

Poverty, Faith, and Justice in America (UH 331 & MGT 491)

Course dates and location:

Fridays 10-10:50 a.m. in Graves 118

Instructor:

Stephen F. Black
Director, Center for Ethics & Social Responsibility
stephen.black@ua.edu, 205-348-6490

Tuscaloosa Tax Site Locations

(see impactalabama.org/taxsites for maps)

McDonald Hughes Community Center
3101 Martin Luther King Blvd.
Tuscaloosa, AL 35401

Holten Heights Church of the Nazarene
4401 17 St NE
Tuscaloosa, AL 35404

Course Description: Poverty, Faith, and Justice in America will introduce students to the concepts of justice and obligation in various faith traditions, foster discussion on issues faced by the working poor, perceptions and misperceptions of those living in poverty, and current policies affecting lower-income families and individuals. Further, the course will explore the ways faith can affect our response to poverty and inform our understanding of justice. In addition to classroom discussions, students will complete tax training, take an IRS certification test, and once students become certified, they will serve as SaveFirst volunteer tax preparers at community-based sites across the state from mid-January through February. In March, students will also participate in the FocusFirst Initiative, which trains college and graduate students to conduct high-tech vision screenings for children six months to five years of age enrolled in Head Start programs and daycares in economically disadvantaged communities. ****Taking part in a high-tech vision screening is an important part of the course that will take place in the mornings. Students with no morning availability will be required to participate in a preapproved alternative service project for a minimum of four hours of service.****

SaveFirst Background: The goal of the SaveFirst Initiative is to train college, graduate, and law students to offer free tax preparation services and opportunities for savings and investments to low-income families, especially targeting those eligible for an Earned Income Tax Credit refund. The SaveFirst Initiative exists to ensure that low-income individuals receive the full Earned Income Tax Credit and other credits for which they are entitled, to counteract predatory lending practices, and to encourage long-term financial planning and asset-building. In just its sixth year, SaveFirst is the largest volunteer tax preparation program serving Earned Income Tax Credit families in the state. **In 2014, 156 UA students assisted in preparing taxes at 10 sites across the state, helping more than 4,700 families claim more than \$9 million in refunds. The students' service helped these families save \$1.4 million in commercial-tax-preparation fees.**

The Earned Income Tax Credit, or EITC, is the federal government's largest anti-poverty program to support low- to moderate-income working families. The EITC reduces the tax burden on low-income workers and provides a positive incentive for individuals, especially single mothers, to find work. More than 500,000 working families in Alabama annually claim the EITC, representing a \$1 billion investment for our state. However, an estimated \$133 million in EITC dollars are "left on the table" by households that are eligible for

the credit but do not claim it. Moreover, 75 percent of Alabama's EITC recipients pay an average of \$200 to commercial tax preparers just to access this benefit. Alabama's families lose millions to commercial tax preparers through high fees. That extra money could have made a tremendous contribution to helping lower-income families secure health insurance, pay down debts or put food on the table.

FocusFirst background: FocusFirst provides a cost-effective direct response to the vision care problems of children who live in urban and rural communities in Alabama. Under the supervision of Impact Alabama, undergraduate and graduate students provide free vision screenings to children, six months to five years of age, in Head Starts and daycares, using technologically advanced photo optic scan cameras. All children who fail the screenings receive free follow-up care through our partner nonprofit Sight Savers America.

UA continues to be the leading participant in our statewide screening efforts. Since the launch of the FocusFirst initiative in November 2004, more than 2,500 student volunteers from 23 campuses throughout Alabama have screened more than 200,000 children in all 67 counties across the state. Coordinating the statewide initiative, UA continues to be the leading campus in screening efforts. Since 2004, approximately 860 UA students have participated with FocusFirst, screening more than 18,500 children in 14 counties. Over 60 UA students participated in screenings across nine counties during the 2013-14 academic year, reaching more than 2,600 children. A potential vision problem was detected in approximately 11 percent of those children screened by UA students.

