

The Consumer's Perspective of Students as Financial Educators and Service Providers

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Consumers' perspectives of student service providers are important to consider if service-learning projects involving students are to be effective. This qualitative study assesses how individuals that received financial education and services from students through the Volunteer Income Tax Assistance (VITA) program perceived the students and the services they provided. Research in service-learning has primarily focused on the benefits to students and the motivations and needs of host community agencies (i.e., Astin et al., 2006; Basinger & Bartholomew, 2006) largely ignoring the consumer's perspective on student provided services.

Service-learning based pedagogy enhances learning and provides a valued benefit to the community. Three elements are essential to a successful service-learning project: student and faculty involvement, partnering community agencies, and consumers willing to receive student provided services. Without any one of these three groups, a sustainable and effective service-learning project cannot occur. This research examines the third element, consumers' perceptions of student service providers.

Consumer perceptions of students were examined using interviews and a grounded theory approach was employed in the data analysis. Participants in the study had all received income tax preparation services and financial education through the VITA program. Focus groups were conducted with 15 previous VITA clients.

Findings from the focus group show that 87 percent of respondents indicated that they were comfortable working with students due to the following: student attributes such as warmly greeting clients, professionalism, dress, respectful conversation, respect for privacy, and knowledge of the tax code. Adequate supervision of students also supported consumers' confidence. Findings also show that over two-thirds of respondents indicated that they learned helpful tax tips from students. Criticism of the students or process was limited and was expressed by a minority of participants, and included: students were unfamiliar with some complex tax issues, room set up was undesirable, wait time and length of process were too long. Clients suggested several potential improvements, such as, clients wanted to view the computer screen w/students and wanted to be taught how to file their own taxes in addition to the financial education.

In terms of returning and working with students on other financial related topics, most respondents indicated that they would be comfortable working on other personal finance topics with students and just over half of the respondents would seek out additional financial services provided by students.

Individuals are comfortable with student service providers, even in complex and personal matters such as income taxation. Utilizing students as financial educators and service providers enhances their learning and provides an immediate resource to expand individualized financial education to underserved populations. The findings from this study, while limited in their generalizability due to the sample, can provide insights into the design and implementation of other service-learning projects in the area of financial education.

References

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