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## **Students Helping Students in Need: A Class Project**

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### **Abstract**

A student-centered initiative aimed at helping peers in financial hardship was introduced at a small Ohio liberal arts university. Students in a macro social work practice class were assigned the task of implementing the Ohio Benefit Bank program as a campus service for students to help alleviate some of the assessed financial need. This paper describes the experiential learning assignments taken to initiate this program. Sustainability of the program and degree of satisfaction by the students with this pedagogical method are presented.

### **Introduction**

Unmet financial need among low-income college students is a growing concern. Lack of sufficient financial aid and low family income serves as a main barrier for these students in not only pursuing but also in completing a college degree (Brock, 2010). College tuition and fees have increased 'nearly four times faster than median income and four-and-a-half times faster than inflation' (Duke-Benfield, 2015, p. 1) since the 1980s. Sizeable unmet financial need among numerous college students has resulted due to this quick increase in tuition and fees, along with student aid funding that has not kept pace with these increases (ibid).

Additionally, changing demographics of students reflect different financial needs. An increasing number of college students, particularly community college students, are supporting families of their own. Juskiewicz (2014) found that nationally 26% of college students are raising children and 38 percent are older than 25 years of age. Moreover, nearly half of first year students live at or below poverty and 47 percent are financially independent (ibid). Thus, they are not supported by their parents.

Unmet needs are markedly higher for college students of color than their white counterparts. Thirty-one percent of African-American and 23% of Latino students responding in a national study stated that they faced high levels of food insecurity, compared to 19% of non-Hispanic white students (Goldrick-Rab, Broton, and Eisenberg, 2015). Similarly, Walizer (2015) found that white

students averaged \$3,516 in unmet need, while Black students averaged \$5,054, and Hispanic students averaged \$4,214. High levels of unmet need have forced students— particularly low-income students and students of color—to borrow more, work more hours, take fewer courses, or in some cases, drop out altogether. A study by LendEDU, an online college loan portal, found the average debt for 1,000 surveyed college dropouts was \$14,000 (Brown, 2017). College dropouts may not only leave without a degree but in sizable debt as well.

Student aid alone is not necessarily enough to help students fund their college education because some are unable to meet basic human needs with existing supports. Duke-Benfield and colleagues (2018) propose that many low-income workers “start post-secondary education with great academic aspirations and skills” (p.10) but have few financial resources for support. They suggest that many viable existing public support programs have work requirements or education restrictions that may limit combining them to cover tuition, housing, and food. This lack of being able to meet basic needs can seriously curtail their chances for success. If we are to help low-income students complete college, it will be necessary to provide assistance that not only deals with tuition, fees, and books, but also living expenses such as housing and food.

And, providing this assistance is what we hoped to achieve with our community partnership with the Ohio Benefit Bank (OBB) program. The Ohio Benefit Bank was started in 2006 as a partnership between the Ohio Association of Foodbanks and Communally (formerly Solutions for Progress) which administered the program. The Ohio Benefit Bank was a free online service that was question-guided and offered an eligibility calculator to estimate user eligibility for more than 20 work support programs and tax credits. During its 13 years of operation, it served more than one million Ohioans and connected individuals and families with \$2 billion in work support programs. Although the state program officially ceased in July 2019, the training provided has enabled numerous college students to be assisted, and in our project specifically, students were assisted primarily by their peers who went through OBB training and became certified as OBB counselors.

The OBB program provided the opportunity to help students deal with financial stressors while in college. This program was an ideal situation for social work students to receive experience in assessing client needs and working within a statewide program. By providing online access to these applications for students in need, social work students were able to help reduce barriers that one may experience in trying to obtain help, such as time constraints and stigma as well as lack of familiarity of with available resources and the online application process.

This paper will present the development and implementation stages of this experiential learning project, that is, the implementation of the OBB program on a college campus. This student-centered initiative at a small Ohio liberal arts university began in fall 2015. Social work students began work in a macro social work practice class to implement a campus-wide service, the OBB program, to assist students enduring financial difficulties. The merit of this experiential learning project was two-fold in that it provided valuable resources for vulnerable students to help meet their basic needs while also providing social work students practical experience in providing service. One desired long-term outcome was that this initial implementation of the campus-wide service would become self-sustaining and provide ongoing experience for social work students. By helping fellow students obtain assistance with basic living expenses, an administrative goal

was that the program would help lower income students remain at the university and complete their degrees.