Poor vision adversely affects tens of thousands of children in our state each year, leading to a substandard education. This is largely the result of poor public awareness about the importance of eye care in young children and the inability of children to recognize their own vision problems. These problems are heightened in families from economically disadvantaged backgrounds by financial hardship and lack of access to appropriate medical care. Additionally, it is well recognized that vision screenings are most effective during the preschool years when early identification and treatment of many conditions can prevent irreversible vision damage or loss. Unfortunately, although many children in daycare, pre-K, and Head Start programs are known to need eye care, many go without it. Despite the importance of early screening and detection, it is estimated that only 21 percent of preschool children receive comprehensive vision screenings. Further exacerbating this situation, vision problems among children have been linked with behavioral risks, reduced academic performance, and low self-esteem [Johnson, R, Nottingham, D, Stratton, R, & Zaba, J. (1996). Division Screening of Academically and Behaviorally At-Risk Students. Journal of Behavioral Optometry, 7].

SaveFirst and FocusFirst are signature programs of Impact Alabama: A Student Service Initiative, Alabama's first nonprofit dedicated to developing and implementing substantive service-learning projects in coordination with more than twenty universities and colleges throughout the state.

Course Objectives:

Upon successful completion of this course, students will be able to:

1. Analyze and discuss the media's influence in creating perceptions of those who live in poverty.
2. Discuss religious, social, economic, and political factors that influence education systems around the world.
3. Examine the role religious traditions play in informing social and political responses to community needs.
4. Suggest ways to reform educational disparities, as well as predatory lending practices.
5. Serve as volunteer tax preparers at community-based sites across the state.

Required Readings: Readings will be posted on Blackboard Learn, and each week's assigned readings should be completed prior to class. Students should be prepared for quizzes on the readings and be ready to discuss the materials in class.

Course Requirements: In class, we will discuss and reflect on issues, such as perceptions and misperceptions of those living in poverty and current policies affecting working families. In addition to classroom discussions,

students will attend a six-hour training session in early January during which they will learn tax law concepts such as determining filing status and dependency exemptions, how to report sources of income, and figuring the eligibility of tax credits. **Students will also become proficient in using TaxWise, a web-based tax software tool. Following the training, all students must pass an IRS certification test before volunteering on site.** Once certified, students will prepare taxes at community-based sites across the state from mid-January through February. Students will also be trained to use photo optic scan cameras to conduct vision screenings and will assist in screening children aged 6 months to five years in low-income daycares and Head Starts in the Tuscaloosa or Birmingham area. ****Taking part in the high-tech vision screenings is an important part of the course that will take place in the mornings. For students with no morning availability, an alternative service option will be discussed on the first day of class.****

Dothan or Memphis two-credit hour option: This option requires you to travel to Dothan/Memphis for two Fridays and Saturdays between late January and early March. **Lodging is the responsibility of the student**, therefore we strongly encourage only the students who have friends and/or family in Dothan/Memphis who they can stay with during their service to enroll in this section of UH 331.

Three-credit hour option: Students taking the three credit option will be required to complete more service hours (see volunteer requirements below), additional readings, and an additional writing assignment at the end of the course.

Final grades will be determined by the following:

- 25% *Class attendance and class participation* - Attendance at all lectures as well as an A& B tax training session are absolutely mandatory. Because participation in all sessions is critical to the success of SaveFirst and FocusFirst, students should expect to be deducted one letter grade after the second unexcused, missed lecture. If you do miss a lecture, you are responsible for obtaining and reviewing lecture notes and consulting with the instructor about any changes to the syllabus or other important information missed.
- 40% *Service*– All students have a required number of hours to complete at free tax sites and must pass the IRS certification test before volunteering on site. Students are also required to assist with a FocusFirst vision screening in March. Those students with no morning availability will be required to complete four service hours with a preapproved community partner in lieu of participation in a FocusFirst screening. The specific service requirements are based on the number of credit hours a student is receiving for the course. **ALL volunteer hours must be logged in SL Pro (slpro.ua.edu) on or before April 17. If you do not complete your service and log your service hours, you will not receive credit for service hours.**
- 15% *Journal entries*- Students will be required to respond to bi-weekly journal prompts posted on Blackboard Learn.
- 20% *Final essay exam* - The final exam for this course will be in an essay-style format. Students taking the three credit course will be required to answer additional essay questions for the final exam. **Part I of your final exam is due March 6 by 10 a.m. All other exam questions are due March 13 by 10 a.m.** All exams should be submitted electronically via Turnitin on Blackboard Learn. Points will be deducted for late exams.

