

**Instructor:**

Edward E. Scott

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Office Hours: Thursday 1:00 pm – 3:00 pm via Zoom (send email to request an appointment).

Course overview:

This Academically Based Community Service (ABCS) course is offered in the BEPP and ACCT departments in collaboration with the Netter Center for Community Partnerships and the Volunteer Income Tax Assistance (VITA) program, which serves low-income taxpayers. This course includes an academic component and a community service component.

The **academic** component of the course will focus on several areas:

- (1) *Statutory tax system.* Students will learn about the tax system as it relates to individuals and sole proprietors. The VITA training covers general tax preparation, with a specific focus on tax credits available to VITA-eligible taxpayers and the use of VITA software.
- (2) *Social policy debate.* Tax policy, including deductions, subsidies, and credits, are one tool that lawmakers can use to get more cash in the hands of individuals and families, especially for low-income groups. Students will consider the effectiveness and usefulness of tax policies relative to other tools that the government has available. There are two guest lecturers for the sessions on tax policy: Wharton Professors Kent Smetters and Ben Lockwood.
- (3) *The Color of Money: Black Banks and the Racial Wealth Gap.* Students will read this book throughout the semester to support their understanding of the community that they will be serving.
- (4) *The Color of Law: A Forgotten History of How Our Government Segregated America.* Students will read this book throughout the semester to support their understanding of the community that they will be serving.
- (5) *Working with people.* Volunteering with VITA requires students to work with people from a low-income community on the sensitive issue of personal finances. Students will learn to discuss sensitive financial issues with lower-income adults (including many seniors) through readings and in-class discussions, and by reflecting on their real-life experiences in the local community. This skill is important in a variety of roles such as healthcare (physicians and nurses), business (e.g., the HR function), and education. Students will complete two modules included in *The Penn Experience* course. The modules (Welcome to Philadelphia and Welcome to Penn) are integrated into the ACCT2110 Canvas course.

The **community service** component of the course is volunteering with VITA, which is the IRS's "Volunteer Income Tax Assistance" program. Following training, students will perform tax services for the West Philadelphia community during the 2024 tax season. Students are expected to be in the field performing service throughout a significant portion of the semester.

As described on the IRS website, the VITA program has operated for over 50 years. Volunteers offer free tax help to people who need assistance in preparing their own tax returns, including:

- People who make \$58,000 or less
- Persons with disabilities; and
- Limited English-speaking taxpayers.

Logistics:

VITA has locations in the Philadelphia/West Philadelphia area. Most sites are within easy reach for students by SEPTA (i.e., one SEPTA vehicle with no changes). The Netter Center will provide transportation passes. **Students will schedule 4 - 6 hours of weekly on-site volunteer work for approximately eight weeks during the Spring semester, completing a minimum of 40 total hours.** Some sites are open on some evenings and weekends; students can schedule hours at their convenience.

Pre-requisites:

None. No accounting experience is required. Volunteers are NOT required to be U.S. citizens.

Course Website:

The website for this course is on Canvas. On the website, the following will be provided:

- The Penn Experience: Welcome to West Philadelphia
- The Penn Experience: Welcome to Penn
- Mehrsa Baradaran (2017) *The Color of Money: Black Banks and the Racial Wealth Gap*. Belknap Press (entire book provided free of charge)
- Richard Rothstein (2017) *The Color of Law: A Forgotten History of How Our Government Segregated America* (two chapters provided free of charge)
- Students will have access to online VITA training materials.
- Academic journal readings (see appendix) for in-class discussions.

Grading

Grading will be based on:

- (1) Participation/attendance during in-class sessions (10%)
- (2) Completion of the training (15%)
- (3) Course Reflections (15%)
- (4) Engagement in community service (40%)
- (5) Final paper (20%)

Midsemester reflections and final project: Over the course of the semester, students will prepare three "reflections." Each reflection (2 pages) will require the students to discuss the academic literature and findings and relate this discussion to their West Philadelphia experience. These reflections will be used as part of the final paper, in which students will choose at least one tax idea/challenge/issue facing this specific community and offer proposals to improve the system and the overall quality of life for the community. The proposal will be based on a combination of

the knowledge gained from the academic readings and the students' field experiences. The final paper is an opportunity to "bridge the gap" between the theory learned through class readings and instruction and the practical experience gained by working directly with the community residents.

Completion of training: Training includes online modules, completed individually, and a test. According to VITA, basic training takes between 12-16 hours, which includes six hours of in-person training. Students must pass an on-line test (open book and notes) before going into the field. The second in-class training session with a VITA-supplied trainer is basically a test prep session. Students will be expected to attend all in-class training-related sessions and work toward timely completion of their training. There will be a grade penalty for delayed completion of the training.

Engagement in community service: Hours worked at the VITA sites during the service weeks are tracked by VITA's volunteer system. The VITA site managers can provide the instructor with feedback on each student's professionalism while in the field. Professionalism includes appropriate behavior at all times with colleagues and clients, as well as hard work and effort.

Course Schedule Spring 2024

Week	Topic	Outside class
Jan 23 – Jan 29	<p>Course Overview:</p> <p>The first class has three parts.</p> <p>(1) Pre-service assessment of student motivation(s) and expectation(s).</p> <p>(2) Syllabus review.</p> <p>(3) Introduction to the CFW</p> <p>(4) VITA training registration and completion of prerequisites.</p>	<p>Academic readings/ The Color of Money: Introduction & Chapter 1</p> <p>The Penn Experience: Module 1 - Welcome to Philadelphia</p>
Jan 30 - Feb 5 Feb 6 – Feb 12	<p>Basic VITA Training Sessions 1 & 2:</p> <ul style="list-style-type: none"> ▪ (in person on Jan 30 and Feb 6 during scheduled class times) 	<p>Academic readings/ The Color of Money: Chapters 2</p> <p>The Penn Experience Module 2 – Welcome to Penn</p>
Feb 13 – Feb 19	Service Week	The Color of Money Chapters 3 & 4
Feb 20 – Feb 26	Service Week	
Feb 27 – Mar 1	<p>Guest Speaker: Kent Smetters on Feb 27</p> <p>Service Week</p>	Graded reflection paper #1. Due Mar 1, 11:59 pm.
Mar 2 – Mar 10	Spring break	
Mar 11 – Mar 18	Service Week	The Color of Money Chapter 5
Mar 19 – Mar 25	<p>Guest Speaker: Ben Lockwood on Mar 19</p> <p>Service Week</p>	Graded reflection paper #2. Due Apr 1, 11:59 pm.
Mar 26 – Apr 1	Service Week	The Color of Money Chapter 6
Apr 2 – Apr 8	Service Week	The Color of Money Chapter 7 The Color of Law Chapter 1
Apr 9 – Apr 15	Service Week	The Color of Money Chapter 8 The Color of Law Chapter 7

Apr 16 – Apr 22	Guest Speaker on April 16 and course wrap-up Post-Service Assessment Final Service Week based on CFW needs	Graded reflection paper #3. Due Apr 29, 11:59 pm.
May 14	Final Paper Due	Graded final paper. Due May 14, 11:59 pm.

.Appendix

Academic readings

Kent Smetters

Some pre-readings:

When Does Federal Debt Reach Unsustainable Levels?

<https://budgetmodel.wharton.upenn.edu/issues/2023/10/6/when-does-federal-debt-reach-unsustainable-levels>

A Wide Range of Policy Bundles Can Stabilize Federal Debt while Growing the Economy

<https://budgetmodel.wharton.upenn.edu/issues/2023/9/29/stabilize-federal-debt-economic-growth>

Simulator

<http://simulators.pwbm-api.net/tax>