### **Experiential Learning as a Pedagogical Tool: The OBB Program as a Class Project**

A primary reason for this experiential learning project that involved the implementation of the OBB program was to provide social work students with skills that could transfer into the real world. The project was developed using an experiential learning model as suggested by Kolb (1984) in which ideas are not fixed but formed and reformed through experiences. Experiential learning is of particular relevance to social work students as it allows them to adapt to the differing needs and situations of their clients with concepts continuously modified by experience (ibid). Bowen (2014) suggests that experiential learning can “foster understanding of the social issues underlying human needs” (p. 52) through service activities. In this project, social work students not only became aware of student needs but cognizant of their origins. As such, students learned the skills to become advocates of student needs and not merely providers of services.

Experiential learning is widely used to support classroom learning and enhance student skills. A study of 202 baccalaureate programs accredited by the Council on Social Work Education indicated that over 80% required service-learning, a form of experiential learning (Schelbe, Petracchi and Weaver, 2014). Benefits to students cited by program respondents included building community connections, applying theory and skills, professional socialization, and exposure to diverse populations. Experiential learning activities have been found to positively influence student attitudes and perceived preparedness in working with marginalized populations (Singleton, 2006; Young, Lee and Kovacs, 2016).

### **The Experiential Learning Project Design: Implementing the OBB Program as a Class Project**

The beginning stages for this experiential learning project for students began the preceding year. Concerns about student hunger, food insecurities, and housing disruptions had been brought to the attention of numerous faculty and staff on campus. To address how prevalent these concerns were, a qualitative needs assessment was conducted by social work faculty. Based on that study’s results, key faculty and administrative staff from across the campus were invited to brainstorm ways in which the college could assist students. The experiential learning project described here was the first step taken to provide a structured program of providing services to students in need.

In fall 2015, 25 students in a macro social work practice class were assigned the task of implementing the Ohio Benefit Bank program on campus. This assignment involved various stages. First, class lectures and discussions were provided on needs assessments, environmental scanning, and program development stages. Students were assigned readings on the OBB program. Students were expected to learn the components of various government funded service programs (e.g., Supplemental Nutrition Assistance Program - SNAP). All students then completed the OBB counselor training and obtained certification as a counselor. Students then proceeded to work in teams to prepare a Strengths, Weaknesses, Opportunities, and Threats (SWOT) analysis of the campus. Not only did we want the students to better understand the college, we also wanted them to learn the process of analyzing the strengths, weaknesses, opportunities, and threats (or challenges) of an organization as a skill to take forward in their professional social work practice. Interviews of numerous students and faculty staff followed, with the focus being on general

questions regarding thoughts on having the OBB program on campus as well as views on how to make this program known across campus.

Part of the project required students to develop promotional activities to educate the campus about the OBB services. These activities, designed by the students (with faculty review and approval) included creating flyers and distributing those around campus, making classroom presentations, setting up information tables in heavy-trafficked areas, presenting at department meetings for faculty and staff, and writing articles for the student newspaper and postings for various department social media sites.

Students then worked to implement the OBB program on campus by initially staffing the OBB office for a minimum of two hours per student over the semester as required for the class project. The university provided an office, desk, chairs, table, filing cabinet, office supplies, and a computer with access to a printer. After the class ended, one-fourth of the students continued to volunteer their time to meet with students who were either referred by faculty or staff or who self-referred to the program. These social work student OBB counselors provided information, screening, and application assistance for a range of public benefits to students through OBB's online tool. As was the case after all of the program implementation assignments occurred, reflection took place after each counselor session. A social work faculty member met individually (or in a group if this could be arranged) with students to reflect on the counseling session each student provided. For the student counselors, this reflection process emulated a supervisory conference they would have in a paid job as a professional social worker.

After the initial development of the program in 2015, students in successive social work classes maintained this campus service by becoming certified OBB counselors, continuing the outreach efforts, and volunteering their time to serve other students in need. As of July 2019, when the OBB state program ceased, the way in which the college provides this service changed. When using the OBB program as the class experiential learning project, most of the training on the various state/federal benefits, such as eligibility requirements and the application process, was provided via the OBB counselor certification process. Now, however, social work faculty educate and train students on these requirements and process. Therefore, students are able to continue helping students in need by walking students through the individual applications of the various state/federal programs that can provide assistance (e.g., SNAP, Medicaid, and so on). Although the OBB state program is no longer in existence, the initial experiential learning class project of helping students in need has been sustained as an ongoing campus wide service.