IRS Certification Training:

A Sessions:

Wednesday, January 7 from 4–8 pm in Lloyd Hall Room 16
Wednesday, January 7 from 5–9 pm in Lloyd Hall Room 16M
Saturday, January 10 from 9 am – 1 pm in McMillan Room 104
Saturday, January 10 from 10 am – 2 pm in Manly 307
Tuesday, January 13, from 4–8 pm in Lloyd Hall Room 16M

Tuesday, January 13 from 5–9 pm in Lloyd Hall Room 16

B Sessions:

Thursday, January 8 from 4–8 pm in Lloyd Hall Room 16

Thursday, January 8 from 5–9 pm in Lloyd Hall Room 16M

Saturday, January 10 from 2–6 pm in McMillan Room 104

Saturday, January 10 from 3–7 pm in Manly 307

Wednesday, January 14 from 4–8 pm in Lloyd Hall Room 16

Wednesday, January 14 from 5–9 pm TBD

Testing Sessions:

Friday, January 9 between 1–5 pm in Bruno Library and Bashinsky Computer Center Lab 3

Wednesday, January 14 between 1–5 pm in Lloyd Hall Room 16

Friday, January 16 between 11 am – 5 pm in Lloyd Hall Room 16

After completing both A& B training sessions, you will need to pass an IRS certification test before you can prepare any tax returns. While you may take the test on your own, we highly recommend taking it during one of our testing sessions listed above so you can ask our staff questions along the way. You must take your certification test by Friday, January 16 at 10 p.m. In the event you don't pass the tax certification test the first time, you must complete the retest by Sunday, January 18 at 10 p.m.

Service Hours:

- 1. One-credit course:** Based on the availability form that you filled out during training, you will be assigned to weekly volunteer hours (four per week) as well as one Saturday at a site located outside of Tuscaloosa. Your weekly hours will be the same each week, beginning the week of January 19 and running through February 28, 2015. If you cannot make your assigned shift, email the coordinator(s) of your site as early as possible. Rather than attempting to make up hours during the week that you miss, you will have the opportunity to sign up for additional shifts during the week of March 2. Plan to work from 9am-3pm on your Saturday out of town, plus travel time of up to 2.5 hours. Should you feel that you need to spend the night in your assigned city prior to your scheduled work day, please discuss this with Cat to see about possible arrangements. We will provide your lunch on Saturdays (including a vegetarian option). If you have very specific dietary needs, plan to bring a lunch and we will reimburse you up to \$10 - with a receipt for what you bring. We can reimburse mileage at \$0.14 per mile based on financial need. Please see Cat if you need to be reimbursed for mileage. ****Please be aware that while we will do our best to accommodate requests for site locations outside of Tuscaloosa, there are 100+ students with requests, and we cannot guarantee you will receive the placement you request, even if it is your home town.**

Please note that transportation to all service activities is your responsibility. Access to reliable transportation is a requirement for this course.

- 2. Memphis/Dothan two-credit course:** Based on the availability form that you filled out during training, you will be assigned to work two Fridays and Saturdays between January 23 and March 7.

Please note that transportation and lodging are your responsibility. Access to reliable transportation is a requirement for this course. We can reimburse mileage at \$0.14 per mile based on financial need. Please see Cat if you need to be reimbursed for mileage.

- 3. Three-credit course:** Based on the availability form that you filled out during training, you will be assigned to work four of six Saturdays between January 24 and February 28, 2015. One makeup Saturday session will be available on March 7. You will also be required to complete three 4-hour shifts on weekdays at the Tuscaloosa area tax sites between March 1-April 15. You will receive the Saturday

schedule on or before the second class. Your shift length depends on the mileage that you drive to get to the site. Please consult the following list:

- Anniston
 - Shift A: 9am-1pm
 - Shift B: 11am-3pm
- Bessemer: 10am-4pm
- Birmingham: 9am-3pm
- Decatur:
 - Shift A: 9am-1pm
 - Shift B: 11am-3pm
- Dothan: 9am-3pm (only assigned to people who choose to go here)
- Florence:
 - Shift A: 9am-12pm
 - Shift B: 12pm-3pm
- Gadsden:
 - Shift A: 9am-1pm
 - Shift B: 11am-3pm
- Huntsville: 9am-3pm (only assigned to people who choose to go here)
- Mobile: 9am-3pm (only assigned to people who choose to go here)
- Montgomery:
 - Shift A: 9am-1pm
 - Shift B: 11am-3pm
- Tuscaloosa: 9am-3pm

