Project

This project has many benefits and accomplishes its goal of increasing financial awareness in all the participants. It demonstrates the model for giving that is consistent with biblical financial stewardship by providing a concrete example of how meaningful it can be to give of one’s time, talent, and money. College students can put their faith into practice and learn the valuable lesson that even small investments of their time and money can have a far-reaching impact. The project instills in college students the understanding that they should share their newfound financial knowledge with others and enables college students to prepare for the important task of providing their own child with financial stewardship lessons. This service-learning opportunity allows college students to practice the art of taking a more complicated topic and putting it at a level that a child could understand. The project gives college students the ability to be creative and use their artistic skills in what would otherwise be a reading- and math-based course. Perhaps the most unique aspect of this project is its focus on community; the project’s reach extends beyond the university and allows college students to be a light to others. Project participants are linked across racial and socioeconomic backgrounds. Visiting the school enables college students to leave the comfort zone of the college campus, to appreciate the many blessings they themselves have been afforded in comparison to others, and to get to know a young member of the community. It is through seeing and meeting these children that college students gain empathy, an appreciation of the diversity within our city, and a better understanding of the economic situation of those in the community. The college students will hopefully be more likely to engage in

problem-solving within their communities as they begin their careers. The second graders receive mentorship from loving college students and financial lessons that they can apply even at a young age.

As discussed above, personal finance courses should be personal; they should motivate and inspire students and impact their thoughts and emotions. This project offers the added benefit of increasing professor/student interaction, both in and out of the classroom. Professors who adopt this service-learning project are likely those who feel a calling toward the importance of early childhood education; thus students have the benefit of seeing the professor as a community servant and community educator rather than just as an instructor for their course. The conversations between the professor and students which take place after visiting the school are enriching and promote an added level of trust which often aids students in seeking greater one-on-one time with the professor for both mentorship and financial advice.

To say that college students thoroughly enjoy this service-learning opportunity is an understatement.

They create such unique stories and drawings for their adopted children, taking the time to integrate the child's interests into the assignment. Of 126 students anonymously surveyed about the project:

- 85% wish more classes would include service-learning components
- 96% somewhat or strongly agree that their visit to the elementary school was helpful or enjoyable
- 83% report being more willing to volunteer with elementary age students in the future
- 77% feel better prepared to relate financial concepts to children in the future
- 73% feel that they better understand problems in the community as a result of the project

Students were asked the following questions as a way of generating feedback on the project: *“Write about your experience with the service-learning project. What did you observe at the school? What surprised you? What did you learn?”* Some notable individual comments include:

“These kids are growing up in a completely different world than I did. Most of these students are of a different race than I am, and I have always attended private Christian schools.”

“I loved the drawing assignment. I can't remember the last time I was asked to be creative in a class.”

“What we are doing in this project is absolutely amazing. I want to change the cycle of poverty in my own community back home.”

“My student's favorite part of the day was counting pennies to add to his piggy bank. He tried to give me a penny to take home as an example of giving.”

“My student shared with me that his father had recently died. I was able to encourage him and tell him that I would pray for him and his family.”

“The kids loved hearing me talk about sports. They asked if I could come back to visit them again at lunch tomorrow. Several of them seemed like they just needed a friend to talk to.”

“I didn't realize that local school kids struggled to have food to eat on the weekends. These second graders seem to be very loving and very happy, despite not having much in material possessions.”

“The kids really liked the financial lesson. Even though they are young, I think they understood the difference between saving, giving, and spending.”

“The students kept asking me if I was married and if I had children. I cannot imagine being married right now or having children at such a young age! I explained that I wanted to graduate college before getting married.”

“I've never been videoed in a class before, and I was so nervous when you told us we would be on camera. Once I realized how fun and beneficial it would be for the children, my nerves went away.”

“This was cool! I've never visited a school as a guest before.”

“Thank you for letting us do this. I would like to discuss how the basketball team could help out at this elementary school on our annual service day.”

Contribution to Personal Finance Pedagogy

This project constitutes a meaningful contribution to the pedagogy because it is an original idea, not one that has been adapted from another source. The project demonstrates how service-learning can be used to model Fink's hierarchy of significant learning: 1) *Foundational knowledge* of giving in the context of biblical financial stewardship is obtained when students are in the classroom. 2) *Application* occurs through the project as students give money toward the interactive lesson, give time toward school visits, and give of their talents through the art projects. 3) *Integration* occurs as students bring their faith to bear on financial actions. 4) The *human dimension* is addressed on a personal level as students change their attitudes and ideas about themselves and their communities. The social interaction necessitated through the project requires students to think at another level, that

of a child, in addressing financial responsibility. 5) *Caring* is addressed by providing students with an opportunity to invest in the financial life of their “adopted” second grader. Many students tap into an ability to relate to children that they never realized they had. 6) *Learning how to learn* is accomplished by challenging students to continue the process of sharing financial lessons with others even after the course is over. Students are more prepared to inquire about and address challenges within the community as a result of the project. The elements of this project related to providing basic educational lessons and mentorship to elementary students could easily be adapted for use in other business disciplines and public universities.

Christian universities should be committed not only to providing lessons on financial stewardship; they should be actively seeking experiential learning opportunities like this one which enable students to be the hands and feet of Christ. Christian business schools need to model community involvement so that students naturally associate service with the world of business. In equipping students to live successful and financially mature lives, instructors should be careful not to ignore God’s request that we honor him and others through giving of our talents, our time, and our finances. Because of the service-learning opportunity that is offered, it is likely that when students look back on this class, they will most likely think first to this service project. Creating a drawing for a second-grade student, making a video, and volunteering alongside your professor at an elementary school are unique experiences. If students master all the major financial concepts such as wise investing and budgeting, yet neglect the importance of giving, Christian business schools have missed an incredible opportunity to highlight the most important part of biblical financial stewardship. Service-learning projects such as this are just one way that Christian personal finance classrooms can accomplish the mission of integrating faith and motivating their students to achieve greater spiritual fulfillment through service and giving.

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