In the first year of implementation, the Ohio Benefit Bank model helped increase access to benefits for 23 students struggling with some financial difficulty. The number of students served has ranged from 19 – 28 in subsequent years. For purposes of confidentiality, we did not allow students to follow-up with the students receiving services. No paperwork was maintained (as was a requirement of the OBB program but something we supported as well). However, we did receive comments from some students who completed the application process that they obtained needed assistance. These anecdotal comments provided input that some (if not all) students followed through and showed short-term improvements.

## **Implications for Social Work Education**

One expects social work majors to want to help people as service is a core value of the profession. Applying interviewing skills, empathy and offering education about different social and financial services to fellow students in the OBB program was definitely a way to practice professional skills but more importantly, allowed needed assistance to be provided.

We realized as we began this project that although students might need services, they might not be comfortable coming forward to pursue such assistance. They likewise might not be at ease communicating with a peer (student counselor) about their financial situation. Potentially having class with a fellow student who has helped link them to financial assistance programs could be embarrassing for some students. In order to try to overcome some of these barriers to service, the social work faculty coordinated the initial intake calls and scheduling of students in addition to serving as mentors to these student OBB counselors and as back-up counselors when needed or requested. Every student was offered the opportunity to speak to a faculty, rather than a student, OBB counselor if that was preferred.

Completing the SWOT analysis and then interviewing members of student groups and departmental staff/faculty, however, turned out to be one of the most discussed learning activities. All of the social work students participating in this experiential learning project reported they did not expect to find that some individuals were not supportive of having the OBB program on campus. But this happened. Exemplifying this were comments such as:

- I'm not a huge fan of government benefits in the first place.
- Sounds good on paper but logistically this idea won't work.
- I don't think this will 'go' on our campus.
- Is there really a need like this at [our campus]?
- Students helping students with personal information – that could get out of hand.

These comments provided an excellent opportunity to discuss government benefits, public policy and funding of services, issues of confidentiality, and the need for advocacy and outreach to let people know of conditions around them as well as services that might alleviate those situations. It was also a way for students to experience first-hand that not everyone was going to support the type of work they might be doing and that there can be a stigma about asking for help.

How did students feel about participating in the development of the OBB program on campus and continuing it through subsequent years?

- I am extremely blessed to attend a school where I am able to take part in such great things.
- The process to become OBB certified was a bit tedious but now that I am officially certified, it feels great. I am helping others, and that is what I want to do in my career.

Although no commentary was requested from students receiving OBB services, numerous students notified us about the program.

- I'm lucky to be in a school with such amazing programs and benefits.
- Unbelievable...there is this wonderful opportunity right here on campus.
- I didn't know where to turn until my prof told me about this service.

The primary outcomes of this project for the social work students were increased knowledge in government funded financial assistance programs, skill development in operating a working program by serving as trained volunteer counselors, scheduling 'staff,' following professional ethics and maintaining a high-level of campus communication to make people aware of the services. In each subsequent year that the course has been offered since 2015, students scored high on knowledge (via pre- and post-testing), successfully obtained the OBB counselor certification (through fall 2018 as the OBB program ceased operations in July 2019; students are now trained on government programs by faculty in class), scheduled office hours, and via reflections, have demonstrated adherence to professional ethics. We anticipate that the specific training now provided by social work faculty to students in the macro social work practice class in place of the OBB counselor certification process will help maintain the 'students helping students in need' service that the initial experiential learning project initiated.

### **Conclusions**

Universities throughout the country are recognizing that high college costs are resulting in deficiencies for students in basic needs such as food and housing (Freudenberg, Goldrick-Rab, and Poppendieck, 2019). A number of universities across the United States are conducting outreach activities both on campus (e.g., assisting students online, setting up financial and food resources) and in partnership with outside agencies (Carlson, 2016). These activities may be of special use to social work students by reinforcing advocacy and organizational skills which they will need as practitioners in the field. Such experiential learning activities can deepen social work students' understanding of the struggles that others may face while simultaneously developing the capacity to use this increased knowledge as they move into their future social work practices (De Luca and Benden, 2019).

Classroom supported activities can have positive impacts to universities by promoting retention of at-risk students unable to obtain basic needs. Continuing reductions in state and federal dollars for higher education may indicate that these conditions will not end anytime soon. Universities have to be creative and supportive in meeting basic needs of students. The use of the type of experiential learning project described in this article may be one effective way to help meet students' basic necessities. And for students in need of services, peer-support may help them better navigate new programs and processes.

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