If you cannot make your assigned shift, email cmonaco@impactalabama.org as early as possible and provide her with an alternate Saturday that you are able to work. Should you feel that you need to spend the night in your assigned city prior to your scheduled work day, please discuss this with Cat to see about possible arrangements. We will provide your lunch on Saturdays (including a vegetarian option). If you have very specific dietary needs, plan to bring a lunch and we will reimburse you up to \$10 - with a receipt for what you bring. We can reimburse mileage at \$0.14 per mile based on financial need. Please see Cat if you need to be reimbursed for mileage. ****Please be aware that while we will do our best to accommodate requests for site locations outside of Tuscaloosa, there are 100+ students with requests and we cannot guarantee you will receive the placement you request, even if it is your home town.**

Please note that transportation to all service activities is your responsibility. Access to reliable transportation is a requirement for this course.

Recording Volunteer Hours: In order to receive credit for volunteer hours, you must log ALL hours in SL Pro (slpro.ua.edu). You must ALSO sign in and sign out every day that you work at the tax site. **ALL volunteer hours must be logged in SL Pro (slpro.ua.edu) on or before April 17. If you do not complete your service and log your service hours, you will not receive credit for service hours.**

Attendance Policy: Students are expected to attend all training events, discussions, and session activities. Students should expect to be deducted one letter grade after the second unexcused, missed session. If you do miss a training session or discussion, you are expected to consult with the instructor to obtain any information missed and to complete any required training.

Incompletes/Withdrawals

The last day to *withdraw* from this course without a “W” is Wednesday, January 14.

The last day to *add* a course is also Wednesday, January 14.

The last day to *drop* this course with a “W” is Wednesday, March 25.

No incomplete grades will be issued except in extraordinary and well-documented circumstances.

Policy on Academic Misconduct

All students in attendance at The University of Alabama are expected to be honorable and to observe standards of conduct appropriate to a community of scholars. The University expects from its students a higher standard of conduct than the minimum required to avoid discipline. Academic misconduct includes all acts of dishonesty in any academically related matter and any knowing or intentional help or attempt to help, or conspiracy to help, another student. [The Academic Misconduct Disciplinary Policy](#) will be followed in the event of academic misconduct.

Students with Learning Differences

If you are registered with the Office of Disability Services, please make an appointment with Jessica Lovett (348-6495) as soon as possible to discuss any course accommodations that may be necessary. If you have a disability, but have not contacted the Office of Disability Services, please call 348-4285 or visit 133-B Martha Parham Hall East. Students with disabilities must be registered with the Office of Disability Services to receive academic adjustments.

Severe Weather Protocol

In the case of a tornado warning (tornado has been sighted or detected by radar; sirens activated), all university activities are automatically suspended, including all classes and laboratories. If you are in a building, please move immediately to the lowest level and toward the center of the building away from windows (interior classrooms, offices, or corridors) and remain there until the tornado warning has expired. Classes in session when the tornado warning is issued can resume immediately after the warning has expired at the discretion of the instructor. Classes that have not yet begun will resume 30 minutes after the tornado warning has expired provided at least half of the class period remains.

UA is a residential campus with many students living on or near campus. In general classes will remain in session until the National Weather Service issues safety warnings for the city of Tuscaloosa. Clearly, some students and faculty commute from adjacent counties. These counties may experience weather related problems not encountered in Tuscaloosa. Individuals should follow the advice of the National Weather Service for that area taking the necessary precautions to ensure personal safety. Whenever the National Weather Service and the Emergency Management Agency issue a warning, people in the path of the storm (tornado or severe thunderstorm) should take immediate life saving actions.

When West Alabama is under a severe weather advisory, conditions can change rapidly. It is imperative to get to where you can receive information from the [National Weather Service](#) and to follow the instructions provided. Personal safety should dictate the actions that faculty, staff and students take. The Office of Public Relations will disseminate the latest information regarding conditions on campus in the following ways:

- Weather advisory posted on the UA homepage
- Weather advisory sent out through Connect-ED--faculty, staff and students ([sign up at myBama](#))
- Weather advisory broadcast over WVUA at 90.7 FM
- Weather advisory broadcast over Alabama Public Radio (WUAL) at 91.5 FM
- Weather advisory broadcast over WVUA 7. WVUA 7 Storm Watch provides a free service you can

subscribe to that allows you to receive weather warnings for Tuscaloosa via e-mail, pager or cell phone. Check <http://www.wvua7.com/stormwatch.html> for details.

CLASS SCHEDULE

Lecture	Assignments
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Week 1	Friday, Jan. 9 Introduction to course	Complete online survey by Monday, Jan. 12 @ noon. Take certification test by Friday, Jan. 16 @ 10 p.m. ***Must pass certification test before volunteering on site.***
Week 2	Friday, Jan. 16 Prejudice	Readings: Martin Gilens, excerpts from <i>Why Americans Hate Welfare</i> ; Bill Bishop, excerpts from <i>The Big Sort</i>
Week 3	Friday, Jan. 23 The Challenges of Living in Poverty	Readings: Joseph Stiglitz, "Equal Opportunity, Our National Myth;" Robert Putnam, "Crumbling American Dreams;" Mark Rank, "Poverty in America is Mainstream;" Robert Sampson, "Division Street, USA;" Jonathan Kozol, "Children of the City Invincible: Camden, New Jersey" from <i>Savage Inequalities</i> . Journal entry #1 due before 5pm
Week 4	Friday, Jan. 30 The Psychology of Poverty and Wealth	Readings: Tina Rosenberg, "Escaping the Cycle of Scarcity;" Emily Badger, "How Poverty Taxes the Brain;" Michael Lewis, "Extreme Wealth Is Bad for Everyone;" Nicholas Kristof, "Profiting From a Child's Illiteracy;" John Tierney, "Prison and the Poverty Trap."
Week 5	Friday, Feb. 6 Poverty, Education, and Child Development	Readings: James Heckman, "Lifelines for Poor Children;" Nicholas Kristof, "Do We Invest in Preschools or Prisons;" Richard Reeves, "The Parenting Gap;" Tina Rosenberg, "The Power of Talking to Your Baby;" David Kirp, "The Secret to Fixing Bad Schools;" Bill Keller, "An Industry of Mediocrity." Journal entry #2 due before 5pm
Week 6	Friday, Feb. 13 Poverty & Predatory Business Practices	Readings: Center for Responsible Lending, "Fact v. Fiction;" Brookings Institution, "Borrowing to Get Ahead, and Behind;" Jessica Silver-Greenberg, "Rise in Loans Linked to Cars is Hurting Poor;" Jessica Silver-Greenberg, "In a Subprime Bubble for Used Cars, Borrowers Pay Sky-High Rates;" Campbell Robertson, "Tax Preparers Targeting Poor with High Fees;" Sabrina Tavernise, "Anti-poverty Tax Program Offers Relief, Though Often Temporary."
Week 7	Friday, Feb. 20 Faith & Obligation	Readings: Robert Putnam, "Religious Participation;" Bill McKibben, "The Christian Paradox;" Jim Wallis, excerpt from <i>God's Politics</i> . Journal entry #3 due before 5pm

Week 8	<u>Friday, Feb. 27</u> Social Responsibility/ Entrepreneurship	<p>Readings: Ken Stern, "Why the Rich Don't Give to Charity;" Nicholas Kristof, "Where is the Love;" Stephen Carter, "To the Class of 2013: Resist Simplicity;" E.J. Dionne, "A Call for National Service;" Tina Rosenberg, "Big Ideas in Social Change, 2014;" Nicholas Kristof, "Scrooges of the World, Begone!" Ron Haskins, "Social Programs That Work."</p> <p>Journal entry #4 due before 5pm</p>
Week 9	<u>Friday, March 6</u> Evaluations & overall course discussion	Exam Question #1 due prior by 10 a.m. (submit via TurnItIn on Blackboard Learn). Points will be deducted for late exams.
Week 10	<u>Friday, March 13</u> No class	All other final exam questions due by 10 a.m. (submit via TurnItIn on Blackboard Learn). Points will be deducted for late exams.
	<u>Friday, April 17</u> No class	Complete service hours and log all service hours in SL Pro (slpro.ua.edu) by 5 p.m. You will not receive credit for your service unless it is logged in SL Pro.

Additional details about the Final Exam will be announced in class.